

ANNUAL REPORT ON PROCEEDINGS OF THE PAROCHIAL CHURCH COUNCIL AND THE ACTIVITIES OF THE PARISH GENERALLY

Cowley Team Ministry

Background

The Cowley PCC has the responsibility of co-operating with the Team Rector in promoting the whole mission of the church: pastoral, evangelistic, social and ecumenical. It is responsible for the Church of St James the Apostle, Beauchamp Lane, the Church of St Francis of Assisi, Hollow Way and St James Church Centre, Beauchamp Lane.

Our Vision

"To live out God's purposes for us, make Christ known in Cowley and to raise up a new generation to love and serve the Lord."

Our Core values

Prayer: Prayer is conversation with God in which we speak from our hearts and listen to God's by the power of the Holy Spirit. Prayer is a central element of life in the parish of Cowley. Nothing will happen without prayer

Bible: God has spoken to his people and to the world through the Bible. It contains basic instructions for life and is an essential element in knowing God and learning to live a life worth living.

Community: We are called to live in community. We are called to serve one another, to be an encouragement to those who are having a hard time, to sing and laugh and cry together in the journey of life. We are called to be brothers and sisters in our lives together.

Membership

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. During the year the following served as members of the PCC

Team Rector: The Revd Canon Dr Geoffrey Bayliss

Curate: The Revd Gemma Beesley (to July 2021)

Anglican Asian Living Church: Zeenath (Sunita) Masih

Church Wardens: Maureen Stone

Christine Woodman

Deanery Synod Representatives (2020 – 2023):

Christine Lee

Maureen Stone (from June 2021)

Christine Woodman

Elected Parochial Church Council members:

Joan Coleman (Treasurer)

Sheila Collett

Sally Hemsworth (Secretary)

Marie Patterson

Norah Shallow

Maureen Stone

Andrew Swallow

Margaret Weller

Lesley Williams (Electoral Roll Officer and Safeguarding Officer)

Mrs Zeenath (Sunita) Masih – co-opted member representing AALC

Additional Active Ministers

In addition, there are the following Self-Supporting Ministers (formerly called Non-Stipendiary Ministers) who are not members of the PCC:

Revd Mark Oxbrow

Revd Max Diaz Butron

Miss Alison Lockhart (LLM)

Church Committees

The PCC operates through a number of committees, which meet between full meetings of the PCC.

Finance Committee: Oversees the general financial dimensions of the work of the Parish by monitoring income and expenditure.

Standing Committee: Membership consists of Team Rector, Vice-Chairman of PCC, Church Wardens, Treasurer, and the PCC Secretary. It makes decisions if required between PCC Meetings.

St James Church Committee

St Francis Church Committee

These committees attend to all matters relating to the ministry, mission and maintenance of their churches. In addition, St James Church Committee deals with matters relating to St James Church Centre.

Church Statistics 2021

2019 figures in []

It is difficult to give an attendance figure for 2020 because of the pandemic and lockdown. The figures given compare 2019 with 2021.

The average Sunday attendance in 2021 was 90 [107] – 31 [34] at St Francis and 59 [73] at St James.

There were 2 marriages (2 at St James, 0 at St Francis), 4 baptisms (4 at St James, 0 at St Francis), 11 funerals held in church (11 at St James, 0 at St Francis) and 2 services conducted by members of the Parish Ministry team at the Oxford Crematorium.

The total number attending worship in the Parish on Christmas Eve and Christmas Day 2021 was 61 [85] (48 at St James, 13 at St Francis), with 53 [43] communicants (40 at St James, 13 at St Francis).

The number attending worship on Easter Day 2021 was 44 (15 at St James, 29 at St Francis), with 41 communicants (15 at St James, 26 at St Francis). A joint service was held at St Francis on Easter Day, with an 8 am service at St James.

PCC Review of the Year

There have been four PCC meetings since the last APCM Meeting – June and October 2021 and February and March 2022. In addition, a Special Parochial Church Meeting was held on 13 June 2021 at St Francis Church to appoint Maureen Stone as a Deanery Synod Meeting.

Parish Accounts:

The meetings during 2022 have concentrated on the Parish Accounts. It considered the draft accounts in February, where there were detailed discussions on the financial position. No changes were made to the accounts. The accounts were then sent for inspection when it was reported everything was satisfactory, and the final accounts were agreed at the March meeting.

Ministry Team/Service Times:

The PCC continues to be concerned at the reduced size of the Ministry Team, and the Rector has been asked to investigate the possibility of Self-Supporting Ministers in the Parish, in addition to the work being done on Lay Training. The PCC agreed to support the people who were investigating training – Jo Duckles, Elwira Lubos, Selina Masih, and Robin Ajit.

