



Serving God,  
Cowley and Headington

Cowley Team Ministry

St James and St Francis  
Churches

Report 2022 – 2023

Presented to the  
Annual Parish Meeting and the  
Annual Parochial Church  
Meeting  
23 April 2023



a more Christ-like Church  
for the sake of God's world  
contemplative | compassionate | courageous

# **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 Liam Cartwright (from July 2022)  
The Revd Joshua Hordern (from July 2022)

Anglican Asian Living Church: Zeenath (Sunita) Masih

Church Wardens: Maureen Stone  
Christine Woodman

Deanery Synod Representatives (2020 – 2023):  
Christine Lee (to August 2022)  
Maureen Stone (from June 2021)  
Christine Woodman

Elected Parochial Church Council members:

Joan Coleman (Treasurer) (to November 2022)  
Emily Sommerlade (Treasurer) (December 2022)  
Sheila Collett (to August 2022)  
Sally Hemsworth (Secretary)  
Marie Paterson  
Sue Philcox (co-opted May 2022)  
Norah Shallow  
Maureen Stone  
Andrew Swallow  
Lesley Williams (Electoral Roll Officer and Safeguarding Officer)

### **Additional Active Ministers**

In addition, there are the following Self-Supporting Ministers (formerly called Non-Stipendiary Ministers):

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.

Annual Congregational Meetings will not be held and the committee memberships are due to be reviewed shortly.

The membership of St James Church Committee currently is:

Val Goodall  
Sally Hemsworth  
Jill Ling  
Josie Rignall  
Lesley Williams

**The membership of St Francis Church Committee currently is:**

Shirley Costar  
Gwen Denny  
Lyn Lord  
Norah Shallow

## **Church Statistics 2022**

### **2021 figures in [ ]**

The average Sunday attendance in 2022 was 71 [90] – 21 [31] at St Francis and 50 [59] at St James.

There were 2 marriages (2 at St James, 0 at St Francis), 11 baptisms (9 at St James, 2 at St Francis), 8 funerals held in church (8 at St James, 0 at St Francis) and 6 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 2022 was 124 [61] (111 at St James, 13 at St Francis), with 99 [53] communicants (88 at St James, 11 at St Francis).

The number attending worship on Easter Day 2022 was 99 [44] (76 at St James, 23 at St Francis), with 86 communicants (64 at St James, 22 at St Francis).

## **PCC Review of the Year**

There have been five PCC meetings since the last APCM Meeting – May, October and December 2022 and February and March 2023. The March meeting dealt solely with the 2022 accounts.

### **Ministry Team/Service Times:**

The PCC continually reviews the work of the Ministry Team, and were delighted with the way the Rector, with Mark Oxbrow, Max Diaz Bruton and Alison Lockhart and lay members, Lesley Williams, Jo Duckles and Elwira Lubos provided services.

The PCC was surprised that a charge would be made for the use of self-supporting ministers as these formed such a useful part of the Ministry Team. Service provision was discussed at all PCC meetings and special consideration was given to the programme of services at Easter and Christmas.

The PCC was very pleased to welcome two new curates in July 2022 – Liam Cartwright and Joshua Hordern. The Ministry Team was enhanced by the input from Liam Cartwright and, to a minor degree, Joshua Hordern, who has different commitments, being shared with Grace Church and had full-time employment.

The PCC continued to support the training of Jo Duckles, Elwira Lubos, Sunita Masih, Salina Chand, and Krishna Singh.

Service Times were continually reviewed but remain the same as 2021. Joint services worked well, and it was hoped there would be more joint services with AALC in the future.

Low attendance figures are still of concern, although numbers were increasing, and the PCC was pleased to learn that the number of students at St Francis Church was increasing. Members were saddened by the loss of so many of the congregation, people who had played a large part in the running of the churches over many years.

The PCC continually reviews the position of the provision of digital projection at St James. Energy Saving Reviews were undertaken on all three church buildings, and very quickly it was agreed that LED lighting should be provided in both churches and under-sink water heaters should be provided at St Francis Church. Steps were taken to provide LED lighting. These improvements would be in place shortly. The installation of internet connections in both churches were of great benefit.

Quinquennial Inspections were undertaken at both churches during May 2022. No major work was required in either church, and the Church Committees continually review the work needed and the action required.

The following policies were reviewed annually:

- Data Protection – Cowley Parish Audit Data
- Health and Safety
- Safeguarding
- Parish Mission Prayer and Giving

The discussions at Synod on Living in Love and Faith were drawn to the attention of both the Church Committees and the PCC. It was appreciated that there would be further discussion on this.

