

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALFOLD AND LOXWOOD

England & Wales · Charity number 1165693

## Details

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Other names	THE PARISH OF ALFOLD AND LOXWOOD PCC
Status	Registered
Legal form	Previously excepted
Registered	2016-02-23
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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## Activities

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

**Activities:** We are a rural church nestled in two beautiful villages. We love our community deeply. We strive to share Christ with everyone around us, and specifically at the moment we're targeting the youth of today - the nations next leaders. We passionately believe that Jesus changes lives and brings hope.

## Classification

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- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- Surrey
- West Sussex

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£154,333	£134,890	-	-
2023-12-31	£117,677	£127,495	-	-
2022-12-31	£139,855	£150,427	-	-
2021-12-31	£137,083	£123,660	-	-
2020-12-31	£127,363	£123,943	-	-

## Trustees

Name	Role	Appointed
Dr Iain Taylor		2022-05-05
Elizabeth Catherine Simpson		2019-04-07
Judy Anne McMath		2022-05-05
Juliet Ruth Beattie		2024-04-28
Linda Mary Beadle		2018-04-22
Rebecca Hughes		2020-09-27
Rev James Forward		2024-10-01
Richard William Larwood Allan		2019-04-07
Roger Alexander Brockway		2020-08-27
Rosemary Gail Wyer		2022-05-05
Ruth Elizabeth Allan		2021-05-05
Stephen Daniel Hursthouse		2021-05-05
Steven Francis Board		2024-04-28
Suzanne Burdfield		2020-09-27
Trevor Roy Goacher		2019-04-07

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# Accounts

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## **APCM 2025 Rector's Report 2025**

Just before Christmas, in our sermon series in Luke, we read these words of Jesus...

*“What is the kingdom of God like? What shall I compare it to? It is like a mustard seed, which a man took and planted in his garden. It grew and became a tree, and the birds perched in its branches.”*

Luke 13:18&19

That is how the Kingdom of God has always been. From small beginnings... growth. Abraham becomes a nation. A no-name carpenter, from an obscure backwater, now the most famous man who ever lived. From a small band of twelve friends, to billions of disciples worldwide. That is how God works.

I wouldn't describe Alfold and Loxwood in 2024, as either a mustard seed or a great tree. We are probably somewhere in between. But what has been so encouraging over the past year, is to see some signs of growth. Of God growing his Kingdom here. Growth in depth, as we know the Scriptures better and love Jesus more. Plus a few new faces coming to join our church family.

### **Looking Back**

As we look back at 2024, I could give you some bare numbers/ facts and figures – which is probably what the Charity Commissioners want to read!

- We worshipped God, learned from the Scriptures, and shared at the Lord's Table 52 Sundays this year.
- We welcomed a total of 842 people through our doors over Christmas.
- We met weekly for Pilgrim Groups, to care for one another, and to go deeper into God's word.
- We met monthly to pray.
- We ran a load of outreach to our villages, with Little Angels, Women's and Men's Breakfasts, Christianity Explored and Door Knocking.
- We managed to break-even for the year, which back in January looked very unlikely.
- And we've invested in our children's work, our website and our admin infrastructure.

All of which we give glory to God for!

But as we look in finer detail, there are some areas that I'd particularly like to give thanks for:

Firstly, our **children's work**. At our APCM last year, I set out the PCC's ambition for the year to become a church for... Every Child. Every Sunday. While there is still lots of work to be done (not least in creating a space to belong for teenagers and youth), I'm immensely grateful for everyone who has rolled up their sleeves and got involved. A total of 22 people now regularly serve on Kid's Team. Many of whom wouldn't have thought themselves able at the start of the year. They are doing a fabulous job teaching the Bible to our children and having fun while they do it! Reaching families in our villages is still our number one priority. With the new housing, the number of kids and young people is constantly growing. Could you use your gifts to help?

One of our great flops for the year, were the Summertime Lunches. The plan had been to have free food, games, and Bible teaching each week during August. With the aim of helping parents out with the cost of living during the school holiday. We had no sign-ups (other than folk from church) which I think suggests we were scratching where nobody was itching.

I was, however, delighted to welcome Loxwood School for their Harvest festival. We're thankful for warm relations, greatly helped by so many volunteers from church offering to assist with early years reading, chess club etc. The school, alongside our weekly toddler group, are two of the key ways in which we aim to reach young families. Little Angels is great fun, with a regular core of kids and parents from the villages forming a supportive group for play and Bible Stories.

What we desperately need is for someone to spearhead our efforts for Sunday Kid's Teams, and outreach to young families. That is why I was delighted that the PCC decided to allocate a significant portion of our budget towards appointing a Children's Pastor. Please, let's all be praying the right person into the role. And if it might be you... drop me a line!

Secondly, I think we've grown in **depth of discipleship** in 2024. Paul in Colossians 2:7 exhorts us to be deeply rooted in Christ, which is what has been happening as we have heard God's word taught sequentially, week by week. I've loved working our way through Luke's Gospel for the majority of the year, with an adventure off into Nehemiah. It's been a joy seeing people making connections that they hadn't seen before and learning a greater trust in and obedience to Jesus.

The Sunday preaching has been well supported by our Pilgrim Groups following the same teaching series. Lots of us have enjoyed going deeper into the passage midweek, and thinking about how God's Word connects to the boots on the ground reality of our lives. Pilgrim is the primary place for pastoral care within our church, and many of us rely on the smaller group for prayer and all-of-life support. To support the ministry of Pilgrim Groups, I'm also immensely grateful for the re-constituted Pastoral Care Team who exist to offer extra care for those who need it.

In the Summer Term we read together 'Extraordinary Hospitality (for Ordinary People)', by Carolyn Lacey. And I want to encourage us not to let the lessons of that book drop. Churches that eat together stay together! And Churches that eat with their neighbours... grow!

Thirdly, we've **been on mission** this year. Mission is not something we pay missionaries to do. Nor is it only what happens when we put on an event. Mission is for each of us to do every day, as we hear the words of Jesus, and then speak them.

As a Parish Church, we have been given a spiritual responsibility for every person in and around Alfold and Loxwood. And in 2024 we have sought to use the Parish Magazine to bless 'our patch' by keeping everyone informed of local news and letting them know what's going on at Church. Similarly refreshing our website was a big undertaking, but it now offers an attractive and welcoming 'front door' into the church. I've also been delighted that we've begun to systematically 'door knock' the parish. With so many new families coming to A&L, we've received a warm reception when visiting the new developments to offer welcome. At the time of writing there is great consternation on local Facebook groups about all the development going on. While valid infrastructure concerns might be beyond our paygrade – how can we play our part in building community to avoid stratified 'old vs new' villages? How can we offer the welcome of Jesus to everyone?

Alongside efforts to 'go & tell', we've also invited people to 'come & see'. Christmas and Easter remain superb opportunities to share the gospel. A particular highlight was the rammed Christingle Service on Christmas Eve. Our monthly Men's or Women's Breakfasts are ever popular, and we continue to pray that we might see people who join us on a Saturday, also come along on Sundays. We also want to give people a regular opportunity to explore faith throughout the year. Hope Explored and Christianity Explored in recent months have given just such an opportunity, to a few, to ask any and every question.

Finally, I want to take this opportunity to thank the **teams** that have served so faithfully over the previous year.

It was a year in which we said goodbye to Revd. James Hanson, who having finished his curacy, left to pastor the church in Burpham. He has been missed by us all, but the transition to a smaller clergy team has been relatively smooth. We have increased our Parish Administrator, Emily Cross' hours, and given her greater responsibility, which she has risen to brilliantly. Revd. Richard Allan serves us so well as a part-time curate, with his responsibilities for the Pilgrim Groups and the Prayer Meeting (which if you've never been, is often the highlight of my month). And we are delighted that Andy Beattie has been studying towards ordination via the Caleb programme. God willing, we look forward to his ordination and joining the clergy team in September 2025.

Beyond what we might loosely term 'the staff team', there are countless others who serve sacrificially across so many areas of church life. I can't and won't name them all! But our sung worship is improving week on week thanks to the dedication of our musicians. I also want to extend my thanks to our Church Wardens, who with great wisdom, serve our parish so sacrificially. Ruth Allan has again poured herself into our Safeguarding to ensure that everyone is able to worship God here in safety. Safeguarding is always such a crucial area of church life, but with recent reports highlighting the horrendous damage that has been done to people, and the resignation of the Archbishop of Canterbury, let me encourage us all to re-double our Safeguarding efforts.

I also want to thank our two Treasurers this year, Trevor Martin (to Nov 24) and Steven Board (from Dec 24). Last year, I needed to write that we had made a loss for 2023. I'm delighted to be able to say that we have made a small surplus for 2024. This is in part thanks to our generous giving, and in part due to a close control of costs. As with most charities and business around the country, our expenses are expected to go up again in 2025 owing to inflation and changing National Insurance contributions. Unless we can generate further income to keep pace with costs, we are very likely to incur a deficit in 2025.

Therefore, please could I ask you once again to prayerfully reflect on your regular giving? Perhaps considering adjusting annually for inflation as a minimum. Put simply, regular giving allows us to do the exciting stuff! When we can set a budget, we can make plans to grow and do the things that would be game changers for our church. For example, we can employ a Children's Pastor with far greater confidence, when we can see where the salary is coming from.

Additionally, have you considered leaving us a gift in your legacy? The benefit of having a new treasurer is having a fresh set of eyes. And Steven has noted how low our legacy giving is, when compared to other charities nationally. Many in our church are drawing a pension. Which means that increasing regular giving is difficult. However, to leave a gift to the church in your will, would enable Alfold and Loxwood to keep sharing the gospel with many generations to come.

But to everyone who has served, in whatever way big or small this year. I want to say thank you.

## Looking Forward

Looking ahead to the coming year, there is a chance to refresh our vision. Through March, April and May 2025, the church has entered a new cycle of the diocesan led, Parish Needs Process. Several members of the PCC will be meeting to think and pray about what God is calling us to be and do, as a church. I hope to share with you some of our workings after the APCM. Having been the Rector here for 21 months, I think I have a good feel for what we are, and what we could be. So now feels like a good time to pray these big prayers and ask these big questions.

That said, what can a new vision do that we have not already been doing? We are still going to be a loving church family. We are still going to have our village focus – reaching our neighbours with the gospel. We are still going to try and grow younger – knowing that it is our job to pass the gospel onto the next generation. We are still going to be prayerful, and gentle, and joyful, putting God’s Word front and centre, and learning from the Bible how to love and follow Jesus. My hope is that the process of getting a new vision down on paper, won’t undo all that we have been. But that it will bring into sharper focus what our priorities and objectives should be for the decade ahead.

Two areas that I already know God has put on my heart, are our children and our growing villages. You may have noticed that, even in the ‘looking back’ portion of this report, I couldn’t resist looking ahead at these points! Here are some big questions to be prayerfully considering:

How can we be a church for ‘Every child. Every Sunday.’? What will A&L look like in 5, 10, 15 years’ time if we don’t bring through the next generation? What can we do to build links with local schools and nurseries? What can we do to pastor teenagers through some of the most formative years of their lives? What can we do for children and young people, to connect them with the life changing good news of Jesus?

What does the future of our villages look like? How do we best welcome so many new folk? How can we be a focal point for community? How do we welcome Christians, who are new to the area, into our church family? How do we best share the gospel with people moving in who don’t yet know Jesus?

Jehoshaphat, in 2 Chronicles 20, was faced with war against both the Moabites and Ammonites, and similarly had lots of questions. But this is what he said to God...

*“We do not know what to do, but our eyes are on you.”*

2 Chronicles 20:12

That is how I’d like us to enter the coming year. With lots of questions, yes. But crucially, with our eyes fixed on God. Trusting him to provide the answers.

With love in Christ,  
Revd. James Forward

## **Cranleigh Deanery Synod Report**

Deanery Synod is the level of Church governance above the PCC, and below General and Diocesan Synod. Alford and Loxwood has six people representing them at Cranleigh Deanery Synod. Along with the Clergy our thanks go to Judy McMath, Sue Burdfield, Ruth Allan and Juliet Beattie for serving in this way.

Deanery Synod met three times this past year, twice for business meetings and once for a social. It can be a useful channel for parish to hear what support and help is available. This year we heard from Alistair Etheridge about the Youth Catalyst Project, with the aim to grow more thriving youth ministries around the Diocese. There is a common commitment between the churches in the deanery to work together and learn from one another wherever we can!

## **Safeguarding Report for Alfold and Loxwood 2024**

Safeguarding is rooted in our mission and theology. It is everyone's responsibility as an outworking of God's blessing. As we read in Psalm 46 God is our refuge and strength so the church should be a place of refuge and strength as well. This is especially true for vulnerable adults, widows and orphans, as well as children and young people. Proverbs 31:8 says, "speak up for those who cannot speak for themselves, for the rights of all who are destitute." Our desire is at Alfold and Loxwood that this will be a golden thread within our parish.

In response to the widely published safeguarding failures the National Safeguarding Team of the Church of England modified and further developed five standards. These are now being implemented at parish level. Safeguarding is an item on the agenda at every PCC meeting. We have begun to discuss these standards at PCC to allow us to reaffirm our commitment to safeguarding and for us to understand the quality and, most importantly, the impact of our safeguarding activity.

- 1. Culture, Leadership and Capacity:** Church bodies have safe and healthy cultures, effective leadership, resourcing and scrutiny arrangements necessary to deliver high-quality safeguarding practices and outcomes.
- 2. Prevention:** Church bodies have in place a planned range of measures which together are effective in preventing abuse in their context.
- 3. Recognising, Assessing and Managing Risk:** Risk assessments, safety plans and associated processes are of a high quality and result in positive outcomes. The assessment and management of risk is underpinned by effective partnership working.
- 4. Victims and Survivors:** Victims and survivors experience the timeliness and quality of Church bodies' responses to disclosures, and their subsequent support, as positively meeting their needs, including their search for justice and helping their healing process.
- 5. Learning, Supervision and Support:** All those engaged in safeguarding-related activity in Church bodies receive the type and level of learning, professional development, support and supervision necessary to respond to safeguarding situations, victims and survivors, and respondents, effectively.

Annually, the PCC reviews and adopts the Church of England's Safeguarding Policy 'Promoting a Safer Church' and this, along with the Parish Policy Statement, is displayed in both Churches. These can also be found, and are clearly accessible, in the link on our new church website. I am grateful for the hard work of Katie Forward and Juliet Beattie who have ensured that our safeguarding page is well presented and compliant with national guidance.

This past year we have reached a high level of compliance for those who serve in the parish. Effective training plays an important part in supporting PCC members to discharge their responsibilities. Along with the Safeguarding Basic Awareness and the Foundation modules, the Domestic Abuse Module is available online. These are now mandatory for all PCC Members, Pastoral Care Team and Children's Volunteers. To comply with the mandatory Safer Recruitment requirements, application forms are now completed, references are submitted, and role descriptions have been agreed by all new volunteers.

With the increased number of volunteers this past year, I am personally thrilled that Julie Sayers has become a DBS validator having completed her training. She is a much-welcomed addition to our safeguarding team.

All risk management and risk assessment plans have been reviewed over the year and amendments made as necessary.

The parish dashboard and hub continue to evolve and I have found the further training I received to be invaluable. This tool is used to record and monitor our safeguarding activity. This year it has generated reminders for the DBS and training renewal for each volunteer, sent to me by email. The dashboard highlights all matters that need attention, and an action plan is initiated. I am pleased to report that, along with only a small handful of parishes within the diocese, we have achieved 100% for all mandatory requirements and we are currently making significant progress with recommended standards. Much further work is to be done!

Last year I mentioned two published safeguarding reports: the Wilkinson report written by the Sarah Wilkinson KC, and the Jay report. The recommendations from these are still under discussion, led by Bishop Joanne Grenfell, who was appointed as the new safeguarding lead in 2023. Watch this space!

Finally, I wish to thank all members of our church family who have completed many tasks and for those who have supported me in my role as PSO. In addition, I am especially grateful for the support received from the diocesan safeguarding team and our Rector James Forward.

Ruth Allan PSO  
January 2025

## **Alfold and Loxwood Pastoral Care Team Report 2024**

A new Pastoral Team was launched this year when Ruth Allan, Mal Simmonds, Sharon Brockway and Sarah Taylor met with Rev James Forward. Every member of the team has now completed the Lay Pastoral Visitors training course provided by the diocese.

We met in early May to agree our new terms of reference and since then we have met every three months with Rev James for support, guidance and supervision.

The Pastoral Care Team seeks primarily to serve Christians who belong to our church family.

The word pastoral comes from the word 'to shepherd'. We can therefore shepherd the sheep that belong to Jesus. We are guided by John 13 v34-35: "A new command I give you: Love one another as I have loved you, so you must love one another. By this everyone will know that you are my disciples, if you love one another." Our desire is to love people like Jesus has loved us.

Pastoral care is the work of every Christian, and every member of our church. It should and does indeed happen organically. We very much appreciate the pastoral support shown by all parishioners. Love and care are a mark of our church where many look out for the needs of others. A good number of volunteers in the parish help with providing meals, transport for medical appointments, shopping and collecting prescriptions for those who have been unable to leave their home.

Within the pastoral structures of our church the Pilgrim Group is the primary place for pastoral care. We do not seek to undermine this, but to work alongside Pilgrim Group leaders.

Our aim therefore is to fill the gaps where pastoral care may not be happening organically. There are four areas of work which we focus upon and are as follows:

- 1. Keeping in the church family those who are too ill to come to church.** When someone becomes home-bound they do not cease to be a part of our church family. We visit them and arrange home communion when appropriate to ensure that they are spiritually cared for and know that they continue to be loved by the church family.
- 2. Offer some level of pastoral care when needed to those who are not in a Pilgrim Group.** Some people may choose not to be in a Pilgrim Group. We seek to offer some level of pastoral care to such people, whilst acknowledging that this might not be as fulsome as the care that can be offered within a Pilgrim Group
- 3. Write greetings cards to the hatches, matches and dispatches.** We keep a list of baptisms, weddings and funerals, and write greetings cards of encouragement and love on anniversaries and at key times of the year. For those who are part of our church, this is an important way of showing our love and ongoing prayer for them. For those who have come for a life event service, but then dropped away from Sunday attendance, this has an evangelistic edge. The aim is for them to know that they are being prayed for, and to encourage them to join us on a Sunday.
- 4. To coordinate Meal Trains when Pilgrim Groups are unable to do so.** If someone has a major life event e.g. a birth or bereavement, and it looks like their Pilgrim Group may struggle to organise a run of meals for them, we may step in and arrange this for them.

In all these tasks we wish to uphold several values.

**We are prayerful** and offer pastoral care in a distinctively Christian way. We are conscious that the tools that God has given us to care for people are prayer, God's word, God's family, and practical acts of service. We seek to offer prayer and a bible verse in all our visits when appropriate.

**We are committed to a church culture of Safeguarding.** We have developed a risk assessment so that we fully comply with Safeguarding regulations. All members of the team have the appropriate level of DBS clearance and have completed the required safeguarding training. We commit ourselves to keeping this up to date. And we commit ourselves to passing on all and any concerns that may arise, either to the Parish Safeguarding Officer, the Rector, or the Diocese Safeguarding Team.

**We maintain discretion and confidentiality.** We don't share people's news without permission (aside from where a safeguarding concern prevents us from maintaining confidentiality). We ask permission to share news within the Pastoral Care Team, or with the whole church. If in doubt we say less. We acknowledge that gossip is sinful, and we will guard our own hearts and our lips. Our WhatsApp group and email communication follows the same. We continue to make full use of our WhatsApp group so that the team can communicate quickly and confidentially when needs arise.