It understood that the team, consisting of Mark Oxbrow, Max Diaz Bruton and Alison Lockhart, were doing well. The addition of Lesley Williams, Jo Duckles and Elwira Lubos leading services added to the team, and Jo Duckles and Elwira Lubos were also doing some preaching. The PCC were delighted to learn that Liam Cartwright would be joining the Parish on the 2 July 2022 as a Curate and, in a small way, Joshua Hordern would also be working in Cowley as a Curate from the same date, although he would be shared with Grace Church and would continue his full-time employment.

There have been Preaching Placements from Wycliffe Hall throughout the year.

Two important events took place:

- Gemma Beesley's last service took place on 13 June 2021. Unfortunately it was not possible to hold a farewell party for her, David Benskin or Richard Chand because of the restrictions.
- Max Diaz Bruton was licenced to the Parish at the 8 am service on Sunday, 27 June 2021.

The timing of services has been altered to an 8 am service at St James Church, a 9.30 am service at St Francis Church, and a 11 am service at St James Service. Sometimes joint services are held. This is reviewed at each PCC Meeting. It is appreciated that the times of services do not suit every one and this is being kept under review.

There is great concern about the low attendance numbers, particularly at St James Church, and this is continually kept under review with contact being made with people who were once regular attenders but who have not returned since the pandemic.

COVID-19 Re-opening of Churches: There has been a continual review of church use and procedures to take account of changing advice.

Projects:

Provision of Toilet, St James: The tenders for this project were agreed by the PCC in June 2021. Fund Raising took place, with grants received from the Diocese, the Oxfordshire Historical Churches Trust, and AllChurches Trust as well as generous contributions from members of the congregation. Site meetings took place to meet builders from Richard Ward Ltd with the architect before work began, and there were several meetings during the construction period.

Provision of Digital Projection, St James: It was agreed that this project would be undertaken with the help of one of the Church members, Duncan Vivian, who undertook this sort of work as part of his job. It was confirmed that the scheme would be very similar to that agreed under the Faculty so that there was no need to request any amendments. Support shelves have been installed and the electrical work has been undertaken very sympathetically. Discussions are now taking place on the provision of screens.

Provision of new Notice Board, St Francis: This was agreed in June 2021, and was in place within the month.

Policies:

The following Policies were reviewed:

Data Protection – Cowley Parish Audit Data

Health and Safety

Safeguarding and Parish Mission Prayer and Giving Policies would be reviewed at the May 2022 PCC meeting.

Archdeacon's Inspection, 23 September 2021: This three-yearly event went well. All the formal books and documents of the Parish were inspected, and at the end the Parish was asked to do two things – put No Smoking Signs in the church buildings and provide a fade proof pen at St Francis.

Team Rector's Annual Report

A Rectors annual report is always a 'strange beast'. Our financial accounts run from January to January. But this report really runs from spring 2021 to now May 2022. Then, we were in the early steps of the 'roadmap out of lockdown'. A year ago, we were running live face to face Sunday Worship, but most of our life together was very limited, and very much online. It is only in the past few weeks that we have sensed a 'getting back to normal'. Most of us admit that it is a journey still running. Nowhere near having reached the finish line. A lot of this current experience has to do with the lifting of restrictions, but there has also been a growing confidence in the science. The current virus mutations might be very contagious, but they seem much less likely to push us into a hospital bed. And we give such thanks!

At the centre of church life has been a growing core of members who have enabled us to continue. We are so thankful for each and every one. Whilst a few of us have been the visible face of the Church, so many more have been the infrastructure that have enabled it to happen. To this bunch of 'unsung heroes' I say a big thank you on your behalf. You have been present and appreciated in every part of Church life!

A word about finance: These have been difficult days. Income from funeral and wedding fees, have decreased, as have the weekly collections taken in services. We are thankful for each of you who is signed up to the 'Parish Giving Scheme', have been using bankers' orders, or the green giving

envelops. Also, to those who have made periodic one-off payments, in place of weekly giving. There have then been a group of saints who have carefully put aside weekly donations so that they can be passed on when possible. It has been your generosity that has enabled us to continue. I am sure we will review the use of 'passing the giving plate' in services in coming months. On the horizon we have an electronic donation point. Watch out for it in future weeks and months! Looking into the future? Within the deanery, finance is an ongoing challenge. Our generous hearts have enabled us to support some of our brother and sister congregations in this, and past, years. Across the diocese, it seems challenges and changes will increase this pressure. God has been Good in the past, and so have his people. I am sure we will find his path through.