At the end of the year there was a lot of discussion on the way the finance work could be covered following Joan Coleman's departure to Bristol. Luckily volunteers came forward to deal with various parts of the work, and details are reported under the Finance Report.

**Sally Hemsworth**  
**Secretary to the PCC**

## **Team Rector's Annual Report**

Sit down, have a cup of coffee and relax.

A Rector's annual report is a bit of a 'state of the nation' affair. What's going well, where can we see God at work, where are the challenges, what does the road ahead look like. One way to look at this is through the 5 marks of mission of the Anglican Church:

- To proclaim the Good News of the Kingdom.
- To teach, baptise and nurture new believers.
- To respond to human need by loving service.
- To transform unjust structures of society, to challenge violence of every kind and pursue peace and reconciliation.
- To strive to safeguard the integrity of creation, and sustain and renew the life of the earth.

But some recent conversations make me think that this year, another set of windows might be more useful. Those are what we have chosen as our 'Purposes and Values'. You can find them on the web site, but I wonder if they have been collecting a bit of dust. We have journeyed with them over a decade, and I wonder if you can remember them?

- **Purposes:** Fellowship, Worship, Discipleship, Ministry, Evangelism
- **Values:** Prayer, Bible, Hospitality, Community

I have been sneaky and added an extra. I wonder if you can tell which one? For now, I am going to focus on the windows of 'Purposes'. I am going to consider where we can see such ideals shaping church life and our own lives.

**Fellowship:** We are still climbing out of the 'COVID' season. Steadily we are returning to patterns of fellowship that were experienced before the pandemic. Our Sunday morning numbers are growing, but we have not yet returned to pre-COVID levels. Numbers on Monday and Tuesday mornings at Little Stars and Seashells have fully returned. Opportunities for fellowship are found at many times of the week. Yes on Sundays, but also whilst arranging the flowers, tending to the grounds, cooking for others, singing together, counting money,

Some of our people still find it difficult gathering. It will always be right and proper, that people 'go at a pace' that is right for them, but we do need to hold onto the truth and teaching of scripture: it is 'good to meet for study, prayer, running school assemblies, worship and fellowship' (1 Thessalonians 5:11, Hebrews 10:25). And we must bear in mind; it was only in the early months of 2023 that we reinstated the common cup and started returning to normality.

**For every Christian, worship is at the centre of life.** We worship alone and when we are together. For many, Sunday worship is the 'icing on our cake', a chance to meet up with the 'Family'. COVID shook our confidence in meeting together., but we have joyfully seen confidence growing and members returning. Our whole life is lifted when we come together in praise and worship.

In the last year we have been blessed by the organ playing of amongst others, Revd Liam and Alex Newton. They have enhanced our singing and our ability to lift our voice in praise. Our coming together to sing, on Tuesday lunchtimes, has given us increased confidence to open our voices when we meet in larger groups. It has been great to welcome some new individuals and families. These have included people across the age range and have led to preparation for 'Confirmation' and 'Communion before Confirmation'.

**Discipleship:** Discipleship is about following Jesus and becoming more Christ like. It is a journey that is never over. There are challenges we need to regularly ask ourselves, 'What have we done to encourage our own discipleship?' Are we stuck at a place on our journey where we have stopped growing? Where have we been growing as individuals? As a parish we need to consider where have we done our 'growing' as the family of Christ?

When we set ourselves the 'Purpose' of discipleship we raise the game. It is not just about 'attending' but presenting our lives as 'clay' that can be moulded and become more Christ-like. Here are a few areas where I think we, together, are looking to deepen our calling to be more Christ like. Some might seem quite simple, but they have the potential for great impact.

At St James, moving our 'after service refreshments' from the Church Centre into the church has reduced the number of people simply 'drift off' without a conversation. It encourages us to stay together for fellowship. At St Francis, we have increased the diversity of the snacks. Interestingly such a move has encouraged others to contribute to the table.

In both churches we have worked and continue to work to improve the projection, recording and transmission facility, thus enabling us to broaden the numbers who are able to join us via the internet and social media.

In both churches we have installed low-energy lighting and are looking at how we can reduce our energy footprint. Such endeavour goes alongside our investigations into providing bike racks to encourage the use of cycles.

Our focus on encouraging Fair Trade has increased. Our lovely Lesley Williams has worked hard to improve the 'Fair Trade stalls' we have over fair-trade week. Sourcing goods from a number of local suppliers and 'shop windowing' showed the availability of such products. Discipleship in this area is about education and commitment to personal change, and community change. It always feels a bit of an uphill battle. But we need to deal with each decision as it comes each day and do our very best to encourage good employment models around the world. We have also attempted to do that with those we employ, as a church.