**We know our limits.** We signpost to outside agencies when we can. We offer pastoral care within what we can reasonably offer. We are a smallish parish church, and so we unapologetically know the limits of what we can offer.

Finally, we wish to make ourselves available. Each member of the pastoral team can be found at services in both Alfold and Loxwood.

The Pastoral Team March 2024

Ruth Allan  
Sharon Brockway  
Mal Simmonds  
Sarah Taylor

**Alfold and Loxwood Parishes Building and Fabric Report**  
**APCM 2024**

General

It has been a quiet year thankfully with both buildings only requiring minor repairs and maintenance being carried out.

We would like to take this opportunity to thank all the people who help out with the church buildings to keep them functional, they work behind the scenes undertaking minor repairs, cleaning etc. and without them we simply would not be able to keep things going.

St John the Baptist, Loxwood

Only general maintenance has been carried out this year with changes of lightbulbs etc. After a Health and safety report a new lock has been fitted to the bell tower door. In the coming year there is essential electrical work to be carried out.

St Nicolas, Alfold

Various pew repairs have been carried out which is to be expected on furniture of this age. Various loose bricks in the floor have been repaired and made safe to walk on, this is expected maintenance of a building of this age.

The ceiling in the North porch has been sympathetically repaired or replaced in their various sections, removing years of this than ideal repairs.

We would like to make a special thank you to the Friends of St. Nicolas for funding most, if not all the works at the church.

Steve Hursthouse

## **Creche**

Creche runs in Loxwood every week alongside the 10am service, born out of our desire to be a church for 'Every child Every Sunday' it's important even the smallest among us have a great time and learn about Jesus. In Alfold it runs alongside the Lionhearts group due to lack of a separate space and often due to numbers these two groups have been combined (from December 2024). However, this has worked well and Lionhearts have enjoyed the company of creche children and vice versa on these occasions.

Spring 2024 saw many new volunteers stepping up to serve at Creche which has been a massive blessing to the parents of small children making it so much easier to get to and stay at church on a Sunday morning. Sarah Taylor, Eleanor Lynn, Sharron Brockway, Tessa Bourne, Lauren Hursthouse and Anny Board all joined the team and now serve once a month each.

Numbers fluctuate with the average at Alfold being 2 and the average at Loxwood often 4-5. On a busy baptism/visitors Sunday we have up to 6-7. The Christmas nativity from Scratch saw lots of visiting under 4's come several from the Little Angels group which was brilliant!

Mustard seed has been a valuable resource for the Creche team with simple bible truths made accessible to small hearts. We have looked at Psalm 139, the creation story in Genesis, and we have just started the Life of Jesus series culminating in the easter story. Children love the group and the leaders and are getting used to the pattern of different leaders across the month. Some children still find it difficult to leave their parents, so some parents stay for the session as well.

Big thanks go to all our wonderful Creche volunteers!

Katie Forward

## **Lionhearts**

Lionhearts is for our 4-11 year olds and takes place every Sunday morning, during the services, at Loxwood or Alfold church rooms. We have four regular attendees, of varying ages, with occasional guests and visitors. Different teams of two adults are involved, each teaching/supervising roughly one Sunday per month.

We continue to use the TnT/Mustard Seeds set of resources/materials (<https://www.mustard-seeds.net>) which have proved most successful. Mustard Seeds offers an attractive, well produced combination of accurate Bible teaching, crafts, games and activities. Over the past 12 months the children have been taught from series including Luke's First Easter, Mission Unstoppable and Exodus.

The great benefit of Mustard Seeds is not only that the children receive faithful Bible teaching but the adults teaching them also have to study the passage carefully and diligently each week. This means all that they too are growing in their knowledge and application of scripture as they teach the young ones.

Iain Taylor

## **The Little Angels Parent, Baby and Toddler Group - 2024**

The Little Angels Parent, Baby and Toddler group began in September 2023. It takes place weekly during term time at Loxwood Church from 10.00 to 11.30 a.m. and is organised and run by a dedicated group of church members. As of January 2024 the day has moved from Friday to Thursday and the group has subsequently transferred from the church room to the main church to have more space for the children.

Parents attending are asked to make an optional, maximum donation of £2 per visit. This year, the donations have enabled us to purchase age appropriate instruments and sealable thermal mugs for the parents to avoid spillages. It also pays for children's snacks and allows money towards some of the craft activities. This year we have also contributed a total of £125 towards the heating of the church.

The attendance has been varied over the year with a maximum of 15 children from 11 families. The average throughout the year is around 8 children from 7 families. The adults attending with the children have included mothers, fathers and grandparents and the age range of the children varies between babes in arms to preschool.

The morning is structured initially to offer time for the children to play, giving the adults the opportunity to chat and consume a beverage of their choice along with homemade cakes. The children are then assembled at the table and, having sanitised their hands, they are offered commercial, age appropriate, snacks.

Next, we have a song and musical instrument time, followed by a biblical story and a craft linked to the theme. We actively encourage all the parents and children to participate.

We have been very fortunate to have parents who are prepared to stay long enough to help us pack up the toys at the end of the session as alternate weeks we have to return the church to formal rows of seating.

Little Angels has received nothing but unsolicited positive comments, referring to the warmth of the welcome we offer, the relative informality, and the enjoyable craft activities.

Heartfelt thanks are owed to all those who are dedicated to ensuring Little Angels is such a success.

Linda Beadle

## **The Parish Office and Parish Magazine Report 2024**

The account for the year 2024 shows a loss of £3241, due to a donation of £5000 to the PCC in the first quarter of 2024.

Income was down £502 on 2023, due to lower magazine sales and the absence of a grant from Alfold Parish Council, usually £300.

It should be noted that fewer people are subscribing for a monthly magazine and the number of free copies required is increasing due to the increase in new housing in both villages.

In 2025 the advertising rates, which have been static since 2016, will be increased by just over 7%.

Our grateful thanks go to Julie Sayers for her help in preparing the accounts and Jim Jewell for examining them. We are also most grateful to everyone involved in the production and distribution of the magazine and, in particular, John Glover for printing, and Hazel Gravenstede for the overall assembly and distribution.

### Alfold & Loxwood Magazine: 2024 Account summary

<b>Income from:</b>	Magazine sales	1368	
	Advertisements	2931	
	Parish grants	300	<u>          </u>
			<b>£4599</b>
<b>Expenditure</b>	Depreciation of new computer	125	
	Depreciation of Colour Printer	156	
	Printing & copying supplies	975	
	Printer contracts	781	
	Office costs	89	
	Telephone	668	
	Computer equipment, toner etc	0	
	Transfer to PCC	5000	
	Advertising costs	16	<u>          </u>
			<b>£7840</b>
<b>Overall profit</b>	Loss		<u>          </u>
			<b>£3241</b>

Hugh Beadle

### **The Friends of St Nicolas Alfold**

The Friends of St Nicholas Alfold is an independent charity for people who love St Nicholas Alfold, founded in 2005 to assist in the preservation, repair, restoration, maintenance and/or improvement for public benefit of the church building. It raises money through subscriptions and social events in the village of Alfold, and has paid for a number of building related projects for the church that would otherwise have had to be paid for out of church funds.

In the year 2024 it contributed £4446 for the replastering of the ceiling of the North Porch, for which the church expresses its sincere thanks.

Roger Brockway

**ALFOLD AND LOXWOOD**  
**Annual Report and Financial Statements**  
**for the year ended 31 December 2024**

**STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2024**

	Unrestricted funds	Restricted funds	Endowment funds	2024	2023
	£	£	£	£	£
<b>Income and endowments (Note 2)</b>					
Donations and legacies	115,293	22,991	-	138,284	104,922
Income from charitable activities	5,578	-	-	5,578	12,191
Other trading activities	6,910	-	-	6,910	7,116
Investment income	92	3,469	-	3,561	3,449
<b>Total income</b>	<b>127,873</b>	<b>26,460</b>	<b>-</b>	<b>154,333</b>	<b>127,678</b>
<b>Expenditure (Note 3)</b>					
Expenditure on charitable activities	126,085	8,805	-	134,890	140,135
<b>Total expenditure</b>	<b>126,085</b>	<b>8,805</b>	<b>-</b>	<b>134,890</b>	<b>140,135</b>
<b>Net income / (expenditure resources) before unrealised gains / (losses) on investments</b>	<b>1,788</b>	<b>17,655</b>	<b>-</b>	<b>19,443</b>	<b>(12,457)</b>
<b>Gains / (losses) on investments - unrealised</b>	<b>605</b>	<b>1,293</b>	<b>953</b>	<b>2,851</b>	<b>10,690</b>
<b>Net movement in funds</b>	<b>2,393</b>	<b>18,948</b>	<b>953</b>	<b>22,294</b>	<b>(1,767)</b>
<b>Total funds brought forward</b>	<b>85,809</b>	<b>56,594</b>	<b>41,639</b>	<b>184,042</b>	<b>185,809</b>
<b>Total funds carried forward</b>	<b>88,202</b>	<b>75,542</b>	<b>42,592</b>	<b>206,336</b>	<b>184,042</b>

Represented by the following funds - carried forward:

	Unrestricted £	Restricted £	Endowment £	2024 £	2023 £
<b>Unrestricted funds</b>					
<b>General fund</b>	<b>88,202</b>	<b>-</b>	<b>-</b>	<b>88,202</b>	<b>85,809</b>
<b>Restricted funds</b>					
Fabric fund - Alfold church	-	5,017	-	5,017	4,418
- Loxwood church	-	49,880	-	49,880	48,927
Bell fund - Alfold church	-	1,359	-	1,359	1,359
Hardship fund	-	1,866	-	1,866	1,890
Youth work fund	-	13,750	-	13,750	-
Garden of Remembrance	-	2,500	-	2,500	-
Churchyard maintenance	-	1,170	-	1,170	-
Accumulated income fund	-	-	-	-	-
<b>Total restricted funds</b>	<b>-</b>	<b>75,542</b>	<b>-</b>	<b>75,542</b>	<b>56,594</b>
<b>Endowment funds</b>	<b>-</b>	<b>-</b>	<b>42,592</b>	<b>42,592</b>	<b>41,639</b>
<b>Total funds carried forward</b>	<b>88,202</b>	<b>75,542</b>	<b>42,592</b>	<b>206,336</b>	<b>184,042</b>

*The attached notes on pages 3 to 8 form part of these accounts*

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**  
Annual Report and Financial Statements  
for the year ended 31 December 2024

**BALANCE SHEET as at 31 December 2024**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Fixed assets</b>		
Tangible assets (Note 6)	5,425	7,170
Investments (Note 7)	127,754	124,903
	<b>133,179</b>	<b>132,073</b>
<b>Current assets</b>		
Stocks and work in progress	492	682
Debtors	7,061	5,086
Short-term deposits and cash at bank (Note 8)	73,726	55,922
	<b>81,279</b>	<b>61,690</b>
<b>Liabilities</b>		
Creditors - amounts falling due within one year	(8,122)	(9,721)
	<b>(8,122)</b>	<b>(9,721)</b>
<b>Net current assets</b>	<b>73,157</b>	<b>51,969</b>
<b>Net assets - total assets less liabilities</b>	<b>206,336</b>	<b>184,042</b>

**Represented by the following funds - carried forward:**

	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>		
<b>General fund</b>	<b>88,202</b>	<b>85,809</b>
<b>Restricted funds</b>		
Fabric fund - Alfold church	5,017	4,418
- Loxwood church	49,880	48,927
Bell fund - Alfold church	1,359	1,359
Hardship fund	1,866	1,890
Youth work fund	13,750	-
Garden of Remembrance	2,500	-
Churchyard maintenance	1,170	-
<b>Total restricted funds</b>	<b>75,542</b>	<b>56,594</b>
<b>Endowment funds - (Note 10)</b>	<b>42,592</b>	<b>41,639</b>
<b>Total funds carried forward</b>	<b>206,336</b>	<b>184,042</b>

*The attached notes on pages 3 to 8 form part of these accounts*

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD  
Annual Report and Financial Statements  
for the year ended 31 December 2024**

**NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2024**

1 Accounting policies

*Basis of the financial statements*

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Accounting Practice and Reporting by Charities (SORP2015).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible for at law.

*Funds*

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is used as restricted income funds.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the year end must be carried forward as a balance in that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are income funds, which are to be spent on the PCC's general purposes.

*Incoming resources*

Planned giving, donations and collections are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

*Resources expended*

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

*Fixed assets*

Consecrated and benefice property is not included in the accounts in accordance with s10 (2) (a) and (c) of the Charities Act 2011.

Various items of movable furniture are vested in the churchwardens for the use and benefit of the parishioners and cannot be disposed of without a faculty. These assets are regarded as "inalienable" property held on special trust on behalf of the PCC and are not accounted for in these accounts. Expenditure to renew, improve or add to them is written off as an expense in the financial year in which it occurs.

The organ in the Loxwood church has been depreciated on a straight-line basis over 10 years. Printing and electronic equipment is depreciated over 5 years on a straight-line basis.

Investments are valued at market value at the balance sheet date.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**  
**Annual Report and Financial Statements**  
**for the year ended 31 December 2024**

**2 Analysis of income**

	Unrestricted funds	Restricted funds	Endowment funds	2024	2023
	£	£	£	£	£
<b>Donations and legacies</b>					
Gift Aid - Planned giving	9,224			9,224	9,258
Gift Aid -Parish giving scheme	56,662			56,662	44,102
Gift Aid - Other giving	9,809	13,000		22,809	10,365
Non- Gift Aid - Planned giving	11,762			11,762	10,360
Loose plate collections	3,691			3,691	4,146
Giving through church boxes	51			51	39
Donations	3,098	4,446		7,544	5,383
Tax recoverable through Gift Aid	19,196	3,250		22,446	15,169
Legacies	1,000			1,000	-
Non-recurring grants	-	2,295		2,295	5,000
Recurring grants	800			800	1,100
<b>Total income from donations and legacies</b>	<b>115,293</b>	<b>22,991</b>	-	<b>138,284</b>	<b>104,922</b>
<b>Income from charitable activities</b>					
Fees for weddings and funerals	3,188			3,188	4491
Flower festival	-			-	0
Beer and carols	895			895	1243
Auction of promises	-			-	6120
Youth activities	-			-	62
Book sales	140			140	0
Church hall letting - objectives	1,355			1,355	275
<b>Total income from charitable activities</b>	<b>5,578</b>	-	-	<b>5,578</b>	<b>12191</b>
<b>Other trading activities</b>					
Bazaars and fetes	2,051			2,051	2105
Church hall lettings	560			560	406
Parish magazine - Advertising income	2,931			2,931	2870
- Sales	1,368			1,368	1735
<b>Total income from other trading activities</b>	<b>6,910</b>	-	-	<b>6,910</b>	<b>7116</b>
<b>Investments</b>					
Dividends	-	3,469		3,469	3417
Interest from bank / building society	92			92	32
<b>Total income from investments</b>	<b>92</b>	<b>3,469</b>	-	<b>3,561</b>	<b>3449</b>
<b>Total Income</b>	<b>127,873</b>	<b>26,460</b>	-	<b>154,333</b>	<b>127,678</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**  
**Annual Report and Financial Statements**  
**for the year ended 31 December 2024**

<b>3 Analysis of expenditure</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Raising funds</b>					
Cost of fetes and other events	-			-	-
<b>Total expenditure on raising funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Expenditure on charitable activities</b>					
Giving to missionary societies (note 5)	6,417			6,417	5,883
Hardship fund donations	-	23		23	-
Home mission	51			51	218
Diocesan parish share	80,653			80,653	76,114
Employment costs - parish staff	9,763			9,763	6,120
Working expenses of incumbent	11	430		441	75
Working expenses of clergy	-			-	243
Rectory expenses	-			-	5,081
Curate expenses	7,447			7,447	17,327
Parish training and mission	1,770			1,770	660
Insurance	3,483			3,483	3,294
Church office expenses	881			881	829
Youth activities	185			185	281
Organ / piano tuning	293			293	279
Church maintenance - minor repairs	551			551	3,200
Major works - Alfold (note 4)	-	4,446		4,446	1,405
- Loxwood	-			-	-
Upkeep of services	593			593	673
Upkeep of Churchyards and Garden of Remembrance	3,623	1,852		5,475	3,601
Utilities	4,191			4,191	2,210
Magazine expenses	16			16	342
Printing stationery and computer	2,086			2,086	1,809
Cost of books sold	270			270	64
Other expenditure	3,331			3,331	6,237
<b>Total expenditure on charitable activities</b>	<b>125,615</b>	<b>6,751</b>	<b>-</b>	<b>132,366</b>	<b>135,945</b>
Depreciation	470	2,054		2,524	4,190
<b>Total expenditure</b>	<b>126,085</b>	<b>8,805</b>	<b>-</b>	<b>134,890</b>	<b>140,135</b>



**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**  
**Annual Report and Financial Statements**  
**for the year ended 31 December 2024**

7 Investments - mainly restricted or endowment	Units	2024	2023
		£	£
CBF Church of England investment fund	4,289.73	99,190	96,971
COIF Charities investment fund	1,407.54	28,564	27,932
		<b>127,754</b>	<b>124,903</b>

Of which the following investments were:

Restricted	40,035	38,742
Endowment	42,592	41,639
	<b>82,627</b>	<b>80,381</b>

8 Short-term deposit, bank current accounts and cash	2024	2023
	£	£
<b>Deposits:</b>		
Bank current accounts	42,713	54,916
CBF church of England deposit	888	843
Bank deposit account	30,114	111
Cash in hand	11	52
<b>Total short-term deposit, bank and cash</b>	<b>73,726</b>	<b>55,922</b>

Of which the following deposits and current accounts were:

Restricted	28,328	13,822
Unrestricted	45,398	42,100
	<b>73,726</b>	<b>55,922</b>

9 Analysis of net assets by fund	2024			Total	2023
	Unrestricted funds	Restricted funds	Endowment funds		
	£	£	£		
Tangible fixed assets	1,317	4,108	-	5,425	7,170
Investment assets	45,127	40,035	42,592	127,754	124,903
Current assets	49,148	32,131	-	81,279	61,690
Current liabilities	(7,390)	(732)	-	(8,122)	(9,721)
<b>Net assets</b>	<b>88,202</b>	<b>75,542</b>	<b>42,592</b>	<b>206,336</b>	<b>184,042</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD  
Annual Report and Financial Statements  
for the year ended 31 December 2024**

**10 Restricted and endowment funds**

The Fabric funds represent accumulated donations and appeals for fabric maintenance and improvements and can only be spent for that purpose in the respective churches.

The Hardship fund represents donations and appeals during the Covid 19 pandemic given to provide grants for individuals needing financial support.

The Alfold Church Bell fund accumulated donations is restricted for expenditure on the maintenance of the church bells.

Endowment fund investments are held in trust, the income from which is only to be spent on prescribed purposes:

CBF Church of England Investment Fund  
596 units in a Loxwood Churchyard Trust  
435 units in a G Whitmore Gift for beneficial purposes in Loxwood parish  
811 units in A Cardale Trust for beneficial purposes in Loxwood parish

These investments give rise to the Endowment Trust income which is shown in the Accumulated Income fund.