Children's and families work: Before Covid we had a programme that brought together our Schools work, Little-Stars and Seashells groups, Messy Church and Sunday morning activities. The first 3 have been bouncing back well. We are again busy with schools, Preschool groups and Messy Church. Sunday morning activities are more of a challenge. It was a challenge as we approached Covid. There has for some time been a shortage of leaders. Regular attendance of families has been poor. Before Covid we were in the process of reviewing the provision. The diocese has been encouraging us to think about how we might wish:

- ... to connect with schools
- ... to nurture faith at home
- ... to connect with young people
- ... to connect with families
- ... to work intergenerationally
- ... to support families with under fives

We have strength in many of these. In coming weeks and months, we need to consider how we can better work intergenerationally. Currently we have a Sunday morning children's' table being led at most 11 am services in St James.

A word about our buildings: We continue to be blessed by our wonderful buildings and are thankful to the team who keep them going. The space is an ongoing resource to us but also to many other organisations in the area. There are a great number of hirers who find them blessing. These spread from the uniformed organisations, through clubs and societies, to other ecumenical brothers and sisters who are part of the Church of Christ. Our links with the Anglican Asian Living Church (AALC) have continued to grow. It has been a joy to share leadership of worship with them. We celebrate with them the recent set of 'Bishops' Mission Orders' that formally make them members of the Diocese and Anglican Church.

The new toilet, installed in St James Church, continues to be an amazing blessing. I believe I am fair in saying that it gets much more use than most people thought. A knock-on effect has been the opening up of the building for broader use. It is now used longer on a Sunday and has 2 weekly singing groups that use it as home. Praise the Lord!

Developing Ministry Team: As the years have passed our team of ministers has continued to flex. We are thankful for each and every one of them. Whilst we are always sad when colleagues move onto other posts, it is a joy to celebrate as they take up new God given challenges. Revd Richard Chand moving to an Incumbency post in Essex and Revd Gemma moving on to a Rector's post in the Bernwode Benefice are the two most recent examples. We have been blessed by Revd Max formally

joining us. He has been with us a while, but in this last year, has been licensed as an Associate minister. We are ever thankful for Revd Mark, and our sister Alison, in their ongoing ministries. This July, we gain two new Curates, Liam Cartwright and Joshua Hordern. It will be great to welcome them. From within the church family new roles in liturgical leadership have been taken up by Lesley Williams, Elwira Lubos, and Jo Duckles. Within the AALC the new team of worship leaders have been doing a great job. Krishna Singh, Robin Ajit, Salina Chand, and Sunita Masih. It is great to see God's people seeking his will and discovering new and developing gifts and talents. Praise God!

More general comments: Mary and I continue to take joy in serving in this beautiful place called Cowley. We are so thankful for the support and care we receive. As Rector of Cowley, I am blessed to be part of a church family that knows what it is to be followers of Jesus. As Area Dean, I am privileged to lead a committed and skilled group of clergy and laity, working to build God's Kingdom in the streets, Homes, School, centres of care and nurture, and Offices of this wonderful community. As Chair of the House of Clergy for the diocese, I am blessed, and supported, by an even wider community of faith. All this works, because we each look to follow God's call. To respond faithfully to privileges and responsibilities that come with being part of the family of Christ. St Peter writes:

God has given each of you a gift from his great variety of spiritual gifts. Use them well to serve one another. Do you have the gift of speaking? Then speak as though God himself were speaking through you. Do you have the gift of helping others? Do it with all the strength and energy that God supplies. Then everything you do will bring glory to God through Jesus Christ. All glory and power to him forever and ever! Amen. [1Peter 4 verses 10 to 11]



Serving God,
Cowley and Headington

Cowley Team Ministry

St. James' and St. Francis' Churches

Financial Report

2021



TOWARDS A
COMMON VISION

Welcome!

Cowley folks have been worshipping at St James' Church for nearly a millennium and at St Francis' church for almost a century.

The work in our church community and our beautiful buildings constantly needs funds.

Donations can be made by

- Cash or cheque ["made out to Cowley (Oxford) PCC"]
- Weekly envelopes
- Standing order at a bank
- Direct debit using the "Parish Giving Scheme"
- Payments into our bank account [Name: Cowley (Oxford) PCC
Sort code: 30-12-51 Number: 01000840]
- By card using the QR code on our website
- By leaving a legacy

Please ask if you would like further information

Our General [Unrestricted] Fund

- ❖ All donations to the Parish, that are not specified for a particular purpose, go into the General Fund which is used to pay our contribution to the cost of ministry and to support services in our two churches.

2021 was the second year that the SARS-CoV-2 pandemic has affected our church community.

Donations by Parish Giving, bank standing orders and envelopes remained static but overall donations were down by 20% from 2020 from £61,151 to £50,712. The cash giving at services has continued to be low reflecting the fewer numbers attending church. The income from donors did, however, cover our Parish Share which was £47,975. Parish Share is paid to the diocese to cover clergy stipends, housing, training, pensions and administration.