We have a commitment to supporting our local children. Thereby increasing biblical literacy and the understanding of Christian prayer, and we present opportunities for conversations with God (prayer) in our prayer spaces. Other engagement comes via our preschool groups on Mondays and Tuesdays, our Open The Book assembly team, the minister-led assemblies, and the other school visits. Other work which includes that of our team of school governors and the Parenting Programme we run for St Christopher's school.

**Ministry:** Scripture is clear, everybody has been given gifts by God (Matthew 5:16, 1 Peter 4:10, James 1:17). Using those gifts is what we call ministry. We see such gifts being used all around us, at Church, supporting the work of the Church, but also in our everyday lives as we are Christ's hands and feet in the world. We see it in the welcome that somebody gets when they sit next to us in Church. It is seen in the real interest we have as we talk and hear their story. Ministry is in the coffee we make and the bag of shopping we deliver. It is in the concerned questions we ask about someone's health and the prayer we offer, asking God to bring blessing and healing. Ministry is on every occasion we use the gifts God has given us. You will see people exercising ministry all around you. The real question arises when we look at ourselves and ask what ministries do we have. There is no hierarchy, all ministries are equally important. And we are thankful for each one of your ministries. Even those you do not recognise.

As a church we are reliant on some specific ministries. We need people to lead us in: worship, understanding God's word; prayer; pastoral care; caring for, preparing and the materials of the church, and in administration. The list is endless. As a people who believe in a generous God, we believe he has given those gifts to members of the congregation. Part of our calling is to discover those gifts, call them out, hone and commission them. You can safely say that we have got all the gifts and ministries we need. Our challenge is that many of them are still hidden in the people sitting in our pews on a Sunday morning, and perhaps on the streets we walk during the week.

**Evangelism:** This goes hand in hand with Discipleship. Jesus commissioned his followers to 'go and make disciples of all nations, baptising them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you'. It can be argued that we all have parts of our lives that need evangelising: we are consistently being challenged to ask if we are using 'what we have' to fulfil the calling described above. Issues of fair trade, our money, our relationships, the value we put on our jobs, the cars we drive and the clothes we wear, are often places where we struggle to put kingdom values first.

We all need to be evangelised and give over hidden areas of our lives. But we are also called to be evangelists. It is not accidental that I have left this Purpose to last. Christ came not just for 'us' as individuals but for the people we live with, work with, laugh and cry with. Where are we the evangelist? In short, we need to be the evangelist in every part of our life. When we are fulfilling the 4 earlier purposes (Fellowship, Worship, Discipleship, Ministry) then we are being the evangelist. It is in; the welcome we give, the listening ear, the serving hands, the willingness to talk of God's love, and in not just turning a blind eye, and gently walk away.

As you read the other reports you will see so much of our life as a part of the family God that is shaped by Fellowship, Worship, Discipleship, Ministry, and Evangelism. We have much to learn and we have much growth still to experience. But together we hear and respond to the call of God to be more Christ-like for the sake of His world. May God bless us on our journey together!

**Revd Canon Dr Geoff Bayliss**

## **Safeguarding in Cowley Parish**

Safeguarding is high profile in all settings which serve children, young people and vulnerable adults. It is required that we annually review our Parish Child Protection policy and practice, including procedures for checking and training all officers and volunteers who have regular contact with our youngsters, even when parents are present; and/or with vulnerable adults, in situations where trusting relationships may be developed. The PCC policy, based on a Church of England template, is reviewed at the first meeting of the calendar year; a safeguarding report is made to each PCC meeting.

The national system for vetting staff and volunteers is with the Disclosure & Barring Service (DBS). The system is on-line, quick and efficient; our current volunteers for children's in church activities, Seashells/Little Stars, Open the Book and the AALC Young people's group are all checked. Renewal is required every 3 years.

Volunteers also complete a form, outlining their experience and the role(s) they are undertaking, along with a confidential declaration. For new staff and volunteers, we are also following safer recruitment procedures, requiring a reference from a previous or present employer or independent referee.

The national structured training programme for all church officers and volunteers includes: Basic Awareness for the majority of our volunteers which is an on-line course; it can be taken individually or as a group.

Those with more responsibility and having direct contact with children and young people are required to take that *and* the Foundations course which can either be followed on-line individually or at a face-to-face group session delivered by a Diocesan trainer, which is preferred.

The Leadership course is currently delivered live on-line using Zoom, as is Safer Recruitment and Raising awareness of domestic violence and abuse. Only the Parish Safeguarding Officer and clergy are now required to take the latter three.