**Movement in Endowment and restricted funds**

	Opening balance £	Incoming resources £	Resources expended £	Investment revaluation gains £	2024	2023
					£	£
	£	£	£	£	£	£
<b>Restricted funds</b>						
Fabric fund - Alfold church	4,418	5,045	(4,446)		5,017	4,418
- Loxwood church	48,927	1,715	(2,055)	1,293	49,880	48,927
Bell fund - Alfold church	1,359	-	-	-	1,359	1,359
Hardship fund	1,890	-	(24)		1,866	1,890
Church growth fund	-	13,750	-		13,750	-
Garden of Remembrance	-	2,500	-		2,500	-
Churchyard maintenance	-	2,295	(1,125)		1,170	-
Accumulated income fund	-	1,155	(1,155)		-	-
<b>Total restricted funds</b>	<b>56,594</b>	<b>26,460</b>	<b>(8,805)</b>	<b>1,293</b>	<b>75,542</b>	<b>56,594</b>
<b>Endowment trusts</b>	<b>41,639</b>	<b>-</b>	<b>-</b>	<b>953</b>	<b>42,592</b>	<b>41,638</b>
<b>Total - Restricted &amp; Endowment funds</b>	<b>98,233</b>	<b>26,460</b>	<b>(8,805)</b>	<b>2,246</b>	<b>118,134</b>	<b>98,232</b>

The Hardship fund will be used at the Rector's discretion to assist anyone considered to be in need of financial help

The Church Growth fund is intended to be used to further growth in the ministry for children and youth-work in the Parish

**11 Trusts**

The Guildford Diocese holds shares in trust for the use of the residents of Loxwood parish, administered by the Smallpeice Bequest Trust.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD

Annual Report and Financial Statements  
for the year ended 31 December 2024

INDEPENDENT EXAMINER'S REPORT

I report on the accounts for the year ended 31 December 2024.

**a) Respective responsibilities of the Trustees and the Examiner**

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is appropriate.

It is my responsibility to

- (a) examine the accounts under section 145 of the 2011 Act;
- (b) follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- (c) state whether particular matters have come to my attention.

**b) Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the 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 the consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

**c) Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention:

1. Which give me reasonable cause to believe that in any material respect the requirements:
  - (a) to keep accounting records in accordance with section 130 of the 2011 Act: or
  - (b) to prepare accounts which accord with these accounting records 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.

Jim Jewell  
Trehenny  
Spy Lane  
Loxwood



Date: 14 Feb 2025

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALFOLD AND LOXWOOD**

England & Wales - Charity number 1165693

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# Accounts

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**THE PAROCHIAL CHURCH  
COUNCIL OF THE  
ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

Trustees' Annual Report and  
Financial Statements

Year ended 31 December 2023

Registered Charity Number:  
1165693

## **Contents by Section**

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## References and administrative details

**Charity Name** Alfold & Loxwood PCC  
**Charity Registration Number** 1165693  
**Contact Address** Parish Office, Alfold Church Room, Rosemary Lane, Alfold  
GU6 8EU  
**Parish Administrator** Mrs Emily Cross

Members of the PCC who have served during the period from the 2022 APCM (03 Apr 2022) until the date this report was approved are:

### Ex-Officio Members

Rector:	Reverend James Forward	
Curate:	Reverend James Hanson	
	Reverend Richard Allan	
Churchwardens:	Mrs Elizabeth Simpson	Year 4
	Mr Trevor Goacher	Year 3

### Representatives on the Deanery Synod

Ms Judy McMath  
Mrs Suzanne Burdfield  
Mrs Ruth Allan (General)

### Office Bearers

Secretary:	Mr Roger Brockway (Elected)	Year 4
Hon. Treasurer:	Eur. Ing. Ralph Martin (Elected)	Year 2

### Elected Members, (3-year term):

Mrs Linda Beadle	Year 3
Dr Iain Taylor	Year 2
Mrs Christine Bolton	Year 4
Mrs Rebecca Hughes	Year 4
Ms Rosemary Wyer	Year 2
Ms Judy McMath	Year 2
Mr Stephen Hursthouse	Year 2

**Independent Examiner** Mr Jim Jewell  
Trehenny  
Spy Lane  
Loxwood

**Bankers** National Westminster Bank  
77 High Street  
Godalming  
GU7 1AR

INDEPENDENT EXAMINER

The PCC reappointed Mr Jim Jewell to act as Independent Examiner at the Annual Parochial Church Meeting held on 16<sup>th</sup> April 2023.

We are very grateful to Mr Jewell for undertaking this work.

#### **APPROVAL OF ANNUAL REPORT**

This report was approved by the PCC on 15<sup>th</sup> March 2023 and signed on its behalf by:

The Rev. James Forward  
PCC Chairman

Ralph Martin  
Hon. Treasurer

Handwritten signature of J. Forward in black ink.Handwritten signature of R. Towor Martin in black ink.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under The Parochial Church Council Measure. The PCC is a charity and is registered on the Register of Charities by the Charities Commission with the Registered Charity Number 1165693.

The appointment of PCC members is governed by and set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Each lay PCC member is to be appointed for a term of three years. At the end of his / her term, that member is entitled to put himself / herself forward to the APCM for immediate re-election to the PCC. In normal circumstances after serving two terms, the member must stand down for a period of at least one year. However, when there is a lack of members putting themselves forward for election to the PCC, and the person standing down would lead to the PCC being unduly under strength, the PCC would waive this rule.

The PCC endeavours to make the prime focus of the PCC the work of the Church rather than administration. To undertake administrative matters, there are a number of groups, such as a Buildings Group, a Finance Group, a Safeguarding Group, and a Human Relations Group, which under the leadership of a PCC member and reporting back regularly to the PCC, focus on the detailed work directly related to the topic concerned.

The PCC recognises its responsibility to carry out a review of all risks to which the charity is exposed, and a start has been made with this by introducing the Diocesan system of risk analysis for each one of our activities. Risk analyses have been completed for all activities carried out by the PCC, the Diocesan Safeguarding systems have been fully implemented, Health and Safety reviews have been undertaken in the three buildings for which the PCC is responsible and financial controls have been reviewed. In each case, administrative procedures have been improved and training initiated where necessary. The procedures recently developed jointly by the Church of England and the Charity Commission for the reporting of serious incidents will be initiated from the date of the approval of this report.

During 2023, the PCC met six times.

## **AIMS AND PURPOSES**

The Parochial Church Council ("PCC") has the responsibility of co-operating with the Rector (Rev James Forward) in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the two church buildings, St. John the Baptist, Loxwood and St. Nicholas, Alfold, their church rooms, churchyards and the garden of remembrance.

Our mission statement:

*"We seek to be a generous church for the whole community, committed to growing together in love for our Saviour Jesus Christ and sharing His love with others."*

With that in mind, we seek to play our part in our diocese's exciting vision ' *Transforming Church, Transforming Lives.*' We've taken to heart its goals of growing disciples, growing community and growing diversity. We long to bless the diocese with good parish representation at all levels on Deanery, Diocesan, and General Synod. Most of all we long to be a rural church that resources other rural churches.

## **PUBLIC BENEFIT**

Our primary goals as a Church of England parish are:

- Spiritual, we proclaim Jesus and His Gospel to all – in the words of John 3:16, “For God so loved the world that he sent his only begotten Son, that whoever believes in him will not die but have eternal life.” We provide church services, which are open to all who wish to participate and provide access to our church buildings, which are open all day for private prayer where possible enabling solace to be found away from the busyness of everyday life.
- Practical, that all within the parish are entitled to call on the parish team for baptisms, marriages, funerals and other forms of help such as assisting the disabled, marriage and bereavement counselling and visiting the sick at home and in hospital.
- Missional, we look beyond our parish to those who are less fortunate than ourselves in this country and overseas and support them prayerfully and financially.

## RECTOR'S REVIEW – REV JAMES'S FOREWORD

It has been a joy to join Alfold and Loxwood in the past year. To meet you. To get to know you. To grow to love you.

Jesus, just before he went to his cross, taught his disciples how to carry on after he was gone. And this is what he said in John 13: 34&35.

*“A new command I give you: Love one another. As I have loved you, so you must love one another. By this everyone will know that you are my disciples, if you love one another.”*

When you join a church, you have a brief window to look at everything with fresh eyes. And what my fresh eyes have seen is a church that truly loves one another. We're not perfect, but what a foundation to build upon! Genuine, Christ-like love for each other, expressed in fellowship, word and deed. My prayer for us in the year ahead, is that we will continue to stir up that gift of love, so that everyone... EVERYONE! will know that we are followers of Jesus. Because we love one another.

### Looking Back

As we look back at 2023, we have so much to be grateful to God for. It was a year in which we said a fond farewell to the Cushing's with tears in our eyes and thankfulness in our hearts. Losing a Rector is often a period of shrinking for a church, but we must give thanks to God for all those who stepped up to serve and lead in the interregnum. I am grateful for our wardens, our treasurer, our PCC, Emily Cross our administrator, and a great many others, all of whom have shown real wisdom and a servant heart to keep us on an even keel.

We also give thanks for the ordination of Richard Allan. It is sign of great health to be sending people forward from our church for ordained ministry, and I'm so grateful to have him as part of the team, and in particular for his leadership of Pilgrim Groups and the monthly Prayer Meeting. And lastly, but by no means least, we are thankful to God for James Hanson. He has held so much in the past year and done so with a calm trust in God and a joy in His promises. He has been worth his weight in gold in smoothing my transition here, and we are delighted that God is calling him to proclaim God's gospel and pastor God's church just up the road in Burpham. We love you! We'll pray for you! We'll see you around from time to time!

We want to be a church that is deeply rooted in God's word. And as such it has been good for us to go back to first principles and meet Jesus on the pages of Luke's gospel. I've been struck as we've considered Christ week by week in the sermons, at how he is always loving, always surprising, always true. He is the one that our faith is all about, and so to study his life so closely has been real refreshment. That has partnered nicely with changes that have been made to the Pilgrim Groups. I long for Pilgrim to be a place where we go deeper into God's word and deeper into loving one another. So moving to meeting weekly, and studying together the passage from Sunday is helping us to apply God's word to our lives in community. If you're not part of a Pilgrim Group, let me encourage you to chat to Richard. For many it has become the highlight of the week!

Our prayer meeting has grown, and it has been such an encouragement to me to join a church family that are eager to pray. Back on a dark night in February we had twenty-two people join us in the church room, and in truth it is starting to

feel a little cramped! An old friend used to say that the prayer meeting is the engine room of our church. If that is the case, it is my hope that our prayer meeting will be powerfully driving our church forward in the direction of God's choosing.

Christmas is always a wonderful opportunity to reach out with the hope of the gospel to our villages. For many people it might be the only time in the year when they come to church and ponder Jesus. It was therefore a delight to see two sold-out Beer and Carols events, busy Nativity from Scratch and Christingle services full of children, and packed candle-lit Carol services.

There are opportunities all over the place to share Christ with our villages. Our culture may see itself as non-religious, but I'm convinced that people are still asking the age-old questions, of purpose, meaning and hope to which we know the gospel is the answer. Fearless on Monday sees a regular group of teens coming for fun, food and fellowship. The Women's and Men's Breakfasts have been a highlight, and we are often joined those who wouldn't normally come to church. And Little Angels, now just over a year old, is really starting to grow. At the time of writing, we most recently had ten local mums join us, and again the Loxwood church room is feeling rather cramped! A friend told me recently that, nationally, 75% of parents of children under 5 have contact with a local church through a toddler group. It is the most wonderful opportunity to welcome our village into our church family.

As you will see in the figures later in this report, financially things aren't plain sailing. We have now recorded losses for the year in the past two years. This is something that we need to face head-on as a church family, because, as our treasurer writes, it is not sustainable even in the medium term.

There are so many in our church family who are giving sacrificially for which we must be extremely grateful. Regular, monthly giving is our daily bread income as a charity. External grants, and fundraising activities are brilliant when they come in, but they are far harder to build long term ministry plans around. And so, the figure I want to leave us with is 10%. If we could cut our costs by 10% - not easy to do with the current cost of living - but there are places where we can make savings. And then crucially, if we could increase our regular giving by 10%, we would be in a far healthier financial position.

So, I'd love to ask you to think and pray, as you read the following accounts... could you increase your planned giving by 10%? For some the answer will be no, and that is good and proper. God loves a generous heart, not a bigger cheque! But for those who can, please consider it. We are the only people who are going to give to the work of the gospel in Alfold and Loxwood. And so, if we want Jesus to be made famous here, we need to fund it.

## Looking Forward

Back in January 2024, the PCC set an exciting target for the year. We want to be a church with something for **Every Child. Every Sunday.**

**Every Child** means that we think church is for everyone. Young or old, rich or poor, church or un-church, Jesus' offer is open to all to come into his family. **Every Sunday** means that we want to be able to provide age-appropriate bible teaching for every age group, every single week, so that everyone can come to know and love Jesus.

In practise that means building volunteer teams to run crèche, primary school and teenage groups every week. It is a big project which will end up involving a good proportion of our church family to run. But here is why we think it's worth it....

Imagine a family with three young children aged 12, 7 & 3. Maybe they are Christians moving into the area (and increasingly with all the new housing, we do have young families moving in) and they are looking for a church to make their home. Or perhaps they aren't yet Christians but come in via Little angels and are intrigued by Jesus. I think it would be extremely difficult for that family to settle at our church. One parent would always need to be out of the service in the crèche. And as their 12-year-old becomes a teenager, and the battle to get them to church intensifies, it would be doubly hard to convince them to come on a Sunday without Fearless. It's likely that the best outcome for that family is that they end up at another church. The worst is that they stop worshipping anywhere.

Now for the sake not only of that family, but also for the future of our church, we don't want them to go to another church! We want them to worship with us! And so, if we are to reach out to, and then disciple the families that live in our villages, we need to have in place these fun, age-appropriate, groups for kids to be a part of.

Forgive me if this metaphor is unflattering... 'a leaky bucket will only fill to its lowest hole'. But I think about that bucket every time we do an infant baptism, and then the family disappears into the ether. That is why Every Child. Every Sunday. is crucial to the future of Alfold and Loxwood. If we are going to attract and then keep families, we need to build for them a place to belong.

There are other obstacles in our way. There is a lack of space in Alfold in which to host children's groups. Which is why we would like to convert the garage in Alfold car park into a warm and welcoming space. And why in the future we would love to employ someone specifically to pastor families and to spearhead our efforts to reach out via the school and local children's groups.

But for now, and for the year ahead, this is our priority. For Alfold and Loxwood to be a place to belong for Every Child. Every Sunday.

*'And I pray that you, being rooted and established in love, may have power, together with all the Lord's holy people, to grasp how wide and long and high and deep is the love of Christ, and to know this love that surpasses knowledge—that you may be filled to the measure of all the fullness of God.'*

*Ephesians 3: 17-19*

With love in Christ,  
James Forward

## **CHURCHWARDENS REPORT FOR APCM 2024**

Well, what a year! As we were holding the APCM meeting this time last year we were saying goodbye to Greg, Ele and the boys and entering an Interregnum Period, which for two green Churchwardens was a frightening thought. However, we were blessed with a brilliant team who pulled together, seamlessly lead by our Curate James Hanson. We are not naïve enough to acknowledge that without the fantastic effort of all the PCC members, Vergers, volunteers and not forgetting our brilliant administrator Emily our positions would have been extremely tested and we are very grateful to everyone for their love and support.

One year ahead and here we are with a new Rector in James Forward, ably supported by Katie his wife and beautiful children Jesse and Rosie. We have been blessed to have such a young, enthusiastic leader whose love for Jesus drives him on, but equally benefit from his maturity in the understanding of Gods Holy word. The selection process was an exciting period for us all and the team put together to select our new leader, worked well together and were in sync throughout the process, we would like to thank them all for their positive input, particularly Ruth Allen, who was supportive throughout.

Without servants, churches simply do not function, and we have been so grateful to all our volunteers who make up such an awesome team. There is the music team, youth team, missionary team, cleaning team, flower team, buildings team, youth team, pastoral team, parish magazine team, financial team, safeguarding team, PCC, Pilgrim Leaders and many more who work behind the scenes to ensure we function. We thank you all, far too many to name, but know we really do appreciate your commitment to God and our church. Overall, it has been a privilege to work with such devoted and committed people; to have such willing and gifted volunteers; to share worship, fellowship, and the opportunity to go deeper into God together. For anyone thinking about serving your community, please take that step, we always need help, and you will feel the benefit of doing something good.

In respect or our commitments to the fabrics, goods and ornaments, we have with the support of many been able to maintain our log books, detailing any work we have undertaken in our two churches, the building team has worked tirelessly to meet he tasks identified in the Quinquennial Report and with financial support from the Friends of St, Nicholas, in particular has met the vast major of the works need to be addressed. We continue to retain a list of items of any historic value, and these are scrutinised on an annual basis by the Diocese.

As we close, we want to acknowledge our leaders' team, of James F, James H and Richard A, all who provide sound spiritual leadership we thank them for giving us their trust, love, and support during the year.

**1 Peter 4: 10-11**

**“Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in various forms. Do not be slothful in zeal, be fervent in spirit, serve the Lord”.**

Liz Simpson & Trevor Goacher

## TREASURER'S FINANCIAL REVIEW 2023

### 1. Income 2023

- a) Donations and legacies were down for the second year in a row at £104,922, compared to £117,937 in 2022.

This is a very disappointing and unsustainable financial result. Accordingly, the decrease in giving was made publicly known to the Parish, in late November 2023. This is to be followed by regular updates during 2024.

After allowing for Leavers and Deaths our total number of donors increased by only 1.

- b) Charitable Activities were up again at £12,191, compared to £9,126 in 2022.

This is a pleasing result and speaks well of the hard work carried out by the Fund-Raising subcommittee of the PCC.

- c) Other trading activities, such as fetes, were down at £7,116, compared to £9,380 in 2022.
- d) Investment income was little changed at £3,449, compared to £3,412 in 2022.

Accordingly, total income for 2023 was down 8.7% at £127,678 compared to £139,855 in 2022.

### 2. Expenditure 2023

- a) Total expenditure in 2023 amounted to £140,135 as compared to £150,427 in 2022.

Whilst this figure is less than 2022, our lower 2023 income results in a larger overall trading loss of £12,457. This is unsustainable in the medium term.

- b) Our tithe-based giving to our mission partners is £5,883 compared to £11,585 in 2022, which reflects both our reduced 2023 income and our larger forecast loss for 2024.
- c) Our heaviest financial burden by far is the annual Diocesan Parish Share. This was £76,439 in 2023 and it has increased to £80,746 for 2024, this is rise of approximately 5.6% over 2022.

### 3. Reserves policy 2023

- a) The PCC's policy is to maintain a balance on unrestricted funds which equates to at least three months' unrestricted payments. This is to smooth out fluctuations in cash flow and to meet any emergencies.

Our general fund reserve decreased to £85,809 on 31 December 2023 and our unrestricted expenditure for the year was £127,495 representing approximately 8 months reserve compared with 9 months last year. This is a very worrying trend.

- b) Alfold Church bell fund remains unchanged at £1,359.
- c) The balance of £53,345, as compared to £53,079 in 2022, in the two fabric fund reserves is retained for financing repairs to the respective church buildings and the church rooms. The Alfold church balance is £4,418 and the Loxwood balance is £48,927.
- d) It is PCC policy to invest the short-term investment fund balances with the CCLA Church of England Investment Fund.

## STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2023

Endowment	Total	Unrestricted		Restricted	
funds	funds	funds		funds	
	2022				
	£	£	£	£	£
<b>Income and endowments from: (Note 2)</b>					
Donations and legacies	98,400	6,522	—	104,922	117,937
Income from charitable activities	12,129	62	—	12,191	9,126
Other trading activities	7,116	—	—	7,116	9,380
Investment income	32	3,417	—	3,449	3,412
<b>Total income</b>	<b>117,677</b>	<b>10,001</b>	<b>—</b>	<b>127,678</b>	<b>139,855</b>
<b>Expenditure on: (Note 3)</b>					
Expenditure on charitable activities	127,495	12,640	—	140,135	150,427
<b>Total expenditure</b>	<b>127,495</b>	<b>12,640</b>	<b>—</b>	<b>140,135</b>	<b>150,427</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(9,818)</b>	<b>(2,639)</b>	<b>—</b>	<b>(12,457)</b>	<b>(10,572)</b>
<b>Gains/Losses on Investments unrealised</b>	3,898	3,211	3,581	10,690	(15,192)
<b>Net movement in funds</b>	<b>(5,920)</b>	<b>572</b>	<b>3,581</b>	<b>(1,767)</b>	<b>(25,764)</b>
<b>Total funds brought forward</b>	91,729	56,022	38,058	185,809	211,573
<b>Total funds carried forward</b>	<b>£85,809</b>	<b>£56,594</b>	<b>£41,639</b>	<b>£184,042</b>	<b>£185,809</b>
<b>Represented by:</b>					
<b>Unrestricted</b>					
General fund	85,809	—	—	85,809	91,729
<b>Restricted</b>					
Bell Fund - Alfold	—	1,359	—	1,359	1,359
Fabric Fund - Alfold	—	4,418	—	4,418	5,223
Fabric Fund - Loxwood	—	48,927	—	48,927	47,850
Hardship Fund	—	1,890	—	1,890	1,590
Curate Fund	—	—	—	—	—
Music and Organ Fund	—	—	—	—	—
Special Groups Fund - Youth Fund	—	—	—	—	-
	—	56,594	—	56,594	56,022
<b>Endowment</b>					
Endowment Trusts	—	—	41,639	41,639	38,058

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<b>Total funds carried forward</b>	<b>85,809</b>	<b>£56,594</b>	<b>£41,639</b>	<b>£184,042</b>	<b>£185,809</b>
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The attached notes on pages 16 to 22 form part of these accounts

**BALANCE SHEET as of 31 December 2023**

	2022	2023
<b>£</b>		<b>£</b>
<b>Fixed assets</b>		
Tangible assets (Note 5)	7,170	10,536
Investments (Note 9)	124,903	114,214
	<b>132,073</b>	<b>124,750</b>
<b>Current assets</b>		
Stocks and work in progress	682	742
Debtors	5,086	7,444
Short-term deposits and cash at bank (Note 10)	55,922	68,045
	<b>61,690</b>	<b>76,231</b>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	9,721	15,172
	<b>9,721</b>	<b>15,172</b>
<b>Net current assets</b>	<b>51,969</b>	<b>61,059</b>
<b>Total assets less current liabilities</b>	<b>184,042</b>	<b>185,809</b>
<b>Total assets less liabilities</b>	<b>£184,042</b>	<b>£185,809</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	85,809	91,729
<b>Restricted (Note 7)</b>		
Bell Fund - Alfold	1,359	1,359
Endowment Trusts Accumulated Income Fund	—	—
Fabric Fund - Alfold	4,418	5,223
Fabric Fund - Loxwood	48,927	47,850
Hardship Fund	1,890	1,590
Curate Fund	—	—
Music and Organ Fund	—	—
	56,594	56,022
<b>Endowment (Note 7)</b>		
Endowment Trusts	41,639	38,058
<b>Funds of the PCC</b>	<b>£184,042</b>	<b>£185,809</b>

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**The attached notes on pages 16 to 22 form part of these accounts.**

**NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2023**

**1 Accounting policies**

*Basis of financial statements*

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Accounting Practice and Reporting by Charities (SORP 2015).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible at law.

*Funds*

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used as restricted income funds.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are income funds, which are to be spent on the PCC's general purposes.

*Incoming resources*

Planned Giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

*Resources expended*

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for

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mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

**Note 1 (continued)**

*Fixed assets*

Consecrated and benefice property is not included in the accounts in accordance with s 10(2) (a) and (c) of the Charities Act 2011.

Various items of movable church furnishings are vested in the churchwardens for the use and benefit of the parishioners and cannot be disposed of without a faculty. These assets are regarded as "inalienable" property held on special trust on behalf of the PCC and are not accounted for in these accounts.

Expenditure to renew, improve or add to them is written off as an expense in the financial year in which it occurs.

The organ in the Loxwood church is being depreciated on a straight-line basis over 10 years. Printing and electronic equipment is depreciated over 5 years on a straight-line basis.

Investments are valued at market value at the balance sheet date.

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## 2 Analysis of income

### Donations and legacies

#### Total

<u>This year</u>	<u>2022</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Endowment</u>	
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Gift Aid - Planned Giving		9,258	—	—	9,258
Gift Aid - Parish Giving Scheme		44,102	—	—	44,102
Gift Aid - Other Giving		9,365	1,000	—	10,365
Non Gift Aid - Planned Giving		10,360	—	—	10,360
Loose plate collections		4,146	—	—	4,146
Giving through church boxes		39	—	—	39
Donations		4,861	522	—	5,383
Tax recoverable on Gift Aid		15,169	—	—	15,169
Non-recurring Grants		—	5,000	—	5,000
					000
Recurring grants		1,100	—	—	1,100
	Total	98,400	6	—	104,922
			,522		117,937

### Income from charitable activities

Fees for weddings and funerals.	4,491	—	—	4,491	4,386
Flower Festival	---	—	—	—	3,112
Beer and Carols	1,243	—	—	1,243	1,245
Auction of Promises	6,120	—	—	—	—
Youth Activities	—	—	—	6,120	---
		62	—	62	—
Book Sales	—	—	—	—	383
Church hall letting - objectives	275	—	—	275	—
	<b>Total</b>	<b>12,129</b>	<b>62</b>	<b>12,191</b>	<b>9,126</b>

### Other trading activities

Bazaars and fetes etc.	2,105	—	—	2,105	4,175
Church hall lettings - fund raising	406	—	—	406	284
Magazine income - advertising	2,870	—	—	2,870	3,525
Parish magazine sales	1,735	—	—	1,735	1,396
	<b>Total</b>	<b>7,116</b>	<b>—</b>	<b>7,116</b>	<b>9,380</b>

### Investments

Dividends	—	3,417	—	3,417	3,400
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Bank and building society interest	32	—	—	32	12
<b>Total</b>	<b>32</b>	<b>3,417</b>	<b>—</b>	<b>3,449</b>	<b>3,412</b>
<hr/>					
<b>INCOME TOTAL</b>	<b>£117,677</b>	<b>£10,001</b>	<b>—</b>	<b>£127,678</b>	<b>£139,855</b>
<hr/>					

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
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### 3 Analysis of expenditure

Raising funds	<u>Unrestricted</u>		<u>Restricted</u>		
<b>Endowment</b>	<b>This year</b>		<b>2022</b>		
	£	£	£	£	£
Costs of fetes & other events	—	—	—	—	---
<b>Total</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>-</b>

#### Expenditure on charitable activities

<b>Endowment</b>	<u>Unrestricted</u>		<u>Restricted</u>		
	<b>This year</b>		<b>2022</b>		
Giving to missionary societies	5,883	—	—	5,883	11,586
Hardship Fund Donations	—	—	—	—	85
Home Mission	218	—	—	218	130
Diocesan parish share	76,114	—	—	76,114	74,540
Salaries of parish staff	6,120	—	—	6,120	7,604
Working expenses of incumbent	386	75	—	461	579
Working expenses of Clergy	243	—	—	243	—
Rectory expenses	5,081	—	—	5,081	547
Curate Expenses	12,327	5,000	—	17,327	14,809
Parish training and mission	660	—	—	660	150
Insurance	3,294	—	—	3,294	3,056
Church office - expenses	829	—	—	829	757
Youth Activities	219	62	—	281	239
Organ/Piano Tuning	279	—	—	279	258
Church maintenance - minor repairs	2,192	1,008	—	3,200	2,112
Church maintenance - Major works - Alfold	—	1,405	—	1,405	—
Church maintenance - Major works - Loxwood	—	—	—	—	15,954
Upkeep of services	673	3,804	—	4,477	4,506
Upkeep of churchyards & Garden of Remembrance	2,537	1,064	—	3,601	5,078
Utilities	2,210	—	—	2,210	1,704
Magazine Expenses	342	—	—	342	159
Printing, Stationery and Computer costs	1,809	—	—	1,809	1,751
Cost of books sold	64	—	—	64	370
Weekend Away	—	—	—	—	861
Other expenditure	6,015	222	—	6,237	3,592
<b>Total</b>	<b>127,495</b>	<b>12,640</b>	<b>—</b>	<b>140,135</b>	<b>150,427</b>

<b>EXPENDITURE TOTAL</b>	<b>£127,495</b>	<b>£12,640</b>	<b>—</b>	<b>£140,135</b>	<b>£150,427</b>
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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
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**4 Major works**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Alfold - Electrical Work	1,405	—
Loxwood Church Reordering		
Building work	—	2,000
Carpets	—	8,827
Audio	—	7
		<u>5,127</u>
<b>Total</b>	<b><u>£1,405</u></b>	<b><u>£15,954</u></b>

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Note: Loxwood reordering costs amounting to £2,000 related to payments made to Trustees.

**5 Tangible fixed assets**

(Organ restricted, other assets unrestricted)

	<b>Loxwood organ</b>	<b>Church equipment</b>	<b>Parish office equipment</b>	<b>Total</b>
<b>Cost</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1 January 2023	17,625	23,144	4,585	45,354
Additions	<u>-</u>	<u>948</u>	<u>-</u>	<u>948</u>
31 December 2023	<u>17,625</u>	<u>24,092</u>	<u>4,585</u>	<u>46,302</u>
<b>Depreciation</b>				
At 1 January 2023	17,625	12,982	4,211	34,818
Charge for the year	<u>-</u>	<u>4,189</u>	<u>125</u>	<u>4,314</u>
At 31 December 2023	<u>17,625</u>	<u>17,171</u>	<u>4,336</u>	<u>39,132</u>
<b>Net book value at 31 December 2023</b>	<b><u>NIL</u></b>	<b><u>£6,921</u></b>	<b><u>£249</u></b>	<b><u>£7,170</u></b>
<b>Net book value at 31 December 2022</b>	<b><u>NIL</u></b>	<b><u>£10,162</u></b>	<b><u>£374</u></b>	<b><u>£10,536</u></b>

Church equipment comprises computer equipment, the projector system at Loxwood Church a laptop for the incumbent and chairs in Loxwood Church. The PCC owns the Alfold Church Office building for which the Diocese acts as Custodian Trustee. The building was gifted by Edith Cammell in 1929 and has an estimated value of £200,000 to £250,000.

**6 Mission giving and donations**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements  
for the year ended 31 December 2023**

Christians in Sport	-		1
		,737	
Paul Mansaray Theophany School of The Gambia	4,		4,
Christians Against Poverty	633	634	
Street Angel	-		
Prison Fellowship UK		1,738	
<b>Total</b>	625		
	<u>625</u>	1,738	
		<u>1,738</u>	
	<b><u>£5,883</u></b>	<b><u>£11,585</u></b>	

## 7 Restricted and endowment funds

The Fabric Funds represent accumulated donations and appeals for fabric maintenance and improvements and can only be spent for that purpose in the respective churches.

The Music and Organ Fund represented accumulated donations and appeals for the organ and music in the Church.

The Hardship Fund represents donations and appeals during the Covid 19 Pandemic given to provide grants for individuals needing financial support.

The Curate Fund represents donations and grants given for the purpose of funding the Curate.

The Alfold church Bell Fund accumulated donations and is restricted for expenditure on the maintenance of the church bells there.

Endowment Fund investments are held in trust the income from which is only to be spent on prescribed purposes:

CBF Church of England Investment Fund

596 units in a Loxwood Churchyard Trust

435 units in G Whitmore Gift for beneficial purposes in the Loxwood parish

811 units in A Cardale Trust for beneficial purposes in the Loxwood parish

These investments give rise to the Endowment Trust income which is shown in the Accumulated income fund.

### The movements in the restricted and endowment funds during the year were:

	Openin g Balanc e	Incomin g resourc es	Resourc es expend ed	Investme nt revaluatio n Gains	Closing balanc e
	£	£	£	£	£
Fabric fund - Alfold church	5,223	600	1,405	-	4,418

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
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for the year ended 31 December 2023**

Fabric fund - Loxwood church	47,850	2,678	4,812	3,211	48,927
Special groups fund	-	-	-	-	-
Music and organ fund	-	-	-	-	-
Bell fund - Alfold church	1,359	-	-	-	1,359
Hardship Fund	1,590	300	-	-	1,890
Curate Fund	-	5,000	5,000	-	-
Endowment Trusts	-	-	-	-	-
Accumulated income fund	-	<u>1,138</u>	<u>1,138</u>	-	-
Total restricted funds	56,022	9,716	12,355	3,211	56,594
Endowment trusts	<u>38,058</u>	-	-	<u>3,581</u>	<u>41,639</u>
	<b><u>£94,080</u></b>	<b><u>£9,716</u></b>	<b><u>£12,355</u></b>	<b><u>£6,792</u></b>	<b><u>£98,233</u></b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements  
for the year ended 31 December 2023**

**8 Analysis of net assets by fund**

	<b>Unrestrict ed funds</b>	<b>Restricted funds</b>	<b>Endowme nt fund</b>	<b>Total 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	1008	6,162	-	7,170
Investment assets	44,522	38,742	41,639	124,903
Current assets	47,868	13,822	-	61,690
Current liabilities	<u>(7,589)</u>	<u>(2,132)</u>	-	<u>(9,721)</u>
<b>Totals</b>	<b><u>£85,809</u></b>	<b><u>£56,594</u></b>	<b><u>£41,639</u></b>	<b><u>£184,042</u></b>

**9 Investments** (mainly restricted or endowment)

		Market value	
		<b>2023</b>	<b>2022</b>
	Units	<b>£</b>	<b>£</b>
CBF Church of England Investment Fund	4,289.73	96,971	88,632
COIF Charities Investment Fund	1,407.54	<u>27,932</u>	<u>25,582</u>
Totals		<b><u>£124,903</u></b>	<b><u>£114,214</u></b>
Of which:			
Restricted		38,742	35,531
Endowment		<u>41,639</u>	<u>38,058</u>
<b>Totals</b>		<b><u>£80,381</u></b>	<b><u>£73,589</u></b>

**10 Short-term deposits and cash at bank**

The deposits comprise:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Bank Current accounts	54,916	67,069
CBF Church of England deposit	843	817
Bank deposit account	111	109
Cash in Hand	<u>52</u>	<u>50</u>
<b>Totals</b>	<b><u>£55,922</u></b>	<b><u>£68,045</u></b>
Of which:		
Restricted	13,822	12,759
Unrestricted	<u>42,100</u>	<u>55,286</u>
<b>Totals</b>	<b><u>£55,922</u></b>	<b><u>£68,045</u></b>

**11 Trusts**

The Guildford Diocese holds shares in trust for the use of the residents of Loxwood parish, administered by the Smallpeice Bequest Trust.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements  
for the year ended 31 December 2023**

## **INDEPENDENT EXAMINER'S REPORT**

I report on the accounts for the year ended 31 December 2023.

### **a) Respective responsibilities of the Trustees and the Examiner**

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is appropriate.

It is my responsibility to

- (a) examine the accounts under section 145 of the 2011 Act;
- (b) follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- (c) state whether particular matters have come to my attention.

### **b) Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the 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 the consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

### **c) Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention:

1. Which give me reasonable cause to believe that in any material respect the requirements:
  - (a) to keep accounting records in accordance with section 130 of the 2011 Act: or
  - (b) to prepare accounts which accord with these accounting records 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.

**Jim Jewell**  
**Trehenny**  
**Spy Lane**  
**Loxwood**

**Date:**

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALFOLD AND LOXWOOD**

England & Wales - Charity number 1165693

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# Accounts

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**THE PAROCHIAL CHURCH  
COUNCIL OF THE  
ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

Trustees' Annual Report and  
Financial Statements

Year ended 31 December 2022

Registered Charity Number:  
1165693

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## References and administrative details

**Charity Name** Alfold & Loxwood PCC  
**Charity Registration Number** 1165693  
**Contact Address** Parish Office, Alfold Church Room, Rosemary Lane, Alfold  
GU6 8EU  
**Parish Administrator** Mrs Emily Cross

Members of the PCC who have served during the period from the 2022 APCM (03 Apr 2022) until the date this report was approved are:

### Ex-Officio Members

Rector: Reverend Gregory Cushing  
Curate: Reverend James Hanson  
Permission to Officiate: Mr Michael Edwards  
Churchwardens: Mrs Elizabeth Simpson Year 3  
Mr Trevor Goacher Year 2

### Representatives on the Deanery Synod

Mr Richard Allan  
Mrs Suzanne Burdfield  
Mr Michael Edwards  
Mrs Ele Cushing (Diocesan)  
Mrs Ruth Allan (General)

### Office Bearers

Secretary: Mr Roger Brockway (Elected) Year 3  
Hon. Treasurer: Eur. Ing. Ralph Martin (Elected) Year 1

### Elected Members, (3-year term):

Mrs Linda Beadle Year 2  
Dr Iain Taylor Year 1  
Mrs Christine Bolton Year 3  
Mrs Rebecca Hughes Year 3  
Ms Rosemary Wyer Year 1  
Ms Judy McMath Year 1  
Mr Stephen Hursthouse Year 1

**Independent Examiner** Mr Jim Jewell  
Trehenny  
Spy Lane  
Loxwood

**Bankers** National Westminster Bank  
77 High Street  
*Godalming*  
GU7 1AR

## INDEPENDENT EXAMINER

The PCC reappointed Mr Jim Jewell to act as Independent Examiner at the Annual Parochial Church Meeting held on 16<sup>th</sup> April 2023.

We are very grateful to Mr Jewell for undertaking this work.

**APPROVAL OF ANNUAL REPORT**

This report was approved by the PCC on 15<sup>th</sup> March 2023 and signed on its behalf by:

The Rev. Gregory D Cushing  
PCC Chairman

Ralph Martin  
Hon. Treasurer



## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under The Parochial Church Council Measure. The PCC is a charity and is registered on the Register of Charities by the Charities Commission with the Registered Charity Number 1165693.

The appointment of PCC members is governed by and set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Each lay PCC member is to be appointed for a term of three years. At the end of his / her term, that member is entitled to put himself / herself forward to the APCM for immediate re-election to the PCC. In normal circumstances after serving two terms, the member must stand down for a period of at least one year. However, when there is a lack of members putting themselves forward for election to the PCC, and the person standing down would lead to the PCC being unduly under strength, the PCC would waive this rule.

The PCC endeavours to make the prime focus of the PCC the work of the Church rather than administration. To undertake administrative matters, there are a number of groups, such as a Buildings Group, a Finance Group, a Safeguarding Group, and a Human Relations Group, which under the leadership of a PCC member and reporting back regularly to the PCC, focus on the detailed work directly related to the topic concerned.

The PCC recognises its responsibility to carry out a review of all risks to which the charity is exposed, and a start has been made with this by introducing the Diocesan system of risk analysis for each one of our activities. Risk analyses have been completed for all activities carried out by the PCC, the Diocesan Safeguarding systems have been fully implemented, Health and Safety reviews have been undertaken in the three buildings for which the PCC is responsible and financial controls have been reviewed. In each case, administrative procedures have been improved and training initiated where necessary. The procedures recently developed jointly by the Church of England and the Charity Commission for the reporting of serious incidents will be initiated from the date of the approval of this report.