A contribution to our income is Gift Aid. This is claimed from HMRC by the parish on donations from individuals who have made a Gift Aid declaration and from anonymous small cash donations. This is a 25% uplift on money given.

Apart from the Parish Share, the General Fund is used for all the expenses relating to our two churches from gas and electricity to such other essentials as fire and electrical safety, insurance, office costs, communion wafers, light bulbs and hand sanitiser amongst many.

Income from other sources to help pay all these bills includes that from lettings at St Francis' Church. This was similar to 2020 and we also received a Government grant via Oxford City Council of £1,500 compensating for lost letting income due to Covid. Parochial fees from Weddings, funerals etc were similar to the previous year.

Expenses were lower due largely to a new contract for the photocopier. We did not go in for a new machine at the end of the lease but kept our current one with the regular supplier at a much lower rate.

Cowley Team Ministry
Receipts and payments

Selected period: 01 January 2021 to 31 December 2021

Note	From To	01 January 2021 31 December 2021	01 January 2020 31 December 2020
General - General fund (Unrestricted) Fund			
Incoming resources			
Incoming resources from donors			
Bank SO Gift-aided St J		19,562	21,672
Bank SO Gift-aided - St F		655	666
Parish Giving DD St J		7,486	6,357
Parish Giving DD St F		1,397	900
Env. Gift-aided St J		2,609	4,008
Env. Gift-aided - St F		2,157	1,341
Tax recoverable on Gift Aid St J		6,606	7,509
Tax Recoverable on Gift Aid St F		1,405	1,446
Standing Orders - non Gift-Aid St J		913	596
Env Non Gift-aided - St J		2,734	1,811
Env Non Gift-aided - St F		339	918
Loose plate-St James		1,350	1,909
Loose plate-wedding/funerals St J		128	768
Loose plate - weddings/funerals St F		160	374
Non-Gift Aid donations St J		-	48
Non-Gift Aid donations St F		1,733	7,393
GivealittleStJ		135	158
GivealittleStF		453	61
Giving through church boxes St J		-	46
One-off Gift Aid gifts - St J		109	-
One off Gift Aid Gifts St F		775	2,723
		-	441
Other voluntary incoming resources		50,712	61,151
Chronicle subscriptions + ads		433	377
Christmas Tree Festival donations		260	-
Coffee monies St J		4	-
		697	377
Activities in furtherance of the councils objects			
St F- lettings		-	70
Fees-weddings/funerals St J		5,843	5,997
Fees-weddings/funerals St F		3,513	3,210
Fees to Diocese		91	-
		-	-
		9,447	9,277
Activities for generating funds			
Fund Raising St J		48	542
		48	542
Income from investments			
Bank & building soc interest		35	279
		35	279
Other incoming resources			
One off Grants St F		1,500	1,500
Msc Income St J		883	777
Msc Income St F		477	604
		2,860	2,882
Total Incoming resources		63,801	74,509

Note

Resources used

Costs of generating funds
Costs of Fund-Raising St J

Activities relating to the work of the Church

Home mission

Secular charities

Ministry parish share

Fees to Diocese St J

Deanery Charges St J

Deanery Charges St F

Gas-St Francis

Electric-St James Church

Electric-St Francis Church

Waste disposal-St J

Water-St James Church

Water-St Francis Church

Insurance-St James Church

Insurance-St Francis Church

St J-Church maintenance

St F-Church maintenance

Organ/piano tuning St J

Music Licence St J

Music Licence St F

Service consumables St J

Service consumables St F

Sundry expenses St J

Sundry expenses St F

Organist St J

Education - Children's Church St J

Christmas Tree Festival Giving to Charity

Support costs

Administration-giving envelope

Church management and administration

Administration-Stationery

Administration-Computer + website

Administration-phone and broadband Centr

Administration-photocopier

Bank charges

Total Resources used

Excess of income and endowments over Expenditure

Brought forward balance

Transfers to/(from)

Total carried forward balance

	From To	01 January 2021 31 December 2021	01 January 2020 31 December 2020
Total Costs of generating funds		-	450
		-	450
		-	52
		47,975	1,500
		-	48,460
		-	663
		155	155
		155	155
		1,025	2,113
		2,766	3,387
		163	186
		937	408
		16	76
		(101)	404
		2,370	2,339
		1,523	1,492
		326	626
		1,444	2,002
		97	-
		681	654
		162	158
		84	245
		72	238
		387	290
		55	101
		-	1,364
		-	33
		260	-
Total Activities relating to the work of the Church		60,559	67,109
		122	121
Total Support costs		122	121
		352	376
		397	190
		527	490
		829	2,745
		340	416
Total Church management and administration		2,446	4,218
		63,128	71,899
		673	2,609
		23,214	20,605
		(2,100)	-
		21,787	23,214

Fabric Funds

St Francis' Church Fabric Fund

A legacy of £2,000 was received from the late John Shreeve. This fund also received half the interest from the Church Centre investment account which amounted to £1,368.31.