Training is required to be refreshed every 3 years; the pandemic delayed a major update programme, particularly for those unable to take courses on-line at home. We still await a Diocesan trainer for a face-to-face Foundations session; there is a shortage of trainers.



The roles requiring training attendance are: vergers, sidesperson/welcomer, flower arranger, bell ringer, office volunteer, chalice administrator, coffee server, church committee member, PCC member, Children's Church/Sunday Club, Little Stars/Seashells worker, Open the Book team member, church warden, choir leader, pastoral link team member, prayer space leader, volunteer driver, prayer ministry team member, home group leader. Clergy and LLMs are trained directly through the Diocese

There is an on-line RAG rated 'Safeguarding dashboard' which generates the necessary actions for the 'Promoting a safer church action plan'. That is reviewed regularly; we still have just one amber item left to address.

Safeguarding is everyone's responsibility. So anyone not included in the role list above who would like to undertake the basic awareness course is very welcome to access it. Contact Lesley Williams. [safeguarding@cowleyteamministry.co.uk](mailto:safeguarding@cowleyteamministry.co.uk)

We are also responsible for insisting that all users of our premises comply with the regulations and therefore monitoring that they do so.

**Lesley Williams, Approved Parish Representative**

### **St James Church Centre**

St James Church Centre is a very popular venue for many activities. There are not many days when it is free of hirers or church/community gatherings. Slimming World, Seashells, Jelly Tots, Brownies, Guides, Lunch Club, Exodus Church, Film Club, AALC, Over 50s, Cowley WI and MU to name just a few. We strive to keep the Centre in good order and this is possible with the help of Stacey and Carole.

The Lunch Club is going well with the numbers each Tuesday keeping to around 12 plus the helpers.

Doug Loveridge looks after the lawns and our Gardening Club meets once a month to carry out bigger gardening projects.

We do enjoy opening up our Centre to hirers, all of whom give us very favourable comments and requests to come again when they wish to celebrate a special occasion. We look forward to another good year sharing our premises with all who wish to use our lovely building.

**Chris Woodman**

### **Cowley Festival of Christmas Trees**

**With the theme 'Peace on Earth'**

**Friday 9 - Sunday 18 December**

*Christmas tree festival charities: SeeSaw & ROSY*



Respite nursing for  
Oxfordshire's  
Sick  
Youngsters

**Data:**

- 40 trees from 15 Parish groups – 4 schools – 11 community groups – 2 businesses - 2 churches – 6 individuals plus those that come out every year.
- Around one thousand visitors – although some are double counted!
- £1,500 raised so £750 each to SeeSaw and ROSY

At the review meeting, we committed to planning for CTF 2023, Friday 8 to Sunday 17 December. with a provisional theme of love – the title to be decided – and will meet in May to begin the process. We would love for more people to join our very small group.

Thank you again to all who decorated a tree, stewarded, visited, donated.

contact : [ctf@cowleyteamministry.co.uk](mailto:ctf@cowleyteamministry.co.uk)

**Lesley Williams – Convenor**

## **Christian Aid**

Christian Aid Week: We again used ‘delivery only’ envelopes, each labelled to tell the recipient where it could be returned – St James Centre for the roads around the church and four parishioners’ home addresses. The system didn’t raise a huge amount but we will try it again in 2023. Those, with the envelopes returned by worshippers in church, the Big Brekkie, and a Sunday afternoon Templars Square tombola and games stall raised £620

Big Brunch/Brekkies in January and September raised £140 & £110 respectively; from June’s QuizAid there was £120. Lesley Williams was due to abseil from St Mary Magdalen’s tower in the autumn and had donated £50 to Christian Aid for the pleasure – but the tower was declared unsafe at the eleventh hour so she will have to await another time.

So the 2022 Parish Christian Aid total was £1,040. Thank you!

2023 opened with a Big Brunch on 9 January, with £140 donated.

For Christian Aid Week 14-20 May 2023, we will be extending our delivery only envelope coverage; holding a Saturday morning Big Brunch with the addition of live music from The Gospel Jazz Project, who also entertained us during the Cowley Festival of Christmas Trees, on Saturday 20 May, 10.30-12.00; and having a tombola and games stall in Templars Square on a date to be confirmed. Help will be needed!