During 2022, the PCC met five times.

## **AIMS AND PURPOSES**

The Parochial Church Council ("PCC") has the responsibility of co-operating with the Priest-in-Charge (Rev Greg Cushing) in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the two church buildings, St. John the Baptist, Loxwood and St. Nicholas, Alfold, their church rooms, churchyards and the garden of remembrance.

Our mission statement:

*"We seek to be a generous church for the whole community, committed to growing together in love for our Saviour Jesus Christ and sharing His love with others."*

With that in mind, we seek to play our part in our diocese's exciting vision '*Transforming Church, Transforming Lives.*' We've taken to heart its twelve transformation goals. We long to bless the diocese with good parish representation at all levels on Deanery, Diocesan, and General Synod. Most of all we long to be a rural church that resources other rural churches.

## **PUBLIC BENEFIT**

Our primary goals as a Church of England parish are:

- Spiritual, we proclaim Jesus and His Gospel to all – in the words of John 3:16, “For God so loved the world that he sent his only begotten Son, that whoever believes in him will not die but have eternal life.” We provide church services, which are open to all who wish to participate and provide access to our church buildings, which are open all day for private prayer where possible enabling solace to be found away from the busyness of everyday life.
- Practical, that all within the parish are entitled to call on the parish team for baptisms, marriages, funerals and other forms of help such as assisting the disabled, marriage and bereavement counselling and visiting the sick at home and in hospital.
- Missional, we look beyond our parish to those who are less fortunate than ourselves in this country and overseas and support them prayerfully and financially.

## Rev Greg's Foreword

### Looking back:

*My heart is filled with thankfulness  
To Him who walks beside;  
Who floods my weaknesses with strength  
And causes fears to fly;  
Whose ev'ry promise is enough  
For ev'ry step I take,  
Sustaining me with arms of love  
And crowning me with grace.*

These are the beautiful words of the second verse of 'My heart is filled with thankfulness' written by Keith & Kristyn Getty, and they capture something of that which I wish to express in a few words at the beginning of this report.

This will be my seventh and final report as Rector of this parish and I want the note to be one of thankfulness.

Certainly, I can talk about results from 2022: an amazing Church Weekend Away, an exciting Holiday Club in our reordered Church building for the first time, an electoral roll of 124, an average October attendance figure of 80, 66 of whom attend mid-week Bible studies, or the worshipping community of 148, or the 25 children & youth we're reaching midweek, or the 12 funerals, 5 weddings, and 3 baptisms we've conducted in our two church buildings - lots of these figures speak of growth in number and spiritual depth.

But, it's not the results for which I'm chiefly thankful, nor is it these results that ultimately define us.

My thankfulness is directed ultimately upwards to the God who '*walks beside... floods my weaknesses with strength and causes fears to fly.*' And, secondly my thankfulness is directed towards the church family here for being just that - family.

The Cushing's came here broken 7 years ago, you know the story - Postpartum Psychosis had ensnared us and threatened to define each future step. But God in His goodness brought us to you, both to use our weaknesses for your glory, but also to use you in our healing and restoration. In grappling with the Bible, we learn that the number 7 speaks of completeness and fullness in life, and that's what these last 7 years have been for us.

There are so many memories I could share, so let me indulge you in one or two:

Firstly, there were a few 'signs' from the Lord why we followed His leading here in the first place. One of them was meeting The Dales for a cuppa on the first day of my interview and almost in ear of the other shortlisted candidate Peter whispered, "*Greg, we've prayed you into being!*" Another one was being introduced to the LLM Mike Edwards who unprompted said to me, "*I honestly don't understand how we expect to hear from God when we limit Him to a 7-minute homily on a Sunday!*" Immediately I knew I'd have kindred spirits, and you can blame him for the longer sermons!

Secondly, and fast-forwarding 5 or so years, opening a boot full of doughnuts, Lucozade, pasties and every other sort of high calorie energy inducing treat, there I am with The Allans on our Lands End to John O Groats cycling fundraising endeavour. Each time we'd stop to refuel from the boot Ruth would update us with who'd text her to wish us all the best, and who'd visited Ele to ensure she wasn't missing her husband too much, and quite often Ruth would end with the words, "*Isn't our church family the best!*" It really is, and all those actions of love were multiplied when little Jesse came along too.

So, in conclusion, certainly I can talk about results and vision going ahead, but I'll leave that to James as he steadies the ship during the upcoming interregnum, instead I simply want to say thank you. Thank you for all that you are, and all that God is continuing to make you.

Alfold and Loxwood Parish, we Cushing's love you, you're etched on our hearts, all your faces are precious to us. Our prayer is that more and more you each find your home and identity in this Church family God is shaping. Don't be afraid of allowing yourselves to be fully known. And, if you're reading this from afar, why not get involved in the church family here - it really is the best :-)

With love

Rev Greg

## Setting Sail with Rev James

### Looking Ahead:

We owe Rev Greg an enormous debt of thanks – such an amazing gift to this church for this season. Words can't do justice to how much love he and Ele have poured into the community, church family and wider church, and we have to give God the praise for calling them here for these 7 years, and thanksgiving for their faith and obedience in answering his call. Sometimes handover is hard, and transition sluggish. Churches that head into a time or season of vacancy might coast for a while; they may also stall and gently slide backwards. **However, Alfold and Loxwood is not one of those parishes!**

Out of the many great gifts Greg has given to us, the most recent one has been to take us on a wonderful journey through 2022 listening to God, discerning his voice and working together to put together a new and vibrant parish development plan. The "PNP" – parish needs process is a relatively new construction from the Diocese, as a joint endeavour with Diocesan support to help parishes do exactly that – asking God for his will for our mission and call to minister here in these parishes at this time.

More often than not, churches (as many other organisations) find it really hard to formulate such a vision and development plan. Some of them find voices dominate and very few actually manage to input into a process, whereas others have too many ideas to disseminate down into what they should be doing. For us, the process has been not only a gift but a real joy. We were affirmed by the Archdeacon (on his annual visitation in November) about how clear and exciting it was, and we also had the same sense of affirmation from the Deanery when we presented our action plan back in February. Key senior leaders have heaped praise for the development planning.

Not resting on laurels, a vision is only any good if people can see it clearly, understand where we are going and jump on board a boat heading in that direction. So, while Greg's gift to us has been to help us shape the vision and development plan into a one-page plan: KNOW – GROW – GO, I have felt clearly from the Lord that it will be my role to help steer this ship through the year in that direction. Practically, this means I feel called to lead us into the phase of enacting this vision and, with a wonderful team around us, turning the plans into a reality. The words God has given me for this season are: **learning to listen afresh to his voice, growing in discipleship and preparing ourselves to be called out into the mission field.**

So, we began our New year with a new memory verse from Matthew 7:7: *"Ask and it will be given to you; seek and you will find; knock and the door will be opened to you."* At the New year's day service, I unpacked what this verse may mean to us through the year, and also what our KNOW-

GROW-GO vision would begin to look like as we set sail under God's wind. ASK is to KNOW, SEEK is to GROW and KNOCK is to GO. Since January, we have had a term card that looks like a prayer diary, and our outworkings I placed under the three headings, so that we could really see what the vision looks like, what we have been doing and continue to do, and what might be new through 2023. The journey of all of us from Knowing Jesus, Growing in faith and love of Him and then Going out into the community and world to live for him is a simple reminder of our own walk with the Lord, so some aspects will resonate more for us than others, depending on where we feel we each are on this journey.

## KNOW

With our teaching series in 2023, we have been exploring Paul's 2<sup>nd</sup> letter to the Corinthians, and a mini-series on discipleship and listening to God through his Word, Spirit and Dreams before Easter. This has dovetailed around a Pilgrim journey through the book of 1 Thessalonians. It has been so amazing to see the overlap of messages coming across from one chapter of each letter, that we know God has been at work stirring our hearts similarly. It isn't easy doing a deep dive into Paul's epistles, but it has been so rewarding and so reassuring that he is speaking to us in simple words like Obedience, Faithfulness, Encouragement. We are on a journey of personal growth in Knowing Jesus, spending time in prayer and reading Scripture more and more. I have also felt we are on a journey of listening and learning to listen to God more and more. For a number of us, we love using the Lectio 365 app for daily prayer and meditation on God's word, and thus the Lent course on Lectio reading has come at a great time to help dive deeper into his word, and also deeper in knowing him by listening to his voice. As a church, we need to hear the master's voice (John 10:27), so that we know who we follow. So we long to offer yet more time to know God. For those who don't yet have a personal faith, we continue to offer a termly Christianity exploration course (Alpha, CE), and more courses and prayer meetings to help us know him more. Through some of our training, we have been challenged to leave more time of silence in our times of prayer, to allow God to speak to each of us.

## GROW

After Easter, we will spend the season of Easter-tide exploring Jesus' final days of human life and his teaching to us on Forgiveness, Fulfilment and Vocation. Then we step into a journey through 2 Peter, as we again move back into discipleship focus - this means an attitude of a learner, a follower of Jesus and one who will disciple and teach others. Our Pilgrim groups will begin a new series on Nehemiah - learning what it means to rebuild the walls, walk together and stand tall in the face of adversity. My hope is that this will lead us on a really fruitful season of growth - in our personal relationship with Jesus, our desire to be trained and equipped for the Christian life, and our growth as a church family by meeting together for fellowship, teaching and prayer. I long for all of us to continue growing

more and more like Jesus; learning to let go of our old selves and strive towards where he is calling us to be and to go. Within our work alongside children and young people, it is clear that God has been building up a really good team, all eager to continue to grow. Some of our work will evolve – the growth of more messy church events and a new Sunday Fearless group has been exciting in 2022. Yet we know Revved Up will change shape after Easter as we look at the right timings and focus for it. There is much outreach to families still to come, so we eagerly desire God’s call to go before us in steering us in his direction.

GO

There will be much to look forward to over the Summer months, from a retreat day, church family day out, prayer walks round the boundaries of the parish and as we cover the season of prayer and waiting on the Holy Spirit through Ascension day, Pentecost, and Trinity Sunday we will unpack some more jargon that we slip into during our Sunday sermon series. All of this growing can only lead to the other key question – where are we going? Where is God equipping us to be sent? What areas of mission is he readying us to step into during the rest of 2023? At the end of 2022, a small group of 6 of us embarked on the 15 month-long CPAS training in evangelism learning hubs, meeting every 2 months. The team is looking to understand what evangelism looks like in a post-covid world, even a post-truth world, and where we might have natural opportunity to build on our links within our community already. I am excited, because I don’t know what this may look like, but I have great peace, patience and faith that God will speak richly to us, and open those doors. We just have to be ready to say ‘yes.’ We explored Acts 16 back in March, when Paul and his companions found the Spirit had closed doors for them; yet when Paul received a dream, they were all ready to respond to that dream and immediately go where God was calling them to go and minister. We have an exciting time ahead as we await the right person to take on the leadership of this parish but, I hope, a growing sense of vocation bubbling up in all of us to respond by faith and obedience to his call.

We have set sail on this KNOW-GROW-GO pathway, with a fair wind and much enthusiasm. As a church stepping into a vacancy period, we have a strong collective desire amongst us to not slow down – rather we may accelerate into the season as we have been given this gift of vision and a direction.

Ask is to KNOW  
Seek is to GROW  
Knock is to GO.

Rev James

## **TREASURER'S FINANCIAL REVIEW**

### **1. Income**

The Statement of Financial Activities for 2022 shows that income from donations and legacies was down by 5.2% in 2022, from £124,394 in 2021 to £117,937 in this financial year.

This is a disappointing result but not altogether surprising given the financial pressures we all face from the steep rise in the cost of living.

Accordingly, the decrease in giving was made publicly known to the Parish, via a slide show in Church, in December last and we are taking steps to encourage both increased personal giving as well as increasing our number of givers through the Parish Giving Scheme.

Our total number of donors via Bank Accounts, the Parish Giving Scheme and Stewardship increased by only 2.

Pleasingly our income from Charitable Activities, was up again, from £3,769 last year to £9,126 in 2022.

Other trading activities, such as fetes, brought in £9,380 as compared to £5,625 last year.

Magazine advertising was up, from £2,935 in 2021 to £3,525 this year.

These sources of revenue greatly benefit the overall accounts and we wish to express our grateful thanks to all those who take part in, or contribute, to both the organisation and administration of such activities.

Despite the above decrease in direct giving in 2022, our other sources on income supplemented our total income for 2022 which ended up at £139,855. In the present financial climate, this is a very creditable increase of 1% on the previous year.

### **2. Expenditure**

Our total expenditure in 2022 amounted to £150,427.

This is a trading loss of £10,572 for the year which is unsustainable in the medium term.

Further, our Christmas appeal for funds produced only two gifts!

In terms of our investment portfolio, my predecessor Dr Iain Taylor, correctly predicted the volatility of the world markets and we have indeed recorded a decrease in our investments of £15,191.

Fortunately, for the accounts, the soaring energy costs only began to show in our accounts in the latter part of 2022 and we benefited from an Energy Grant for £1,843.75 from the Diocese which helped to defray utility costs.

Regrettably correspondence from SSE Electricity and others indicates that we are not eligible for Government support for our energy costs.

Our giving to our mission partners is a tithe based gift. In 2022 donations to our various mission partners around the world totalled £11,585.

Our heaviest financial burden by far is the annual Diocesan Parish Share. This was £74,431 in 2022 and has increased to £76,439 for 2023, this is rise of approximately 2% over 2022.

### **3. Reserves policy**

The PCC's policy is to maintain a balance on unrestricted funds which equates to at least three months' unrestricted payments. This is to smooth out fluctuations in cash flow and to meet any emergencies.

Our general fund reserve was £91,729 on 31 December 2022 and our unrestricted expenditure for the year was £119,437 representing approximately 9 months reserve compared with 11 months last year. Accordingly, this ratio will be kept under review during 2023.

The balance of the Alfold Church bell fund remains unchanged at £1,359 (2021: £1,359).

The balance of £53,073 (2021 £59,085) in the two fabric fund reserves is retained for financing repairs to the respective church buildings and the church rooms. The Alfold church balance is £5,223 and the Loxwood balance is £47,850.

The balance of the music and organ fund remains unchanged at £15 (2021: £15).

We need funds urgently to support the Curate as we are in the last year, (2023 is year 3), of a £5000 annual grant from the Cross Trust.

It is PCC policy to invest the short-term investment fund balances with the CCLA Church of England Investment Fund.



**STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2022**

Endowment funds	Total funds	2021		Unrestricted funds	Restricted funds
		£	£	£	£
<b>Income and endowments from: (Note 2)</b>					
Donations and legacies	97,349	20,588	—	117,937	124,394
Income from charitable activities	9,126	—	—	9,126	3,769
Other trading activities	9,380	—	—	9,380	5,625
Investment income	1	3,411	—	3,412	3,295
<b>Total income</b>	<b>115,856</b>	<b>23,999</b>	<b>—</b>	<b>139,855</b>	<b>137,083</b>
<b>Expenditure on: (Note 3)</b>					
Expenditure on charitable activities	119,437	30,990	—	150,427	123,660
<b>Total expenditure</b>	<b>119,437</b>	<b>30,990</b>	<b>—</b>	<b>150,427</b>	<b>123,660</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(3,581)</b>	<b>(6,991)</b>	<b>—</b>	<b>(10,572)</b>	<b>13,423</b>
<b>Gains/Losses on Investments unrealised</b>	(5,993)	(4,121)	(5,078)	(15,192)	16,168
<b>Net movement in funds</b>	<b>(9,574)</b>	<b>(11,112)</b>	<b>(5,078)</b>	<b>(25,764)</b>	<b>29,591</b>
<b>Total funds brought forward</b>	101,303	67,134	43,136	211,573	181,982
<b>Total funds carried forward</b>	<b>£91,729</b>	<b>£56,022</b>	<b>£38,058</b>	<b>£185,809</b>	<b>£211,573</b>
<b>Represented by:</b>					
<b>Unrestricted</b>					
General fund	91,729	—	—	91,729	95,126
<b>Restricted</b>					
Bell Fund - Alfold	—	1,359	—	1,359	1,359
Fabric Fund - Alfold	—	5,223	—	5,223	4,626
Fabric Fund - Loxwood	—	47,850	—	47,850	54,459
Hardship Fund	—	1,590	—	1,590	1,675
Curate Fund	—	—	—	—	5,000
Music and Organ Fund	—	—	—	—	15
Special Groups Fund - Youth Fund	—	—	—	—	-

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**for the year ended 31 December 2022**

	—	56,022	—	56,022	67,134
<b>Endowment</b>					
Endowment Trusts	—	—	38,058	38,058	43,136
<b>Total funds carried forward</b>	<b>91,729</b>	<b>£56,022</b>	<b>£38,058</b>	<b>£185,809</b>	<b>£211,573</b>

The attached notes on pages 17 to 23 form part of these accounts

**BALANCE SHEET as at 31 December 2022**

	2021	2022
<b>£</b>	<b>£</b>	<b>£</b>
<b>Fixed assets</b>		
Tangible assets (Note 5)	10,536	4,390
Investments (Note 9)	114,214	129,405
	<b>124,750</b>	<b>133,795</b>
<b>Current assets</b>		
Stocks and work in progress	742	278
Debtors	7,444	7,876
Short-term deposits and cash at bank (Note 10)	68,045	85,387
	<b>76,231</b>	<b>93,541</b>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	15,172	15,763
	<b>15,172</b>	<b>15,763</b>
<b>Net current assets</b>	<b>61,059</b>	<b>77,778</b>
<b>Total assets less current liabilities</b>	<b>185,809</b>	<b>211,573</b>
<b>Total assets less liabilities</b>	<b>£185,809</b>	<b>£211,573</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	91,729	101,303
<b>Restricted (Note 7)</b>		
Bell Fund - Alfold	1,359	1,359
Endowment Trusts Accumulated Income Fund	—	—
Fabric Fund - Alfold	5,223	4,626
Fabric Fund - Loxwood	47,850	54,459
Hardship Fund	1,590	1,675
Curate Fund	—	5,000
Music and Organ Fund	—	15
	<b>56,022</b>	<b>67,134</b>
<b>Endowment (Note 7)</b>		
Endowment Trusts	38,058	43,136

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**for the year ended 31 December 2022**

**Funds of the PCC**

**£185,809**

**£211,573**

**The attached notes on pages 17 to 23 form part of these accounts.**

**NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2022**

**1 Accounting policies**

*Basis of financial statements*

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Accounting Practice and Reporting by Charities (SORP 2015).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible at law.

*Funds*

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used as restricted income funds.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are income funds, which are to be spent on the PCC's general purposes.

*Incoming resources*

Planned Giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

*Resources expended*

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
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Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

**Note 1 (continued)**

*Fixed assets*

Consecrated and benefice property is not included in the accounts in accordance with s 10(2) (a) and (c) of the Charities Act 2011.

Various items of movable church furnishings are vested in the churchwardens for the use and benefit of the parishioners and cannot be disposed of without a faculty. These assets are regarded as “inalienable” property held on special trust on behalf of the PCC and are not accounted for in these accounts. Expenditure to renew, improve or add to them is written off as an expense in the financial year in which it occurs.

The organ in the Loxwood church is being depreciated on a straight-line basis over 10 years. Printing and electronic equipment is depreciated over 5 years on a straight-line basis.