Expenses included a new noticeboard, 6 new chairs with arms and the replacement of a sink. At the end of the year this fund held £12,183.24.

St James' Church Fabric fund

There was no spending from this fund in 2021. It also received the half share from the investment interest and held £11,675.6

St James' Legacy Fund

There was no movement in this fund which holds £1,676.19

Bell Tower Restoration Fund

Annual maintenance cost £228 and the fund stands at £855.04.

The Flush Fund – for the installation of an accessible toilet and an audio-visual system in St James' Church.

This fund held £32,554.04 at the end of 2020 and it was augmented by some very generous donations both large and small. We also received a legacy of £2,000 from the late Connie Uren and a grant of £20,000 from the Diocese and a grant of £3,600 from the Allchurches Trust.

We have paid £6,776.16 in architect fees and a first payment to the builder of £49,999.90. We are awaiting a final invoice and we had £18,070.43 in this fund. Further donations will probably be needed and use of St James' Fabric Fund.

The audio-visual system is in abeyance. The diocese have awarded £10,000 in a grant which we will lose if we go beyond June 2022 for its installation.

St James' Church Centre (Trading) Fund

Most of the usual activities at the Centre resumed, albeit socially-distanced, in the second half of 2021 and lettings income has started to flow in. We did receive government grants totalling £9,907.43 via the City Council to compensate for lack of income due to the pandemic. We also had rates cancelled at the beginning of the year and a refund from our water supplier. Total income was £20,381.

Utility bills and cleaning are up from last year because of increased use of the building. Expenditure was £8,968.

We had a healthy £29,091 at the end of 2021.

St James' Church Centre Endowment Fund

The capital in this fund is to be used only on the Church Centre Building. £50,000 was placed in the CCLA CBF Church of England Investment Fund. On 31st December 2021, this was valued at £107,834.96.

Interest from this investment is paid quarterly and can be used for other purposes. It is placed equally in the Fabric Funds of St James' and St Francis' Churches. In 2021 this totalled £2,736.61.

Feed- In tariff payments

The 39 solar panels, on the roof of St James' Centre building, brought in £1,105 in 2021 making a total income so far to £6,719. It was a higher figure than usual because we were not using the building as much and, therefore, not using the free electricity when the sun was shining, so more went to the grid.

Mission Giving in 2021

£2100 was allocated by the PCC being equal to 5% of the Planned Giving in 2019.

The 7 organisations that benefitted were:

The Archway Foundation - £350

Be Space - £350

Church of the Holy Family, Blackbird Leys Project - £175

Innovista – Thrive - £350

St Mary's Church, Barton project - £175

The Icolyn Smith Foundation - Oxford Community Soup Kitchen - £350

Viva – Doorsteps - £350

In addition:

£500 were given to each of the children's charities ROSY and SeeSaw resulting from donations from The Christmas Tree Festival at the end of 2020.

Water Aid benefitted from £164 from donations at Harvest. Donations in kind at Harvest, and throughout the year, were donated to the Community Emergency Food Bank that operates from St Francis' Church.

Christian Aid week collections and other events raised a total of £1,561.25 for Christian Aid including a donation of £610 for the India disaster appeal largely from the Anglican Asian Living Church.

Cowley Team Ministry

Balance Sheet detailed

	As at 31/12/2021	As at 31/12/2020
Current assets		
A1501: Bank current account	43,909	42,669
A1505: Bank deposit account	70,631	67,858
A1506: Lloyds TSB Investment Account	-	-
A1510: CCLA Investment Account	50,000	50,000
A1550: Cash in hand	150	150
Z05: Accounts Receivable	2,024	2,024
Total Current assets	166,715	162,702
Liabilities		
6699: Agency collections	(65)	(65)
Z04: Accounts Payable	(1,389)	(1,389)
Total Liabilities	(1,454)	(1,454)
Net Asset surplus (deficit)	168,169	164,156
Reserves		
Excess/(deficit) to date	4,012	10,392
Z01: Starting balances	164,156	153,764
Total Reserves	168,169	164,156

Represented by Funds

General (Unrestricted)	22,525	23,214
Designated	451	67,146
Restricted	91,922	20,524
Endowment	53,270	53,270
Total	168,169	164,156