**Lesley Williams**

## **Finance**

Joan Coleman moved to Bristol in November 2022, and the finance duties are now being undertaken by a team of people:

- Treasurer: Emily Sommerlade who will be responsible for reconciling statements and reporting
- Donations/gift aid coordinator: Sue Philcox
- Banking at St Francis: Shirley Costar/Lyn Lord
- Banking at St James: Chris Woodman/Sally Hemsworth/Lesley Williams
- Contracts for energy and other facilities: June Smith
- Authorised to set by BAC payments for bills: Emily Sommerlade/Sally Hemsworth/Lesley Williams
- Payments by cheque: Emily Sommerlade/Sally Hemsworth/Lesley Williams/Chris Woodman

Emily Sommerlade will report the 2022 accounts. Due to the changes in the way finance matters are handled these are in draft form at the moment and will be inspected the week after this meeting.

## **Parish Mission Prayer and Giving Policy**

The PCC has reviewed and maintained this policy, first accepted in January 2021

Our declared Parish mission statement

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

only directly references our life in Cowley, ignoring our responsibilities to creation and to our worldwide brothers and sisters.

When the time is right, the PCC may consult, review and add to that declared vision to include a wider view of our mission stance in relation to: creation, the environment, humanitarian issues – to develop our knowledge and understanding of our role in and impact on God's creation and people.

The Parish has established a deeper mission relationship with a limited number of charities through the year. We demonstrate our Christian Love through action, prayer and giving; also responding as a Parish to major natural and humanitarian disaster appeals. We collected for the DEC Ukraine appeal in 2022.

Christian Aid is a year-round commitment with a special focus on Christian Aid Week in May. We no longer undertake a door-to-door envelope collection but have trialled 'delivery only' envelopes, labelled with a return point – the two churches, St James Centre, a few homes but also aim to find creative ways of gathering donations both from Parish members and the public during CAW and through other events – three Big Brekkie/Brunches, Quiz Aid and sponsored activities

Harvest thanksgiving: we commit to giving food items to CEF and cash to Water Aid every year, so seek to share more information about their work from speakers and leaflets/websites/media. We will engage with them by praying for them regularly, not just on one autumn Sunday a year. We maintain all year collection points in both churches for donated goods to CEF, which is based at St Francis Church

Christmas: our Cowley Christmas Tree Festival relationship with SeeSaw and ROSY demonstrates our recognition of the instruction to 'suffer these little children to come to me'. Following annual PCC approval, all Christmas service open plate collections are added to the CTF donations, shared equally between the two charities.

We also value our Parish relationship with/involvement in: BeSpace (prayer spaces in schools) and Open the Book (Bible Society) and support them with personnel, prayer and donations.

The Parish Mothers' Union group also fundraises for the national MU AFIA (Away From It All)

A small number of parishioners participate in the sponsored September Ride and Stride, with the proceeds shared 50:50 between Oxfordshire Historic Churches Trust and the Parish.

Of course, we maintain our own Parish fundraising to cover the costs of worship, fellowship, outreach and buildings through stewardship, planned giving and annual events: Plant sale – to be reimaged in 2023, Christmas gift and craft fair, film club and marmalade proceeds - and other small-scale social occasions.

**Lesley Williams**

## **Report on the fabric, goods and ornaments of the churches of the Parish**

The major features of work during 2022/2023 have been:

- Quinquennial inspections at St James and St Francis Churches in May 2022
- Energy Saving Reviews of all Church buildings

Both these major reports continue to be followed up, with improvements to the lighting and plumbing being considered quickly. We were pleased that no major work was required following the quinquennials but the list of work needed is continually reviewed.

The work on the provision of digital projection at St James Church continues, but it was hoped this would be in place shortly.

The Parish ensures that there was routine maintenance such as servicing of boilers, fire equipment inspections and annual PAT testing of electrical equipment.

Work was on-going on the inventories and the terriers.



# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

ST. JAMES + ST. FRANCIS CHURCHES

On accounts for the year  
ended

21-22

Charity no  
(if any)

1153602

Set out on pages

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

Responsibilities and  
basis of report

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

Independent  
examiner's statement

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

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~\*) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

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

Signed:

M. La

Date:

2/5/23

Name:

MAUREEN THOMAS

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

N/A

Address:

28 BARTHOLOMEW RD  
OXFORD  
OX4 3PP

### Section B

### Disclosure

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



**Serving God,  
Cowley and Headington**

**Cowley Team Ministry**

**St. James and St Francis Churches**

**Financial Report**

**2022**

**TOWARDS A  
COMMON VISION**

Registered Charity number 1153602

# 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
- Weekly envelopes
- Standing order at a bank
- Direct debit using the "Parish Giving Scheme" #270627190, or single donations using their website
- Payments into our bank account  
[Name: Cowley (Oxford) PCC, Sort code: 30-12-51,  
Account number: 01000840]
- By card using the QR code on our website
- By leaving a legacy

Please contact the Parish Office if you would like further information.