Investments are valued at market value at the balance sheet date.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**for the year ended 31 December 2022**

**2 Analysis of income**

**Donations and legacies**

**Total**

<b>This year</b>	<b>2021</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>	
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Gift Aid - Planned Giving		8,165	—	—	12,860
Gift Aid - Parish Giving Scheme		42,965	—	—	37,349
Gift Aid - Other Giving		10,935	8,370	—	22,645
Non Gift Aid - Planned Giving		11,849	—	—	11,063
Loose plate collections		5,056	—	—	4,009
Giving through church boxes		74	—	—	27
Donations		1,968	5,160	—	12,870
Tax recoverable on Gift Aid		15,537	2,058	—	15,181
Non-recurring Grants		—	5,000	—	5,
					000
Recurring grants		800	—	—	3,390
	<b>Total</b>	<b>97,349</b>	<b>20,588</b>	<b>—</b>	<b>124,394</b>

**Income from charitable activities**

Fees for weddings and funerals.	4,386	---	—	4,386	3,529
Flower Festival	3,112	---	—	3,112	—
Beer and Carols	1,245	---	—	1,245	—
Book Sales	383	---	—	383	240
	<b>Total</b>	<b>9,126</b>	<b>---</b>	<b>—</b>	<b>3,769</b>

**Other trading activities**

Bazaars and fetes etc.	4,175	---	—	4,175	2,250
Church hall lettings - fund raising	284	---	—	284	148
Magazine income - advertising	3,525	---	—	3,525	2,935
Parish magazine sales	1,396	---	—	1,396	147
Printing and Copying income	---	---	—	---	145
	<b>Total</b>	<b>9,380</b>	<b>---</b>	<b>—</b>	<b>5,625</b>

**Investments**

Dividends	—	3,400	—	3,400	3,294
Bank and building society interest	1	11	—	12	1
	<b>Total</b>	<b>1</b>	<b>3,411</b>	<b>—</b>	<b>3,295</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
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<b>INCOME TOTAL</b>	<b>£23,999</b>	<b>—</b>	<b>£139,855</b>	<b>£137,083</b>
	<b>£115,856</b>			

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ALFOLD AND LOXWOOD**

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**for the year ended 31 December 2022**

**3 Analysis of expenditure**

**Raising funds**

<b>Endowment</b>	<b>Unrestricted</b>		<b>Restricted</b>		
	<b>This year</b>		<b>2021</b>		
	£	£	£	£	£
Costs of fetes & other events		—		—	---
	—		—		
<b>Total</b>					-
	—	—	—	—	--

**Expenditure on charitable activities**

<b>Endowment</b>	<b>Unrestricted</b>		<b>Restricted</b>		
	<b>This year</b>		<b>2021</b>		
Giving to missionary societies	11,586	—	—	11,586	12,179
Hardship Fund Donations	—	85	—	85	—
Home Mission	130	—	—	130	27
Diocesan parish share	74,540	—	—	74,540	71,431
Salaries of parish staff	7,604	—	—	7,604	12,219
Working expenses of incumbent	196	383	—	579	535
Rectory expenses	547	—	—	547	515
Curate Expenses	4,809	10,000	—	14,809	7,375
Parish training and mission	150	—	—	150	150
Insurance	3,056	—	—	3,056	2,117
Church office - expenses	757	—	—	757	445
Youth Activities	239	—	—	239	400
Organ/Piano Tuning	243	15		258	248
			—		
Church maintenance - minor repairs	2,112	—	—	2,112	1,294
Church maintenance - Major works -	—	—	—	—	—
Alfold	—	15,954	—	15,954	
Church maintenance - Major works - Loxwood					990
Upkeep of services	702	3,804	—	4,506	2,316
Upkeep of churchyards & Garden of Remembrance	4,329	749	—	5,078	5,271
Utilities	1,704	—	—	1,704	3,715
Magazine Expenses	159	—	—	159	157
Printing, Stationary and Computer costs	1,751	—	—	1,751	688
Cost of books sold	370	—	—	370	205
Weekend Away	861	—	—	861	—
Other expenditure	3,592	—	—	3,592	1,383
<b>Total</b>	<b>119,437</b>	<b>30,990</b>	<b>—</b>	<b>150,427</b>	<b>123,660</b>
<b>EXPENDITURE TOTAL</b>	<b>£119,437</b>	<b>£30,990</b>	<b>—</b>	<b>£150,427</b>	<b>£123,660</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ALFOLD AND LOXWOOD**

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
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**4 Major works**

		<b>2022</b>		<b>2021</b>
		<b>£</b>		<b>£</b>
Loxwood Creche Door		—		
Loxwood Church Reordering	—		990	
Building work		2,000		
Carpets		8,827		
Audio		<u>5,127</u>		
				—
				—
				—
<b>Total</b>		<b><u>£15,95</u></b>		<b><u>£99</u></b>
	<b><u>4</u></b>			<b><u>0</u></b>

Note: Loxwood reordering costs amounting to £2,000 related to payments made to Trustees.

**5 Tangible fixed assets**

(Organ restricted, other assets unrestricted)

	<b>Loxwood organ</b>	<b>Church equipment</b>	<b>Parish office equipment</b>	<b>Total</b>
<b>Cost</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1 January 2022	17,625	12,874	4,585	35,084
Additions	—	<u>10,270</u>	—	<u>10,270</u>
31 December 2022	<u>17,625</u>	<u>23,144</u>	<u>4,585</u>	<u>43,354</u>
<b>Depreciation</b>				
At 1 January 2022	17,625	8,982	4,087	30,694
Charge for the year	—	<u>4,000</u>	<u>124</u>	<u>4,124</u>
At 31 December 2022	<u>17,625</u>	<u>12,982</u>	<u>4,211</u>	<u>34,818</u>
<b>Net book value at 31 December 2022</b>	<b><u>NIL</u></b>	<b><u>£10,162</u></b>	<b><u>£374</u></b>	<b><u>£10,536</u></b>
<b>Net book value at 31 December 2021</b>	<b><u>NIL</u></b>	<b><u>£3,892</u></b>	<b><u>£498</u></b>	<b><u>£4,390</u></b>

Church equipment comprises computer equipment, the projector system at Loxwood Church a laptop for the incumbent and this year the addition of chairs at Loxwood Church. The PCC owns the Alfold Church Office building for which the Diocese acts as Custodian Trustee. The building was gifted by Edith Cammell in 1929 and has an estimated value of £200,000 to £250,000.

**6 Mission giving and donations**

**2022**                      **2021**

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
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	£	£
Christians in Sport	1737. 75	—
The Zambia Society		3,045
Paul Mansaray Theophany School of The Gambia	—	3,045
Christians Against Poverty	4,634.00	3,045
Street Angel	1,737.75	—
The Manlowes in Belgium	1,737	1,522
Prison Fellowship UK	.75	<u>1,522</u>
<b>Total</b>	—	<b><u>£12,179</u></b>
	<u>1,737.</u> <u>75</u>	
	<b><u>£11,585</u></b>	

## **7 Restricted and endowment funds**

The Fabric Funds represent accumulated donations and appeals for fabric maintenance and improvements and can only be spent for that purpose in the respective churches.

The Music and Organ Fund represented accumulated donations and appeals for the organ and music in the Church.

The Hardship Fund represents donations and appeals during the Covid 19 Pandemic given to provide grants for individuals needing financial support.

The Curate Fund represents donations and grants given for the purpose of funding the Curate.

The Alfold church Bell Fund accumulated donations and is restricted for expenditure on the maintenance of the church bells there.

Endowment Fund investments are held in trust the income from which is only to be spent on prescribed purposes:

CBF Church of England Investment Fund

596 units in a Loxwood Churchyard Trust

435 units in G Whitmore Gift for beneficial purposes in the Loxwood parish

811 units in A Cardale Trust for beneficial purposes in the Loxwood parish

These investments give rise to the Endowment Trust income which is shown in the Accumulated income fund.

### **The movements in the restricted and endowment funds during the year were:**

	<b>Openin g Balanc e</b>	<b>Incomin g resourc es</b>	<b>Resourc es expend ed</b>	<b>Investme nt revaluatio n Gains</b>	<b>Closing balanc e</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fabric fund – Alfold church	4,626	597	-	-	5,223
Fabric fund – Loxwood	54,459	17,270	19,758	(4,121)	47,850

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**for the year ended 31 December 2022**

church					
Special groups fund	-	-	-	-	-
Music and organ fund	15	-	15	-	-
Bell fund - Alfold church	1,359	-	-	-	1,359
Hardship Fund	1,675	-	85	-	1,590
Curate Fund	5,000	5,000	10,000	-	-
Endowment Trusts					
Accumulated income fund	-	<u>1,132</u>	<u>1,132</u>	-	-
Total restricted funds	67,134	23,999	30,990	(4,121)	56,022
Endowment trusts	<u>43,136</u>	-	-	(5,078)	<u>38,058</u>
	<b><u>£110,270</u></b>	<b><u>£23,999</u></b>	<b><u>£30,990</u></b>	<b><u>£(9,199)</u></b>	<b><u>£94,080</u></b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ALFOLD AND LOXWOOD**

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**8 Analysis of net assets by fund**

	Unrestrict ed funds £	Restricted funds £	Endowm ent fund £	Total 2022 £
Tangible fixed assets	570	9,966	-	10,536
Investment assets	40,625	35,531	38,058	114,214
Current assets	63,471	12,760	-	76,231
Current liabilities	<u>(12,937)</u>	<u>(2,235)</u>	-	<u>(15,172)</u>
<b>Totals</b>	<b><u>£91,729</u></b>	<b><u>£56,022</u></b>	<b><u>£38,058</u></b>	<b><u>£185,809</u></b>

**9 Investments** (mainly restricted or endowment)

		Market value	
		2022 £	2021 £
	Units		
CBF Church of England Investment Fund	4,289.73	88,632	100,457
COIF Charities Investment Fund	1,407.54	<u>25,58</u>	<u>28,948</u>
		<u>2</u>	
Totals		<b><u>£114,2</u></b>	<b><u>£129,40</u></b>
		<b><u>14</u></b>	<b><u>5</u></b>
Of which:			
Restricted		35,531	63,953
Endowment		<u>38,058</u>	<u>43,136</u>
<b>Totals</b>		<b><u>£73,58</u></b>	<b><u>£107,08</u></b>
		<b><u>9</u></b>	<b><u>9</u></b>

**10 Short-term deposits and cash at bank**

The deposits comprise:

	2022 £	2021 £
Bank Current accounts	67,069	84,871
CBF Church of England deposit	817	806
Bank deposit account	109	109
Cash in Hand	<u>5</u>	<u>—</u>
	<u>0</u>	
<b>Totals</b>	<b><u>£68,04</u></b>	<b><u>£85,386</u></b>
	<b><u>5</u></b>	
Of which:		
Restricted	12,759	722
Unrestricted	<u>55,286</u>	<u>84,664</u>
<b>Totals</b>	<b><u>£68,04</u></b>	<b><u>£85,386</u></b>
	<b><u>5</u></b>	

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**for the year ended 31 December 2022**

**11 Trusts**

The Guildford Diocese holds shares in trust for the Loxwood parish, administered by the Smallpeice Bequest, from which the PCC benefited this year. The PCC has no direct authority over this bequest.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**Year ended 31 December 2022**

**INDEPENDENT EXAMINER'S REPORT**

I report on the accounts for the year ended 31 December 2022.

**a) Respective responsibilities of the Trustees and the Examiner**

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is appropriate.

It is my responsibility to

- (a) examine the accounts under section 145 of the 2011 Act;
- (b) follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- (c) state whether particular matters have come to my attention.

**b) Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the 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 the consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.


**c) Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention:

1. Which give me reasonable cause to believe that in any material respect the requirements:
  - (a) to keep accounting records in accordance with section 130 of the 2011 Act: or
  - (b) to prepare accounts which accord with these accounting records 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.

Jim

**Spy  
Loxwood**

 **Jewell**  
**Date:**  
**Trehenny  
Lane**

28 Feb 2023

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# Accounts

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements  
for the year ended 31 December 2021**

**Rector**

The Reverend Gregory D Cushing

**Bankers**

National Westminster Bank

**Independent Examiner**

Jim Jewell  
Trehenny  
Spy Lane  
Loxwood

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALFOLD  
AND LOXWOOD

Parish Office, Alföld Church Room, Off Rosemary Lane, Alföld GU6 8EU  
REGISTERED CHARITY NUMBER 1165693

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALFOLD AND LOXWOOD

## Annual Report and Financial Statements for the year ended 31 December 2021

### Rev Greg's Foreword

I remember with great fondness my first Rugby Union Varsity Match for Cambridge University. Whilst staying in a plush London hotel the night before the game, as is the tradition, a piece of paper with a personal message was slipped underneath my door. On it read these words: "*Greggy, be the artist we believe you to be. Tomorrow's game is a blank canvass. Paint us a beautiful picture.*" Tomorrow came around and, upon entering England's home dressing room at Twickenham, I found my shirt hanger 'No.10 Greg Cushing' with yet more words (that I'd chosen this time) displayed below my name: "*I can do everything through Him who strengthens me. (Philippians 4:13)*"

I won't tell you how that game went! However, it's with those two words I want us to head into the unknown of this post-Covid epoch. I'll share some encouragements from 2021 but, looking ahead, I won't waste ink telling you about how we're reaching our past goals. The fact that Covid has hung around has caused us to constantly re-evaluate and thrown us time and time again into the sure hands of our God and Redeemer, Jesus Christ.

So, looking forwards – we have a blank slate, a clear canvas, and I believe that, striving together, we'll paint a beautiful picture for God in this parish. It will be new because times have changed. That might be painful, but it will be a blessing to many, as long as we keep relying on the only One who can strengthen us for this task: our hope is in God.

Are you ready, metaphorically speaking, to get your spiritual overalls on and start painting?

### Aims and Purposes

The Parochial Church Council ("PCC") has the responsibility of co-operating with the Priest-in-Charge (Rev Greg Cushing) in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the two church buildings, St. John the Baptist, Loxwood and St. Nicholas, Alfold, their church rooms, churchyards and the garden of remembrance.

Our mission statement:

*"We seek to be a generous church for the whole community, committed to growing together in love for our Saviour Jesus Christ and sharing His love with others."*

With that in mind, we seek to play our part in our diocese's exciting vision '*Transforming Church, Transforming Lives.*' We've taken to heart its twelve transformation goals. We long to bless the diocese with good parish representation at all levels on Deanery, Diocesan, and General Synod. Most of all we long to be a rural church that resources other rural churches. Decline doesn't have to be the norm!

### Achievements and Performance

At the APCM on 25<sup>th</sup> April 2021, we had recorded 121 on our electoral roll, of whom 39 were non-resident in the parish. It's still hard to know what rhetoric to use during this time when Covid has caused such upset, but there is no doubt that in our Church Community the suffering has been used by God for good. We've sought community more through church and we've longed to share something of the hope we possess in practical ways with our neighbour. As a result, during 2021, we've had 13

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALFOLD AND LOXWOOD

## Annual Report and Financial Statements for the year ended 31 December 2021

adults and 3 children join our regular worshipping community, which we now number at 142. Towards the end of the year, we could once again witness the encouragement of baptism: we had 5, of which 2 were adult baptisms, including one very memorable full emersion in a paddling pool – the water was very cold! We also celebrated 1 reaffirmation of baptismal vows. We conducted 3 wedding ceremonies and 1 wedding dedication service. Our ministry team conducted 14 funeral services and 4 interments of ashes; which, understandably, once again led to a very precious All Souls Memorial Service in October. Each year, the Church of England asks us to take an average attendance count by averaging all who come each Sunday during four weeks of October. During 2021, we recorded an average of 64 adults and 10 children each Sunday, with 60 devices tuning in for Sunday services each week. The latter figure might not be that realistic, which is why we primarily focus on our in-person services. However, we have striven to provide an online service every Sunday since the first lockdown began – we seek to include all our church family, without mobility being a barrier.

Here are a few personal highlights from 2021:

### *The Hanson Family*

James began his curacy with us back in late June and it feels like he's been here forever. Supported by his musical family (Jenny, Ella and Thea) – all of whom played a part in our Christmas services – James has been a humongous asset. He took it upon himself to get to know everyone in church and, if you haven't yet had a knock on your door – it's coming. It's obvious to me that he loves people and many of you will have already experienced that love and eagerness to point you to God. With James' arrival, and with greater flexibility for work meetings, 2021 has seen the return to weekly staff meetings. We even managed a staff day away where we escaped from Guildford's fiercest escape room. That might seem trivial, but it has been a joy to see our staff team grow, adapt and change operationally these last six years, all the time supported by an even more amazing lay core. To add to that, alongside our ever servant-hearted LLM in Mike Edwards, we also have an OLM in training – Richard Allan.

### *Christmas*

You may remember feeling a bit of déjà vu during December 2021. Was Christmas going to happen? Would churches be allowed to stay open? We just didn't know what the government would do and many churches, fearing the worst, decided to once again retreat online. I am so pleased we stood firm and courageously stuck to our plans. Yes, events were perhaps smaller than pre-Covid years, but there was a special peace felt at all our services and a different crowd engaging with the ageless story of the God who steps into human history. All in all, 459 came to one of our Advent physical services. We got to see an impressive Lego Christingle built in real time, taste beers in Firebird Brewery (where 152 heard Rico Tice share the Gospel), buy and wrap presents for children of prisoners from Ford Open Prison, ensure Fearless had their fill of turkey and enjoy two beautiful candlelit carol services.

### *Adaptability*

I love that line from Narnia, "*Aslan is on the move.*" It has been heartening to see the ways in which, as a parish, we've been quick to adapt, hold loosely to that which isn't ultimate but preference, and keep moving with our God, who isn't hampered by Covid restraints. Even when church buildings have been closed, we've decided to meet together outside despite the weather because we're a family and we love spending time together. In fact, we carried on meeting outside when meeting inside meant that we couldn't sing and praise God that way. The PCC unanimously decided to restart one main morning meeting, such was the need for community after periods of isolation. As soon as Pilgrim Groups were deemed acceptable, we restarted 6 groups, all of which are growing steadily. When the

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NYA (National Youth Association) limited numbers at youth groups to 15, we had a waiting list each week. Sadly, Fearless has shrunk a little since then, but we thank God for the seeds that have been planted and are being encouraged in these young hearts and minds each week. Finally, with regards to adaptability, 2021 didn't thwart the evangelistic events and courses we usually enjoy running. Once again, we went online, immediately enabling us to reach a much larger audience, with over 20 attending the likes of Alpha and Life Explored and encouraging reports of some who prayed to Jesus, inviting Him into their lives. Similarly, we saw over 20 children attend our in-person Holiday Club, have loads of fun whilst learning about Jesus, ably run by Kim and Linda.

### **Vision: The Blank Canvass**

At present, I'm at 30,000 feet, flying to Romania. It's the day after Storm Eunice and it was touch and go whether my flight would take off. Less than 24 hours ago, one of the largest trees in Loxwood churchyard blew over - a Scots Pine I have always admired, high enough that often circling buzzards would rest in it for a while. Fortunately, nobody was hurt and no grave or gravestones were cracked or damaged, although the path now seems to direct people up to the sky rather than to church!

I start there simply to remind us that the canvass is never entirely blank. There will always be things to do, watch and repair – all of which we will keep doing with all of our energy. But this blank canvas is about looking forward in hope with a vision that specifically addresses our mission statement:

*"We seek to be a generous church for the whole community, committed to growing together in love for our Saviour Jesus Christ and sharing His love with others."*

*Firstly, we pledge to be generous to our community.*

We recently commissioned Ruth, Marjorie and Liz as pastoral assistants to the parish and would love to see more following suit. In their commissioning service, the entire church family also pledged our willingness to serve – we want to be a church that puts into action what it preaches. With that in mind, we hope to materialise our pre-Covid dream of running a wellbeing café for those suffering with mental illness as well as their carers.