Cowley Team Ministry
Statement of Financial Activities
For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from donors	50,762	12,089	-	62,851	63,564
Other voluntary incoming resources	697	3,979	-	4,676	1,568
Activities in furtherance of the councils objects	9,935	1,220	-	11,155	10,805
Activities for generating funds	48	17,251	-	17,299	7,912
Income from investments	35	2,736	-	2,772	2,922
Other incoming resources	3,060	36,507	-	39,567	13,532
Total income	64,539	73,783	-	138,323	100,306
Resources used					
Costs of generating funds	-	1,250	-	1,250	1,685
Grants	-	-	-	-	-
Activities relating to the work of the Church	60,559	69,499	-	130,058	83,411
Support costs	122	-	-	122	121
Church management and administration	2,446	432	-	2,878	4,696
Total expenditure	63,128	71,181	-	134,310	89,914
Net income / (expenditure) resources before transfer	1,410	2,602	-	4,012	10,392
Transfers:					
Gross transfers between funds - in	5,000	73,795	-	78,795	-
Gross transfers between funds - out	(73,796)	(5,000)	-	(78,796)	-
Other recognised gains / losses					
Gains/losses on Investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	(67,385)	71,397	-	4,012	10,392
Reconciliation of funds					
Total funds brought forward	90,361	20,524	53,270	164,156	153,764
Total funds carried forward	22,976	91,922	53,270	168,169	164,156

There may be minor discrepancies in the totals if the pence are not being shown



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

The Parochial Church Council of the Ecclesiastical Parish of Cowley, Oxford

On accounts for the year
ended

31st December 2021

Charity no
(if any)

1153602

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 needed.

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 Commission (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 statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent
examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

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; and
 - 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 in order to enable a proper understanding of the accounts to be reached.

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

Signed:

M. Le

Date:

4/3/22

Name:

MAUREEN THOMAS

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

N/A



Serving God,
Cowley and Headington

Cowley Team Ministry

St. James' and St. Francis' Churches

Financial Report

2021



TOWARDS A
COMMON VISION

Welcome!

Cowley folks have been worshipping at St James' Church for nearly a millennium and at St Francis' church for almost a century.

The work in our church community and our beautiful buildings constantly needs funds.

Donations can be made by

- Cash or cheque ["made out to Cowley (Oxford) PCC"]
- Weekly envelopes
- Standing order at a bank
- Direct debit using the "Parish Giving Scheme"
- Payments into our bank account [Name: Cowley (Oxford) PCC
Sort code: 30-12-51 Number: 01000840]
- By card using the QR code on our website
- By leaving a legacy

Please ask if you would like further information

Our General [Unrestricted] Fund

- ❖ All donations to the Parish, that are not specified for a particular purpose, go into the General Fund which is used to pay our contribution to the cost of ministry and to support services in our two churches.

2021 was the second year that the SARS-CoV-2 pandemic has affected our church community.

Donations by Parish Giving, bank standing orders and envelopes remained static but overall donations were down by 20% from 2020 from £61,151 to £50,712. The cash giving at services has continued to be low reflecting the fewer numbers attending church. The income from donors did, however, cover our Parish Share which was £47,975. Parish Share is paid to the diocese to cover clergy stipends, housing, training, pensions and administration.

A contribution to our income is Gift Aid. This is claimed from HMRC by the parish on donations from individuals who have made a Gift Aid declaration and from anonymous small cash donations. This is a 25% uplift on money given.

Apart from the Parish Share, the General Fund is used for all the expenses relating to our two churches from gas and electricity to such other essentials as fire and electrical safety, insurance, office costs, communion wafers, light bulbs and hand sanitiser amongst many.

Income from other sources to help pay all these bills includes that from lettings at St Francis' Church. This was similar to 2020 and we also received a Government grant via Oxford City Council of £1,500 compensating for lost letting income due to Covid. Parochial fees from Weddings, funerals etc were similar to the previous year.

Expenses were lower due largely to a new contract for the photocopier. We did not go in for a new machine at the end of the lease but kept our current one with the regular supplier at a much lower rate.