## **Financial Summary 2022**

During 2022, the church community recovered well after the pandemic but was impacted by the cost of living crisis towards the end of the financial year.

Across all funds and activities, the largest expenditure cost increase this year has been the utilities. Gas, electricity, and water have all increased in total by 54% to £7,836. The cost of living and increased activity impacted on the general expenses, such as church maintenance and cleaning. In total, costs are up 17% (after excluding costs relating to major repairs).

Overall donations were down by 18% to £51,652 this year, from £62,802 in 2021. The largest reductions were in the donations by bank standing orders, envelope giving, and one-off donations, however donations through parish giving DD, and cash giving at services have increased as people return to the church after the pandemic.

### **General [Unrestricted] Fund**

All donations to the Parish, not specified for a particular purpose, go into the General Fund used to pay our contribution to the cost of ministry and to support services in our two churches. Donations for the general fund were down by 3% to £49,442, from £50,712 in 2021.

The fund held £21,238 at the end of the year, only £550 less than the previous year.

The income from donors continues to cover our Parish Share which was £47,975 (no increase from last year). Parish Share is paid to the diocese to cover clergy stipends, housing, training, pensions, and administration.

Gift Aid 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. Due to the reduction in the overall donations, we were unable to claim as much this year.



Lettings in St Francis Church have generated £7,626, an increase of 30% on the previous year and a contributor to the General fund. Last year we received £4,500 in government grants to cover lost letting income during the pandemic. That income has not yet fully recovered. Parochial fees from weddings, funerals etc have also increased since restrictions were lifted.

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 sanitisers, amongst many. The St James Church Centre gas, electricity and water comes from the St James Church Centre (Trading) Fund.

### **Restricted and Designated Funds**

#### **St James Church Centre (Trading) Fund (Restricted)**

Total income for the year was £19,195. Lettings income has continued to grow, up 82% since the previous year, and has almost completely replaced the government grants for the lack of income due to the pandemic received last year.

Utility bills and cleaning are up from last year because of increased use of the building and high inflation. Expenditure was £17,146, almost doubling since last year.

The fund increased modestly to £31,140 at the end of the year.

#### **St Francis Church Fabric Fund (Restricted)**

This fund received half the interest from the St James Church Centre investment account. The only expenditure was £450 for sealing the floor.

At the end of the year this fund held £13,450.

#### **St James Church Fabric Fund (Restricted)**

This fund received half the interest from the St James Church Centre investment account, and income from the Plant Sale. There was no expenditure in the year.

At the end of the year this fund held £16,759.

### **The Flush Fund for St James Church (Restricted)**

This fund held £27,234 at the end of the year. Grants included £13,500 from the Oxon Historic Churches Trust and £12,312 from the Listed Places of Worship Grant Scheme, both contributing to the installation of the toilet in church.

The ODBF awarded a grant of £10k for a new AV system, which has been fully spent in line with the terms of the grant.

Donations, and the Gift and Craft Sale added £2,200 to the fund, and a legacy of £500 was received from the late Margaret Randall.

### **St James Church Centre Endowment Fund**

The capital in this fund is to be used only on the St James Church Centre building. £50,000 was placed in the CCLA CBF Church of England Investment Fund in 2010. On 31st December 2022, the shares held in the fund were valued at £95,070 (2021 - £107,835).

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. The total for 2022 was £2,830.

### **Feed- In tariff payments (Restricted)**

The 39 solar panels, on the roof of St James Centre building, generated £587 in 2022 making a total income so far to £7,306. With the return to more typical use of the building, this was reduced when compared with last year.

### **St James Legacy Fund (Designated)**

A legacy of £44,084 was received from the late Audrey Smith.

### **Other funds**

Bell Tower Restoration Fund (Restricted)	£955
Outreach - Outreach (Designated) Fund	£452
Music (Restricted) Fund ( <i>see note i</i> )	£4,300
Organ - Organ Restoration (Restricted) Fund	£2,990
St Francis Activities (Restricted) Fund	£1,652
Friends Of St James Old School (Restricted) Fund ( <i>see note ii</i> )	£4,011

*Notes:*

- i. Music (Restricted) Fund* - to be used for organist payments.
- ii. Friends of St James Old School (Restricted) Fund* - £4,011 was received in October restricted to payment for the group's commitment to install a plaque on the Old School building, acknowledging its educational heritage, and to produce a history of the school booklet. In accordance with the Friends' constitution, any remaining funds must be transferred to Church Cowley St James School.