Towards the beginning of 2022, St. John the Baptist church building has gone through a minor reordering which I hope will allow for a greater variety of meetings to be hosted onsite. As a church family, we enjoyed watching *The Chosen* together on Sunday nights and now, with a flexible space, the church building can be used more for this and a whole host of other activities. Space has always been an issue with our children's work and now, with a large space and good audio-visual system, we can run holiday clubs onsite, as well as hosting the likes of Mums & Tots and Alpha courses in a new, creative way.

During the last two years, we have worked closely with our surgery, Horsham Matters, Cranleigh Foodbank, Springbok and the Loxwood & Alfold Relief in Sickness Fund, all of which we hope to keep blessing.

Further afield, we remain committed to giving 10% of our income to our mission partners and a Mission Partners Prayer & Communication Team is set to start up. To highlight one of our partners – through our financial and prayer support, Paul Mansaray in the Gambia is well underway with a new school building. His Theophany Youth Ministry has blossomed in Sierra Leone and will hopefully soon be taking root in Liberia too. Generosity always reaches further than we think.

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALFOLD AND LOXWOOD

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*Secondly, we pledge to grow closer together as a church family in love for Jesus.*

We currently have 52 out of our 64 adult 'October' regulars attending one of our midweek Pilgrim group Bible studies. In many ways, that is a great percentage, but we'd love to see that grow as close to 100% as possible, simply because we know that nothing makes us feel more like family than praying and listening to God's Word together. That's our discipleship vision – and, for that reason, despite a large number of our core not being able to make our 2022 Church Weekend Away, we remain committed, trusting that God will use those few days where we're physically closer than usual to glue us together as one.

Committed to prayer, we have started interspersing 24-hour periods of prayer throughout the year in addition to our week of 24/7 unbroken prayer in the run up to Pentecost. Similarly, in early 2022, we began running additional morning services, enabling those put off by the larger numbers at the 10am to come back to church worry-free and enjoy the physical sense of fellowship, which cannot tangibly be felt through an online service. In longing for every member to find their identity more in Jesus and shine like stars for Him, we hold firm to the adaptability which has seen us through various lockdowns, appreciating that, once again, new patterns of Sunday worship might be needed. Who we worship is more important than when or where we worship and we remain committed to faithful Bible teaching and prophetic calling to living lives that at times make no sense to the world.

*Thirdly, we pledge to share Jesus and His reckless love with others.*

There are two basic behaviours we remain committed to, and want to encourage, in every member of our church family:

1 – We let people know that we come to church.

2 – We let people know that we are Christians and that it makes a difference in our lives.

Although we will continue to run three evangelistic courses throughout the year, we recognise that most of the conversions we've seen throughout the last few years have happened through relationships, invitation and conversation. To that end, we realise that we need to be more intentional with training in evangelism throughout the year. In 2022, we plan to feed off of the many Passion For Life resources made available for their Easter outreach. Similarly, we remain as committed as ever to our youth & children's work. Our numbers have not yet returned to our high pre-Covid levels, yet one could argue that there is now greater spiritual depth and engagement. We pledge to keep the whole church family more informed of our youth & children's work because, at present, there seems to be a disconnect between our midweek youth groups and our regular Sunday services. We pledge to try our hardest to convince families to send their children to the Ventures and Christians In Sport camps we recommend, in knowledge that discipleship often happens on fast-forward in such environments. Finally, we remain committed to increasing our budget on all things evangelistic, especially with regards to the next generation.

Out of 160 parishes in the diocese, we were given 1 of just 9 incoming curates in 2021. Despite being a rural parish, unknown by many of the larger metropolitan parishes, we were given a curate because it seems that we have something special - not just that we're growing, but that we have a passion and excitement to see God's Kingdom grow. As mentioned above, James' arrival has undoubtedly blessed us in many ways and, with his priesting just around the corner, and Richard's OLM training at the halfway stage, we're inching closer to being a church which is able to help resource other rural churches stuck with that debilitating sadness of decline. We have good news to share.

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALFOLD AND LOXWOOD

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### ***Public Benefit***

Our primary goals as a Church of England parish are:

- Spiritual, we proclaim Jesus and His Gospel to all – in the words of John 3:16, “For God so loved the world that he sent his only begotten Son, that whoever believes in him will not die but have eternal life.” We provide church services, which are open to all who wish to participate and provide access to our church buildings, which are open all day for private prayer where possible enabling solace to be found away from the busyness of everyday life.
- Practical, that all within the parish are entitled to call on the parish team for baptisms, marriages, funerals and other forms of help such as assisting the disabled, marriage and bereavement counselling and visiting the sick at home and in hospital.
- Missional, we look beyond our parish to those who are less fortunate than ourselves in this country and overseas and support them prayerfully and financially.

### **VOLUNTEERS**

The PCC is most grateful to everyone who provides financial support to the church and to those who help in so many different ways, both practical, pastoral and by prayer. The list is by no means complete but a big thank you to those who help to make our two churches so beautiful, both inside and out by cleaning, flower arranging and gardening; those who make the cakes and coffee, the sidesmen who welcome; those who read the Word; those who lead us in prayer, those who undertake the many pastoral activities outside the church buildings; and those, perhaps housebound, who faithfully pray for us. We would like to give a special thanks to Iain Taylor, who despite never claiming to possess accountancy qualifications, saw the need and threw himself hook line and sinker into the role of treasurer. It certainly wasn't an easy time to be a church treasurer, yet with his influence in budgeting and forward planning our giving has continued to increase despite many other parishes needing to be bailed out by the diocese. We also thank Julie Sayers, always there to guide and direct, and especially help Iain make sense of our accounts at the year-ends. Although not technically a volunteer, we cannot forget to mention our administrator, Emily Cross, and rejoice with her that her son Sean finally has a permanent residential home where he can be cared for full time.

### ***Financial Review for the year ending 31 December 2021***

With the country at least starting to return to some semblance of normality after two years of Coronavirus outbreak perhaps we can think of a future no longer dominated by lockdowns, lateral flow tests and masks. Looking back on my report for last year, I highlighted the major impact the pandemic had on the church's finances and how we overcame a £30,000 shortfall through the remarkable generosity of our church members. We thank God for their generosity!

This year, although loose plate collections have resumed, the magazine is being printed again and events such as fetes are generating income, the future financial environment remains very challenging. And if we look ahead to the current year, the reordering of St John's, Loxwood, providing suitable long term accommodation for our curate and his family and the sums we will have to find for the Quinquennial Inspections of both our church buildings mean that we must not be complacent about the future, although the results for this year are encouraging.

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALFOLD AND LOXWOOD

## Annual Report and Financial Statements for the year ended 31 December 2021

### *Results for the year*

The Statement of Financial Activities for 2021 reveal that income from donations and legacies was up nearly 5% in 2021, from £118,718 to £124,394. Over 90% of our revenue is from this key source. More than £37,000 came through the Parish Giving Scheme, which spares our volunteers the laborious task of processing gifts manually and Gift Aid is recovered in just a few days, to the great benefit of our cash flow.

Unsurprisingly income from charitable activities (mainly wedding and funeral fees resuming after lockdown ended), was up substantially, from £2,484 last year to £3,769 in 2021. Included in other trading activities, fetes brought in £2,250 compared to zero last year but magazine advertising was down, from £3,650 in 2020 to £2,935 this year. Our total income for 2021 was £137,083, an increase of 5% on the previous year.

In 2021 we kept a keen eye on expenditure, although we continued to tithe our unrestricted income to fund our various mission partners around the world, a total of nearly £12,200. Our heaviest financial burden by far is the annual Parish Share. This was £71,431 in 2021 and will rise by over 4% in 2022. This is the annual amount every parish in the Church of England has to find, mainly but not exclusively to cover clergy salaries, pensions and housing costs.

As it turned out, our total expenditure in 2021 amounted to £123,660, almost exactly the same as the previous year. This has allowed us to report what I call a 'trading' surplus for the year of £13,423. That is however not the end of the story, for our investment portfolio is revalued each year and any gains or losses are incorporated into the financial statement. In December 2021, with world stock markets close to their all time highs as pandemic fears receded, we were able to add another £16,168, making a total surplus for the year of £29,591. However, as we have witnessed on our TV screens over the last few weeks, the world remains an unpredictable, dangerous place and we should never assume that investment performance will be replicated in the coming year. It is very possible that will be a negative number in 2022, which will put a very different complexion on those results.

We must also face the unpalatable fact that soaring energy costs and other inflationary pressures will have a serious impact on church finances in the latter part of 2022. New research by Kingdom Bank indicates that the utility bills paid by the average church are set to rise by £3-4,000 a year - at the same time as rising household costs generally will mean that gift income to that same average church is set to fall by a massive £22,000 a year. The Bank forecasts that the current rising cost of living will be a greater financial challenge for UK churches than the Covid pandemic was. We do not need to panic about this, for the Lord our God is sovereign. But we must also not pretend this is not happening. We must prepare for it and work out carefully how we are going to manage and overcome it.

### *Reserves policy*

The PCC's policy is to maintain a balance on unrestricted funds which equates to at least three months' unrestricted payments. This is to smooth out fluctuations in cash flow and to meet any emergencies. Our general fund reserve was £101,303 at 31 December 2021 and our unrestricted expenditure for the year was £111,574 representing nearly eleven months reserve compared with eight and a half months last year.

The balance of the Alfold church bell fund stands at £1,359 (2020: £1,359).

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## Annual Report and Financial Statements for the year ended 31 December 2021

The balance of £59,085 (2020 £51,647) in the two fabric fund reserves is retained for financing repairs to the respective church buildings and the church rooms. The Alfold church balance is £4,626 and the Loxwood balance is £54,459.

The balance of the music and organ fund stands at £15 (2020: £263).

We have established a new Curate Fund with a balance of £5,000.

It is PCC policy to invest the short-term investment fund balances with the CCLA Church of England Investment Fund.

### *Prayer*

Last year I entirely endorsed Rev Greg's comments about prayer. In particular it must continue to be centre stage in everything we do, as we seek to be a blessing to our community and to give generously to our mission partners - recognising that all these good visions have costs attached. But that in turn depends on our good and gracious God moving hearts and minds to provide the finances we need in order to do so.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under The Parochial Church Council Measure. The PCC is a charity and is registered on the Register of Charities by the Charities Commission with the Registered Charity Number 1165693.

The appointment of PCC members is governed by and set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Each lay PCC member is to be appointed for a term of three years. At the end of his / her term, that member is entitled to put himself / herself forward to the APCM for immediate re-election to the PCC. In normal circumstances after serving two terms, the member must stand down for a period of at least one year. However, when there is a lack of members putting themselves forward for election to the PCC, and the person standing down would lead to the PCC being unduly under strength, the PCC would waive this rule.

The PCC endeavours to make the prime focus of the PCC the work of the Church rather than administration. To undertake administrative matters, there are a number of groups, such as a Buildings Group, a Finance Group, a Safeguarding Group, and a Human Relations Group, which under the leadership of a PCC member and reporting back regularly to the PCC, focus on the detailed work directly related to the topic concerned.

The PCC recognises its responsibility to carry out a review of all risks to which the charity is exposed, and a start has been made with this by introducing the Diocesan system of risk analysis for each one of our activities. Risk analyses have been completed for all activities carried out by the PCC, the Diocesan Safeguarding systems have been fully implemented, Health and Safety reviews have been undertaken in the three buildings for which the PCC is responsible and financial controls have been reviewed. In each case, administrative procedures have been improved and training initiated where necessary. The procedures recently developed jointly by the Church of England and the Charity Commission for the reporting of serious incidents will be initiated from the date of the approval of this report.

During 2021, the PCC met five times.

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALFOLD AND LOXWOOD

## Annual Report and Financial Statements for the year ended 31 December 2021

### ADMINISTRATIVE INFORMATION

The Church of St Nicholas is situated at the southern edge of Alfold village in Surrey. The Church of St. John the Baptist is situated at the southern edge of Loxwood village, West Sussex, towards the foot of Vicarage Hill. The Parish of Alfold and Loxwood is part of the Diocese of Guildford within the Church of England.

The correspondence address is: The Parish Office, Alfold Church Room, Off Rosemary Lane, Alfold GU6 8EU.

*Parish Administrator:* Mrs Emily Cross

Members of the PCC who have served during the period from the 2021 APCM (25 Apr 2021) until the date this report was approved are:

#### *Ex-Officio Members*

*Rector:* Revd. Gregory Cushing

*Curate:* Revd. James Hanson

*Permission to* Mr Michael Edwards

*Officiate:*

*Churchwardens:* Mrs Elizabeth Simpson Year 2

Mr Trevor Goacher Year 1

*Representatives on the Deanery Synod:*

Mr Richard Allan

Mrs Suzanne Burdfield

Mr Michael Edwards

Mrs Ele Cushing (*Diocesan*)

Mrs Ruth Allan (*General*)

*Elected members:*

*For 3 years*

Mrs Linda Beadle Year 1 of 3

Mrs Kim Venter Year 2 of 3

Mrs Camilla Oram Year 1 of 3

Mr Iain Taylor Year 3 of 3

Mrs Christine Bolton Year 2 of 3

Mr Roger Brockway Year 2 of 3

Mrs Becky Hughes Year 2 of 3

Mr Ewan Curphey Year 2 of 3

The Secretary to the PCC is Mrs Elise Whittington

### INDEPENDENT EXAMINER

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements  
for the year ended 31 December 2021**

The PCC reappointed Mr Jim Jewell to act as Independent Examiner at the Annual Parochial Church Meeting held on 3 April 2022. We are very grateful to Mr Jewell for undertaking this work.

Approved by the PCC on 17 March 2022 and signed on its behalf by:

The Rev. Gregory D Cushing  
PCC Chairman

Iain Taylor  
Treasurer

**INDEPENDENT EXAMINER'S REPORT**

I report on the accounts for the year ended 31 December 2021.

**Respective responsibilities of the Trustees and the Examiner**

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- (a) examine the accounts under section 145 of the 2011 Act;
- (b) follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- (c) state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the 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 the consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

**Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements
  - (a) to keep accounting records in accordance with section 130 of the 2011 Act; or
  - (b) to prepare accounts which accord with these accounting records 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.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements  
for the year ended 31 December 2021**

Date

Jim Jewell  
Trehenny  
Spy Lane,  
Loxwood

**STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2021**

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £	2020 £
<b>Income and endowments from: (Note 2)</b>					
Donations and legacies	112,394	12,000	—	124,394	118,718
Income from charitable activities	3,769	—	—	3,769	2,484
Other trading activities	5,625	—	—	5,625	6,161
Investment income	—	3,295	—	3,295	3,195
<b>Total income</b>	<b>121,788</b>	<b>15,295</b>	<b>—</b>	<b>137,083</b>	<b>130,558</b>
<b>Expenditure on: (Note 3)</b>					
Expenditure on charitable activities	111,574	12,086	—	123,660	123,943
<b>Total expenditure</b>	<b>111,574</b>	<b>12,086</b>	<b>—</b>	<b>123,660</b>	<b>123,943</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>10,214</b>	<b>3,209</b>	<b>—</b>	<b>13,423</b>	<b>6,615</b>
<b>Gains/Losses on Investments unrealised</b>	2,793	7,977	5,398	16,168	7,179
<b>Net movement in funds</b>	<b>13,007</b>	<b>11,186</b>	<b>5,398</b>	<b>29,591</b>	<b>13,794</b>
<b>Total funds brought forward</b>	88,296	55,948	37,738	181,982	168,188
<b>Total funds carried forward</b>	<b>£101,303</b>	<b>£67,134</b>	<b>£43,136</b>	<b>£211,573</b>	<b>£181,982</b>
<b>Represented by:</b>					
<b>Unrestricted</b>					
General fund	101,303	—	—	101,303	88,296
<b>Restricted</b>					
Bell Fund - Alfold	—	1,359	—	1,359	1,359
Fabric Fund - Alfold	—	4,626	—	4,626	4,059
Fabric Fund - Loxwood	—	54,459	—	56,209	47,588
Hardship Fund	—	1,675	—	1,675	1,675
Curate Fund	—	5,000	—	5,000	—

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**for the year ended 31 December 2021**

Music and Organ Fund	—	15	—	15	263
Special Groups Fund - Youth Fund	—	—	—	—	1,004
	—	67,134	—	67,134	55,948
<b>Endowment</b>					
Endowment Trusts	—	—	43,136	43,136	37,738
<b>Total funds carried forward</b>	<b>£101,303</b>	<b>£67,134</b>	<b>£43,136</b>	<b>£211,573</b>	<b>£181,982</b>

The attached notes on pages **16 to 22** form part of these accounts

**BALANCE SHEET as at 31 December 2021**

	2021 £	2020 £
<b>Fixed assets</b>		
Tangible assets (Note 5)	4,390	5,838
Investments (Note 9)	129,405	113,237
	<b>133,795</b>	<b>119,075</b>
<b>Current assets</b>		
Stocks and work in progress	278	477
Debtors	7,876	2,966
Short-term deposits and cash at bank (Note 10)	85,387	74,513
	<b>93,541</b>	<b>77,956</b>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	15,763	15,049
	<b>15,763</b>	<b>15,049</b>
<b>Net current assets</b>	<b>77,778</b>	<b>62,907</b>
<b>Total assets less current liabilities</b>	<b>211,573</b>	<b>181,982</b>
<b>Total assets less liabilities</b>	<b>£211,573</b>	<b>£181,982</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	101,303	88,296
<b>Restricted (Note 7)</b>		
Bell Fund - Alfold	1,359	1,359
Endowment Trusts Accumulated Income Fund	—	—
Fabric Fund - Alfold	4,626	4,059
Fabric Fund - Loxwood	54,459	47,588
Hardship Fund	1,675	1,675
Curate Fund	5,000	—
Music and Organ Fund	15	263
Special Groups Fund - Youth Fund	—	1,004

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
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<b>Endowment (Note 7)</b>	67,134	55,948
Endowment Trusts	43,136	37,738
<b>Funds of the church</b>	<b>£211,573</b>	<b>£181,982</b>

The attached notes on pages **16 to 22** form part of these accounts.

## NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2021

### 1 Accounting policies

#### *Basis of financial statements*

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Accounting Practice and Reporting by Charities (SORP 2015).

On 1 September 2015 under a Pastoral Scheme made by the Church Commissioners, the two parishes of St Nicholas, Alfold and St John the Baptist, Loxwood were unified to form the parish of Alfold and Loxwood. At that date, the new PCC of the unified parish took over the assets and liabilities for which the separate Alfold and Loxwood PCCs were responsible.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible at law.

#### *Funds*

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used as restricted income funds.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are income funds, which are to be spent on the PCC's general purposes.

#### *Incoming resources*

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Planned Giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

*Resources expended*

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

**Note 1 (continued)**

*Fixed assets*

Consecrated and benefice property is not included in the accounts in accordance with s 10(2) (a) and (c) of the Charities Act 2011.

Various items of movable church furnishings are vested in the churchwardens for the use and benefit of the parishioners and cannot be disposed of without a faculty. These assets are regarded as “inalienable” property held on special trust on behalf of the PCC and are not accounted for in these accounts. Expenditure to renew, improve or add to them is written off as an expense in the financial year in which it occurs.

The organ in the Loxwood church is being depreciated on a straight-line basis over 10 years. Printing and electronic equipment is depreciated over 5 years on a straight-line basis.