Cowley Team Ministry
Receipts and payments

Selected period: 01 January 2021 to 31 December 2021

Note	From To	01 January 2021 31 December 2021	01 January 2020 31 December 2020
General - General fund (Unrestricted) Fund			
Incoming resources			
Incoming resources from donors			
Bank SO Gift-aided St J		19,562	21,672
Bank SO Gift-aided - St F		655	666
Parish Giving DD St J		7,486	6,357
Parish Giving DD St F		1,397	900
Env. Gift-aided St J		2,609	4,008
Env. Gift-aided - St F		2,157	1,341
Tax recoverable on Gift Aid St J		6,806	7,509
Tax Recoverable on Gift Aid St F		1,405	1,446
Standing Orders - non Gift-Aid St J		913	596
Env Non Gift-aided - St J		2,734	1,811
Env Non Gift-aided - St F		339	918
Loose plate-St James		1,350	1,909
Loose plate-wedding/funerals St J		128	768
Loose plate - weddings/funerals St F		160	374
Non-Gift Aid donations St J		-	48
Non-Gift Aid donations St F		1,733	7,393
GivealittleStJ		135	158
GivealittleStF		453	61
Giving through church boxes St J		-	46
One-off Gift Aid gifts - St J		109	-
One off Gift Aid Gifts St F		775	2,723
		-	441
Other voluntary incoming resources		50,712	61,151
Chronicle subscriptions + ads		433	377
Christmas Tree Festival donations		260	-
Coffee monies St J		4	-
		697	377
Activities in furtherance of the councils objects			
St F- lettings		-	70
Fees-weddings/funerals St J		5,843	5,997
Fees-weddings/funerals St F		3,513	3,210
Fees to Diocese		91	-
		9,447	9,277
Activities for generating funds			
Fund Raising St J		48	542
		48	542
Income from investments			
Bank & building soc interest		35	279
		35	279
Other incoming resources			
One off Grants St F		1,500	1,500
Misc Income St J		883	777
Misc Income St F		477	604
		2,860	2,882
Total Incoming resources		63,801	74,509

Note

Resources used

Costs of generating funds
Costs of Fund-Raising St J

Activities relating to the work of the Church

Home mission

Secular charities

Ministry parish share

Fees to Diocese St J

Deanery Charges St J

Deanery Charges St F

Gas-St Francis

Electric-St James Church

Electric-St Francis Church

Waste disposal-St J

Water-St James Church

Water-St Francis Church

Insurance-St James Church

Insurance-St Francis Church

St J-Church maintenance

St F-Church maintenance

Organ/piano tuning St J

Music Licence St J

Music Licence St F

Service consumables St J

Service consumables St F

Sundry expenses St J

Sundry expenses St F

Organist St J

Education - Children's Church St J

Christmas Tree Festival Giving to Charity

Support costs

Administration-giving envelope

Church management and administration

Administration-Stationery

Administration-Computer + website

Administration-phone and broadband Centr

Administration-photocopier

Bank charges

Total Resources used

Excess of income and endowments over Expenditure

Brought forward balance

Transfers to/(from)

Total carried forward balance

	From To	01 January 2021 31 December 2021	01 January 2020 31 December 2020
Total Costs of generating funds		-	450
		-	450
		-	52
		47,975	1,500
		-	48,460
		-	663
		155	155
		155	155
		1,025	2,113
		2,766	3,387
		163	186
		937	408
		16	76
		(101)	404
		2,370	2,339
		1,523	1,492
		326	626
		1,444	2,002
		97	-
		681	654
		162	158
		84	245
		72	238
		387	290
		55	101
		-	1,364
		-	33
		260	-
Total Activities relating to the work of the Church		60,559	67,109
		122	121
Total Support costs		122	121
		352	376
		397	190
		527	490
		829	2,745
		340	416
Total Church management and administration		2,446	4,218
		63,128	71,899
		673	2,609
		23,214	20,605
		(2,100)	-
Total carried forward balance		21,787	23,214

Fabric Funds

St Francis' Church Fabric Fund

A legacy of £2,000 was received from the late John Shreeve. This fund also received half the interest from the Church Centre investment account which amounted to £1,368.31.

Expenses included a new noticeboard, 6 new chairs with arms and the replacement of a sink. At the end of the year this fund held £12,183.24.

St James' Church Fabric fund

There was no spending from this fund in 2021. It also received the half share from the investment interest and held £11,675.6

St James' Legacy Fund

There was no movement in this fund which holds £1,676.19

Bell Tower Restoration Fund

Annual maintenance cost £228 and the fund stands at £855.04.

The Flush Fund – for the installation of an accessible toilet and an audio-visual system in St James' Church.

This fund held £32,554.04 at the end of 2020 and it was augmented by some very generous donations both large and small. We also received a legacy of £2,000 from the late Connie Uren and a grant of £20,000 from the Diocese and a grant of £3,600 from the Allchurches Trust.

We have paid £6,776.16 in architect fees and a first payment to the builder of £49,999.90. We are awaiting a final invoice and we had £18,070.43 in this fund. Further donations will probably be needed and use of St James' Fabric Fund.

The audio-visual system is in abeyance. The diocese have awarded £10,000 in a grant which we will lose if we go beyond June 2022 for its installation.

St James' Church Centre (Trading) Fund

Most of the usual activities at the Centre resumed, albeit socially-distanced, in the second half of 2021 and lettings income has started to flow in. We did receive government grants totalling £9,907.43 via the City Council to compensate for lack of income due to the pandemic. We also had rates cancelled at the beginning of the year and a refund from our water supplier. Total income was £20,381.