## **Mission and Charity Giving in 2022**

The 2021 Mission Giving allocation of £2,020 approved by the PCC was not paid over to the eight nominated charities in 2022, so it will appear in the 2023 accounts. The donations represent 5% of the 2021 Planned Giving income.

The recipient charities will be:

- £300 to each of the following: Archway, OX4 Food Crew, Oxford Community Soup Kitchen, BeSpace, Agnes Smith Advice Centre, Delhi Open Air School
- £120 to Kids Matter
- £100 to Siloam's Ministry of Giving (Bulgaria)

£1,250 was given to each of the children's charities ROSY and SeeSaw resulting from donations to The Christmas Tree Festival at the end of 2021.

Water Aid benefitted from £250 from donations at the Harvest Thanksgiving services, with an additional £50 from cheques paid direct to the charity.

The Parish 2022 Christian Aid fundraising total amounted to £1,090, but only £49 went through the Parish account, donated through the card reader. The rest was paid directly into the national Christian Aid account following Big Brekkies in January, May and September, Christian Aid Week in May, and a Quiz Aid in June.

We also made a donation of £610 to the DEC Ukraine appeal, following special collections in church services in March 2022.

**Cowley Team Ministry**  
**Receipts and payments**  
**Selected period: 01 January 2022 to 31 December 2022**

<b>General - General fund (Unrestricted) Fund</b>	<b>From To</b>	<b>01 January 2022 31 December 2022</b>	<b>01 January 2021 31 December 2021</b>
<b>Incoming resources</b>			
Incoming resources from donors			
Bank SO Gift-aided St J		14,333	19,562
Bank SO Gift-aided -St F		660	655
Parish Giving DD St J		8,212	7,487
Parish Giving DD St F		1,446	1,398
Env. Gift-aided St J		2,926	2,609
Env. Gift-aided -St F		1,744	2,157
Tax recoverable on Gift Aid St J		5,876	6,606
Tax Recoverable on Gift Aid St F		1,182	1,406
Standing Orders - non Gift-Aid St J		1,120	913
Env Non Gift-aided -St J		1,244	2,734
Env Non Gift-aided - St F		387	339
Loose plate-St James		1,767	1,351
Loose plate-St Francis		300	129
Loose plate-wedding/funerals St J		792	161
Non-Gift Aid donations St J		5,233	1,733
Non-Gift Aid donations St F		80	135
GiveaLittle StJ		304	454
GiveaLittle StF		13	-
Giving through church boxes St J		-	109
Giving through Church boxes St F		23	-
One-off Gift Aid gifts - St J		800	775
One off Gift Aid Gifts St F		1,000	-
<b>Total Incoming resources from donors</b>		<b>49,442</b>	<b>50,712</b>
Other voluntary incoming resources			
Chronicle subscriptions + ads		360	433
Christmas Tree Festival donations		-	260
Coffee monies St J		203	4
<b>Total Other voluntary incoming resources</b>		<b>563</b>	<b>697</b>
Activities in furtherance of the councils objects			
From lunches		197	-
St F- lettings		7,626	5,844
Fees-weddings/funerals St J		3,256	3,513
Fees-weddings/funerals St F		-	91
<b>Total Activities in furtherance of the councils</b>		<b>11,079</b>	<b>9,448</b>
Activities for generating funds			
Fund Raising St J		1,404	49
Fund raising St F		60	-
SeaShells		82	-
<b>Total Activities for generating funds</b>		<b>1,546</b>	<b>49</b>
Income from investments			
Bank & building soc interest		953	36
<b>Total Income from investments</b>		<b>953</b>	<b>36</b>

Note	From To	01 January 2022 31 December 2022	01 January 2021 31 December 2021
Other incoming resources			
One off Grants St J		1,538	-
One off Grants St F		-	1,500
Misc Income St J		4,079	883
Misc Income St F		620	477
<b>Total Other incoming resources</b>		<b>6,237</b>	<b>2,860</b>
<b>Total incoming resources</b>		<b>69,820</b>	<b>63,802</b>
<b>Resources used</b>			
Costs of generating funds			
Seashells expenses		18	-
<b>Total Costs of generating funds</b>		<b>18</b>	<b>-</b>
Activities relating to the work of the Church			
Ministry parish share		47,975	47,975
Deanery Charges St J		170	155
Deanery Charges St F		170	155
Gas-St Francis		1,739	1,025
Electric-St James Church		2,472	2,766
Electric-St Francis Church		217	163
Waste disposal-St J		754	938
Water-St James Church		238	16
Water-St Francis Church		262	(101)
Insurance-St James Church		2,518	2,371
Insurance-St Francis Church		1,616	1,524
St J-Church maintenance		1,269	327
St F-Church maintenance		2,167	1,444
Organ/piano tuning St J		330	97
Music Licence St J		715	682
Music Licence St F		170	163
Service consumables St J		359	84
Service consumables St F		359	73
Sundry expenses St J		1,935	388
Sundry Expenses St F		71	55
Water- Centre		39	-
Christmas Tree Festival Giving to Charity		-	260
<b>Total Activities relating to work of the Church</b>		<b>65,545</b>	<b>60,559</b>
Support costs			
Administration-giving envelope		91	123
<b>Total Support costs</b>		<b>91</b>	<b>123</b>
Church management and administration			
Administration-Stationery		457	353
Administration-Computer + website		235	398
Administration-phone and broadband Centre		570	527
Administration-photocopier		1,131	829
Bank charges		424	340
<b>Total Church management and administration</b>		<b>2,816</b>	<b>2,447</b>
<b>Total resources used</b>		<b>68,470</b>	<b>63,129</b>
Excess of Income and endowments over Expenditure		1,350	673
Brought forward balance		21,788	23,215
Transfers to/(from)		(1,900)	(2,100)
<b>Total carried forward balance</b>		<b>21,238</b>	<b>21,788</b>

**Cowley Team Ministry**  
**Balance Sheet detailed**  
**For the period from 01 January 2022 to 31 December 2022**

	As at 31/12/2022	As at 31/12/2021
<b>Current assets</b>		
A1501: Bank current account	105,557	43,122
A1505: Bank deposit account	74,414	70,631
A1506: Lloyds TSB Investment	-	-
A1510: CCLA Investment	50,000	50,000
A1550: Cash in hand	150	150
Z05: Accounts Receivable	2,024	2,024
<b>Total Current assets</b>	<b>232,145</b>	<b>165,928</b>
<b>Liabilities</b>		
6699: Agency collections	1,682	(65)
Z04: Accounts Payable	(1,389)	(1,389)
<b>Total Liabilities</b>	<b>293</b>	<b>(1,454)</b>
<b>Net Asset surplus (deficit)</b>	<b>231,853</b>	<b>167,382</b>
<b>Reserves</b>		
Excess/(deficit) to date	64,471	3,225
Z01: Starting balances	167,382	164,156
<b>Total Reserves</b>	<b>231,853</b>	<b>167,382</b>

<b>Represented by Funds</b>		
General (Unrestricted)	21,238	21,788
Designated	44,536	452
Restricted	112,809	91,872
Endowment	53,270	53,270
<b>Total</b>	<b>231,853</b>	<b>167,382</b>

**Cowley Team Ministry**  
**Statement of Financial Activities**  
**For the period from 01 January 2022 to 31 December 2022**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Incoming resources</b>					
Incoming resources from donors	49,442	2,210	-	51,652	62,802
Other voluntary incoming resources	44,647	2,791	-	48,138	4,626
Activities in furtherance of the councils objects	11,079	2,039	-	13,118	10,668
Activities for generating funds	1,546	19,870	-	21,416	17,300
Income from investments	953	2,830	-	3,783	2,772
Other incoming resources	6,237	39,867	-	45,404	39,368
<b>Total income</b>	<b>113,904</b>	<b>69,607</b>	<b>-</b>	<b>183,511</b>	<b>137,536</b>
<b>Resources used</b>					
Costs of generating funds	18	2,469	-	2,487	1,250
Activities relating to the work of the Church	65,545	47,632	-	113,177	130,059
Support costs	91	-	-	91	123
Church management and administration	2,816	469	-	3,285	2,879
<b>Total expenditure</b>	<b>68,470</b>	<b>50,570</b>	<b>-</b>	<b>119,040</b>	<b>134,310</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>45,434</b>	<b>19,037</b>	<b>-</b>	<b>64,471</b>	<b>3,225</b>
<b>Transfers:</b>					
Gross transfers between funds - in	-	-	-	-	78,795
Gross transfers between funds - out	(1,900)	1,900	-	-	(78,795)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
<b>Net movement in funds</b>	<b>43,534</b>	<b>20,937</b>	<b>-</b>	<b>64,471</b>	<b>3,225</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>22,240</b>	<b>91,872</b>	<b>53,270</b>	<b>167,382</b>	<b>164,156</b>
<b>Total funds carried forward</b>	<b>65,774</b>	<b>112,809</b>	<b>53,270</b>	<b>231,853</b>	<b>167,382</b>