Utility bills and cleaning are up from last year because of increased use of the building. Expenditure was £8,968.

We had a healthy £29,091 at the end of 2021.

St James' Church Centre Endowment Fund

The capital in this fund is to be used only on the Church Centre Building. £50,000 was placed in the CCLA CBF Church of England Investment Fund. On 31st December 2021, this was valued at £107,834.96.

Interest from this investment is paid quarterly and can be used for other purposes. It is placed equally in the Fabric Funds of St James' and St Francis' Churches. In 2021 this totalled £2,736.61.

Feed- In tariff payments

The 39 solar panels, on the roof of St James' Centre building, brought in £1,105 in 2021 making a total income so far to £6,719. It was a higher figure than usual because we were not using the building as much and, therefore, not using the free electricity when the sun was shining, so more went to the grid.

Mission Giving in 2021

£2100 was allocated by the PCC being equal to 5% of the Planned Giving in 2019.

The 7 organisations that benefitted were:

The Archway Foundation - £350

Be Space - £350

Church of the Holy Family, Blackbird Leys Project - £175

Innovista – Thrive - £350

St Mary's Church, Barton project - £175

The Icolyn Smith Foundation - Oxford Community Soup Kitchen - £350

Viva – Doorsteps - £350

In addition:

£500 were given to each of the children's charities ROSY and SeeSaw resulting from donations from The Christmas Tree Festival at the end of 2020.

Water Aid benefitted from £164 from donations at Harvest. Donations in kind at Harvest, and throughout the year, were donated to the Community Emergency Food Bank that operates from St Francis' Church.

Christian Aid week collections and other events raised a total of £1,561.25 for Christian Aid including a donation of £610 for the India disaster appeal largely from the Anglican Asian Living Church.

Cowley Team Ministry

Balance Sheet detailed

	As at 31/12/2021	As at 31/12/2020
Current assets		
A1501: Bank current account	43,909	42,669
A1505: Bank deposit account	70,631	67,858
A1506: Lloyds TSB Investment Account	-	-
A1510: CCLA Investment Account	50,000	50,000
A1550: Cash in hand	150	150
Z05: Accounts Receivable	2,024	2,024
Total Current assets	166,715	162,702
Liabilities		
6699: Agency collections	(65)	(65)
Z04: Accounts Payable	(1,389)	(1,389)
Total Liabilities	(1,454)	(1,454)
Net Asset surplus (deficit)	168,169	164,156
Reserves		
Excess/(deficit) to date	4,012	10,392
Z01: Starting balances	164,156	153,764
Total Reserves	168,169	164,156

Represented by Funds

General (Unrestricted)	22,525	23,214
Designated	451	67,146
Restricted	91,922	20,524
Endowment	53,270	53,270
Total	168,169	164,156

Cowley Team Ministry
Statement of Financial Activities
For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from donors	50,762	12,089	-	62,851	63,564
Other voluntary incoming resources	697	3,979	-	4,676	1,568
Activities in furtherance of the councils objects	9,935	1,220	-	11,155	10,805
Activities for generating funds	48	17,251	-	17,299	7,912
Income from investments	35	2,736	-	2,772	2,922
Other incoming resources	3,060	36,507	-	39,567	13,532
Total income	64,539	73,783	-	138,323	100,306
Resources used					
Costs of generating funds	-	1,250	-	1,250	1,685
Grants	-	-	-	-	-
Activities relating to the work of the Church	60,559	69,499	-	130,058	83,411
Support costs	122	-	-	122	121
Church management and administration	2,446	432	-	2,878	4,696
Total expenditure	63,128	71,181	-	134,310	89,914
Net income / (expenditure) resources before transfer	1,410	2,602	-	4,012	10,392
Transfers:					
Gross transfers between funds - in	5,000	73,795	-	78,795	-
Gross transfers between funds - out	(73,796)	(5,000)	-	(78,796)	-
Other recognised gains / losses					
Gains/losses on Investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	(67,385)	71,397	-	4,012	10,392
Reconciliation of funds					
Total funds brought forward	90,361	20,524	53,270	164,156	153,764
Total funds carried forward	22,976	91,922	53,270	168,169	164,156

There may be minor discrepancies in the totals if the pence are not being shown



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

The Parochial Church Council of the Ecclesiastical Parish of Cowley, Oxford

On accounts for the year
ended

31st December 2021

Charity no
(if any)

1153602

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 needed.

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 Commission (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 statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent
examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

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; and
 - 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 in order to enable a proper understanding of the accounts to be reached.

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

Signed:

M. Le

Date:

4/3/22

Name:

MAUREEN THOMAS

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

N/A