Investments are valued at market value at the balance sheet date.

**2 Analysis of income**

**Donations and legacies**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
	£	£	£	This year	2020
	£	£	£	£	£
Gift Aid - Planned Giving	12,860	—	—	12,860	9,864
Gift Aid - Parish Giving Scheme	37,349	—	—	37,349	35,799
Gift Aid - Other Giving	15,645	7,000	—	22,645	22,968
Non Gift Aid - Planned Giving	11,063	—	—	11,063	11,857
Loose plate collections	4,009	—	—	4,009	2,233
Giving through church boxes	27	—	—	27	19
Donations	12,870	5,000	—	17,870	13,632
Tax recoverable on Gift Aid	15,181	—	—	15,181	17,386
Recurring grants	3,390	—	—	3,390	4,960
<b>Total</b>	<b>112,394</b>	<b>12,000</b>	<b>—</b>	<b>124,394</b>	<b>118,718</b>

**Income from charitable activities**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
	£	£	£	This year	2020
Fees for weddings and funerals	3,529	—	—	3,529	2,454
Book Sales	240	—	—	240	30
<b>Total</b>	<b>3,769</b>	<b>—</b>	<b>—</b>	<b>3,769</b>	<b>2,484</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
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<b>Other trading activities</b>	<b>Total</b>				
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>	<b>This year</b>	<b>2020</b>
Bazaars and fetes etc.	2,250	---	—	2,250	---
Church hall lettings - fund raising	148	---	—	148	137
Magazine income - advertising	2,935	---	—	2,935	3,650
Parish magazine sales	147	---	—	147	1,075
Printing and Copying income	145	---	—	145	1,299
<b>Total</b>	<b>5,625</b>	<b>---</b>	<b>—</b>	<b>5,625</b>	<b>6,161</b>

<b>Investments</b>	<b>Total</b>				
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>	<b>This year</b>	<b>2020</b>
Dividends	—	3,294	—	3,294	3,192
Bank and building society interest	—	1	—	1	3
<b>Total</b>	<b>—</b>	<b>3,295</b>	<b>—</b>	<b>3,295</b>	<b>3,195</b>

<b>INCOME TOTAL</b>	<b>£121,788</b>	<b>£15,295</b>	<b>—</b>	<b>£137,083</b>	<b>£130,558</b>
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### 3 Analysis of expenditure

<b>Raising funds</b>	<b>Total</b>				
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>	<b>This year</b>	<b>2020</b>
	£	£	£	£	£
Costs of fetes & other events	—	—	—	---	---
<b>Total</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>---</b>	<b>---</b>

### Expenditure on charitable activities

	<b>Total</b>				
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>	<b>This year</b>	<b>2020</b>
Giving to missionary societies	12,179	—	—	12,179	12,619
Hardship Fund Donations	—	—	—	—	750
Home Mission	27	—	—	27	30
Diocesan parish share	71,431	—	—	71,431	69,899
Salaries of parish staff	11,359	860	—	12,219	11,064
Working expenses of incumbent	196	339	—	535	512
Rectory expenses	515	—	—	515	710
Curate Expenses	375	7,000	—	7,375	—
Parish training and mission	150	—	—	150	149
Insurance	2,117	—	—	2,117	2,900
Church office - expenses	445	—	—	445	731
Youth Activities	257	143	—	400	220
Organ/Piano Tuning	—	248	—	248	241
Church maintenance - minor repairs	1,294	—	—	1,294	1,073
Church maintenance – Major works – Alfold	—	—	—	—	6,440
Church maintenance - Major works - Loxwood	—	990	—	990	3,358
Upkeep of services	566	1,750	—	2,316	2,095
Upkeep of churchyards & Garden of Remembrance	4,515	756	—	5,271	4,550
Utilities	3,715	—	—	3,715	3,839
Magazine Expenses	157	—	—	157	39

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
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Printing, Stationary and Computer costs	688	—	—	688	1,048
Cost of books sold	205	—	—	205	29
Other expenditure	1,383	—	—	1,383	1,647
<b>Total</b>	<b>111,574</b>	<b>12,086</b>	<b>—</b>	<b>123,660</b>	<b>123,943</b>

<b>EXPENDITURE TOTAL</b>	<b>£111,574</b>	<b>£12,086</b>	<b>—</b>	<b>£123,660</b>	<b>£123,943</b>
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**4 Major works**

	<b>2021</b>	<b>2020</b>
	£	£
Loxwood Creche Door	990	-
Loxwood Church Building Repairs	-	849
Loxwood Church Boiler House Repairs	-	1,301
Loxwood Church Heaters and Floodlights	-	1,207
Alfold Church Building Repairs	-	400
Alfold Church Room Repairs	-	1,219
Alfold Church Room Damp Repairs	-	<u>4,822</u>
<b>Total</b>	<b><u>£990</u></b>	<b><u>£9,798</u></b>

**5 Tangible fixed assets**

(Organ restricted, other assets unrestricted)

	<b>Loxwood organ</b>	<b>Church equipment</b>	<b>Parish office equipment</b>	<b>Total</b>
<b>Cost</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1 January 2021	17,625	12,874	3,962	34,461
Additions	<u>-</u>	<u>-</u>	<u>623</u>	<u>623</u>
31 December 2021	<u>17,625</u>	<u>12,874</u>	<u>4,585</u>	<u>35,084</u>
<b>Depreciation</b>				
At 1 January 2020	17,625	7,036	3,962	28,623
Charge for the year	<u>-</u>	<u>1,946</u>	<u>125</u>	<u>2,071</u>
At 31 December 2020	<u>17,625</u>	<u>8,982</u>	<u>4,087</u>	<u>30,694</u>
<b>Net book value at 31 December 2021</b>	<b><u>NIL</u></b>	<b><u>£3,892</u></b>	<b><u>£498</u></b>	<b><u>£4,390</u></b>
<b>Net book value at 31 December 2020</b>	<b><u>NIL</u></b>	<b><u>£5,838</u></b>	<b><u>NIL</u></b>	<b><u>£5,838</u></b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
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Church equipment comprises computer equipment and the projector system at Loxwood Church this year the addition is a laptop for the incumbent. The PCC owns the Alfold Church Office building for which the Diocese acts as Custodian Trustee. The building was gifted by Edith Cammell in 1929 and has an estimated value of £200,000 to £250,000.

**6 Mission giving and donations**

	<b>2021</b>	<b>2020</b>
	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
The Zambia Society	3,045	3,155
Paul Mansaray Theophany School of The Gambia	3,045	3,155
CAP	3,045	3,155
The Manlowes in Belgium	1,522	1,577
Prison Fellowship UK	<u>1,522</u>	<u>1,577</u>
<b>Total</b>	<b><u>£12,179</u></b>	<b><u>£12,619</u></b>

**7 Restricted and endowment funds**

The Fabric Funds represent accumulated donations and appeals for fabric maintenance and improvements and can only be spent for that purpose in the respective churches.

The Music and Organ Fund represents accumulated donations and appeals for the organ and music in the Church.

The Special Groups Fund represents accumulated donations and is restricted for expenditure on children's groups and Alpha Courses.

The Alfold church Bell Fund accumulated donations and is restricted for expenditure on the maintenance of the church bells there.

Endowment Fund investments are held in trust the income from which is only to be spent on prescribed purposes:

CBF Church of England Investment Fund

596 units in a Loxwood Churchyard Trust

435 units in G Whitmore Gift for beneficial purposes in the Loxwood parish

811 units in A Cardale Trust for beneficial purposes in the Loxwood parish

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
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These investments give rise to the Endowment Trust income which is shown in the Accumulated income fund.

The movements in the restricted and endowment funds during the year were:

	<b>Opening Balance</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Investment revaluation Gains</b>	<b>Closing balance</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fabric fund – Alfold church	4,059	567	-	-	4,626
Fabric fund – Loxwood church	47,588	1,634	2,740	7,977	54,459
Special groups fund	1,004	-	1,004	-	-
Music and organ fund	263	-	248	-	15
Bell fund – Alfold church	1,359	-	-	-	1,359
Hardship Fund	1,675	-	-	-	1,675
Curate Fund	-	12,000	7,000	-	5,000
Endowment Trusts					
Accumulated income fund	<u>-</u>	<u>1,094</u>	<u>1,094</u>	<u>-</u>	<u>-</u>
<b>Total restricted funds</b>	<b>55,948</b>	<b>15,295</b>	<b>12,086</b>	<b>7,977</b>	<b>67,134</b>
Endowment trusts	<u>37,738</u>	<u>-</u>	<u>-</u>	<u>5,398</u>	<u>43,136</u>
	<b><u>£93,686</u></b>	<b><u>£15,295</u></b>	<b><u>£12,086</u></b>	<b><u>£13,375</u></b>	<b><u>£110,270</u></b>

**8 Analysis of net assets by fund**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Endowment fund</b>	<b>Total 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	890	3,500	-	4,390
Investment assets	22,316	63,953	43,136	129,405
Current assets	92,818	723	-	93,541
Current liabilities	<u>(14,721)</u>	<u>(1,042)</u>	<u>-</u>	<u>(15,763)</u>
<b>Totals</b>	<b><u>£101,303</u></b>	<b><u>£67,134</u></b>	<b><u>£43,136</u></b>	<b><u>£211,573</u></b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
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**9 Investments**  
(mainly restricted or endowment)

The investments comprise:

		Market value	
	Units	2021 £	2020 £
CBF Church of England Investment Fund	4,289.73	100,457	87,885
COIF Charities Investment Fund	1,407.54	<u>28,948</u>	<u>25,352</u>
<b>Totals</b>		<b><u>£129,405</u></b>	<b><u>£113,237</u></b>
Of which:			
Restricted		63,953	55,976
Endowment		<u>43,136</u>	<u>37,738</u>
<b>Totals</b>		<b><u>£107,089</u></b>	<b><u>£93,714</u></b>

**10 Short-term deposits and cash at bank**

The deposits comprise:

		2021 £	2020 £
Bank Current accounts		82,831	71,958
Kingdom Bank account		1,640	1,640
CBF Church of England deposit		806	806
Bank deposit account		<u>109</u>	<u>109</u>
<b>Totals</b>		<b><u>£85,386</u></b>	<b><u>£74,513</u></b>
Of which:			
Restricted		722	(4,992)
Unrestricted		<u>84,664</u>	<u>79,505</u>
<b>Totals</b>		<b><u>£85,386</u></b>	<b><u>£74,513</u></b>

**11 Trusts**

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
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The Guildford Diocese holds shares in trust for the Loxwood parish, administered by the Smallpeice Bequest, from which the PCC benefited this year. The PCC has no direct authority over this bequest.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**for the year ended 31 December 2020**

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# Accounts

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**St Nicholas Alfold & St John the Baptist Loxwood**

**One Church committed to Christ and our communities**

# APCM & Vision

25<sup>th</sup> April 2021

## **Ecclesiastical Parish of Alfold and Loxwood**

**25th April 2021**

### **Contents**

1. Contents page
2. Agenda
3. Minutes of APCM 2020
4. Annual Report and Financial Statements for year ended 31 December 2020
5. Fabric, goods and ornaments reports for St. Nicholas Church and St. John the Baptist Church
6. Deanery synod report
7. Reports on other church activities

**Ecclesiastical Parish of Alfold and Loxwood  
Annual Parochial Church Meeting**

**25<sup>th</sup> April 2021**

**Agenda**

1.	Opening Prayer, Attendance and Apologies	
2.	Open Meeting of Parishioners and the appointment of Churchwardens	
3.	Minutes of last year's Annual Meeting of the Parish of Alfold and Loxwood	
4.	Receive a report on the New Electoral Roll	
5.	Receive the Annual Report and Financial Statements for year ending 31 December 2020 Adoption and agreement by the APCM	
6.	a) Receive a report on the fabric, goods and ornaments of St. Nicholas Church Alfold b) Receive a report on the fabric, goods and ornaments of St. John the Baptist Church Loxwood	
7.	Receive a report on the proceedings of the Deanery Synod	
8.	Receive all other reports on Church activities	
9.	Elect representatives of the laity to the Deanery Synod	
10.	Elect representatives of the laity to the PCC	
11.	Appoint sidesmen	
12.	Appoint the independent examiner	
13.	Closing worship	

**Ecclesiastical Parish of Alfold and Loxwood**

**Minutes of the Parishioners meeting and Annual Parochial Church Meeting held in the grounds of St John the Baptist Church, Loxwood on Sunday 27<sup>th</sup> September 2020 at 11.00am**

**Rev'd Greg Cushing welcomed the parishioners and led the opening worship.**

**The meetings were attended by the following parishioners:**

Rev'd Greg Cushing (Chairman), Sue Burdfield, Peter Dale, Hugh Beadle, Linda Beadle, Kim Venter, Iain Taylor, Mike Edwards, Liz Edwards, Margaret Carr, Ewan Curphey, Rosemary Curphey, Marjorie Loxton, Tessa Bourne, Emily Cross, Sean Cross, Elizabeth Simpson, Dowglass Cardale, Rosie Wyer, Jane Johnson, Ruth Allan, Richard Allan, Camilla Oram, Kevin Oram, Julie Sayers, Adrian Sayers, Michael Tucker, Roger Brockway, Sharon Brockway, Charlie Cox, Maurice Watts, Mal Simmonds, Scott Bilthouse, Brenda Lambourne, Becky Lambourne.

**Apologies were received from:**

Cicely Green, Diana and Marco Vitesse, Christine Bolton, Margaret Dale, Audrey Gamester

**1. Election of the churchwardens:**

Rev'd Greg Cushing announced that Sharon Brockway was stepping down as Church Warden, and he thanked her for her support and hard work as a Church Warden over the last few years. Rev'd Greg Cushing confirmed that Scott Bilthouse was standing to be re-elected this year, and Elizabeth Simpson was standing for election. There being no other candidates they were unanimously elected.

- 2. Minutes of the meeting of parishioners 7<sup>th</sup> April 2019** were received, having been proposed that they were accepted by Iain Taylor, seconded by Hugh Beadle. The meeting agreed and the minutes were signed as read.

**Annual Parochial Church Meeting**

- 3. The minutes of the last APCM meeting, 7<sup>th</sup> April 2019**, having been proposed by Emily Cross, seconded by Jane Johnson were received as read and signed by the Chairman.
- 4.** The report on the changes to the revised Electoral Roll was received. It was reported that there were 120 people on the Electoral Roll, 34 non-resident, 2 did not renew membership, 16 new members
- 5. The annual report of the PCC** was received and adopted by the APCM  
Iain Taylor spoke to the annual report, and the current financial situation due to the impact of the Covid 19 pandemic. Thanks were given for the generosity of donations during a recent appeal for funds. Thanks are minuted for the hard work of both Iain Taylor and Julie Sayers.
- 6. a) The report was received on the fabric, goods and ornaments of St Nicholas Church, Alfold**  
**b) The report was received on the fabric, goods and ornaments of St John the Baptist Church, Loxwood**
- 7. A report was received on the proceedings of the Deanery Synod.**  
Roger Brockway is stepping down as a lay member of the Deanery Synod, thanks are minuted for his support and all the work he does for the Friends of St Nicholas.

**8. Reports were received on the following church activities:**

- Pastoral Care
- Safeguarding
- St Nicholas Church - Flowers
- St John the Baptist Church – Flowers
- Fearless (Teenage Youth Group)
- Music
- Lionhearts (4-11 years)
- Alfold Bellringers
- The Parish Office and Magazine

Thanks are minuted for the support and hard work from Trevor Goacher for Buildings, Linda Beadle for Lionhearts, Jane Johnson for Safeguarding, and Jane Johnson, Marjorie Loxton and Liz Edwards for Pastoral care, as well as all others involved in the Church's Mission including the Mother's Union and flower arrangers and bell ringers.

**9. Election of representatives of the Laity to the Deanery Synod**

The following were elected to become representatives of the Laity to the Deanery Synod: Mike Edwards was proposed by Trevor Goacher and seconded by Liz Simpson, Richard Allan was proposed by Peter Dale and seconded by Trevor Goacher, Mike Edwards was proposed by Emily Cross and seconded by Sharon Brockway.

**10. Election of representatives of the Laity to the PCC**

Peter Dale and Warwick Pistorious stepped down as representatives of the Laity to the PCC in December 2019, Jane Johnson, Marjorie Loxton, Eleanor Lynn are standing down as representatives of the Laity to the PCC, Revd Greg Cushing thanked them for all their help over the years, and for the extra commitment and hard work from Jane Johnson as Safeguarding Officer, Ruth Allan has agreed to take over the role.

The following were elected to become representatives of the Laity to the PCC: Roger Brockway was proposed by Jane Johnson and seconded by Liz Simpson, Kim Venter was proposed by Linda Beadle and seconded by Sharon Brockway, Christine Bolton was proposed by Trevor Goacher and seconded by Linda Beadle, Ewan Curphey was proposed by Trevor Goacher and seconded by Emily Cross, Becky Hughes was proposed by Eleanor Cushing and seconded. By Kim Venter.

**11. Appointment of the independent examiner**

Jim Jewell will continue to act as independent examiner for this year.

**The meeting closed at 11:20 am**

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements  
for the year ended 31 December 2020**

**Priest-in-Charge**

The Reverend Gregory D Cushing

**Bankers**

National Westminster Bank

**Independent Examiner**

Jim Jewell  
Trehenny  
Spy Lane  
Loxwood

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALFOLD  
AND LOXWOOD  
Parish Office, Alföld Church Room, Off Rosemary Lane, Alföld GU6 8EU  
REGISTERED CHARITY NUMBER 1165693



**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements  
for the year ended 31 December 2020**

**Rev Greg's Foreword**

What a year! Not too long ago we passed the year anniversary of the start of the first lockdown, and not many of us back then ever expected the misery of this virus to last so long. For many of us, it has been deeply frustrating as the way of life we took for granted has been drastically altered. For others, the misery has been much more profound; we've lost loved ones whom we weren't able to comfort; we've lost jobs and been unable to pay the rent; we've been ill and our vitality has yet to fully return.

Yes, we have learned many lessons in appreciating the present. Yes, we have witnessed great heroism in the likes of Captain Tom Moore, and the many frontline workers in the NHS putting their lives at risk on a daily basis. We have once again learned gratefulness with Thursday night applause on the street, and as locals we want to say a heartfelt thank you to Loxwood Surgery. But let us not kid ourselves, this last year has shaken us to our very core.

I'm not a seaman but I can imagine just how anxiety-inducing it must be to be caught in a storm you simply have to endure, where the swirling waves are five times bigger than the seemingly minuscule ship you are trying to navigate.

A few verses in Hebrews have, almost weekly, enabled me to metaphorically stay afloat and keep serving Jesus as best I can in such an uncertain environment:

***'So we who have found safety with him [God] are greatly encouraged to hold firmly to the hope placed before us. <sup>19</sup> We have this hope as an anchor for our lives. It is safe and sure...'***  
(Hebrews 6:18-19 Good News Translation)

Or how about this slightly longer translation from J. B. Phillips (Hebrews 6:17-19):

***'So in this matter, God, wishing to show beyond doubt that his plan was unchangeable, confirmed it with an oath. So that by two utterly immutable things, the word of God and the oath of God, who cannot lie, we who are refugees from this dying world might have a source of strength, and might grasp the hope that he holds out to us. This hope we hold as the utterly reliable anchor for our souls, fixed in the very certainty of God himself in Heaven...'***

I hope these verses offer you an anchor for your Covid-weary souls – *in the very certainty of God himself*. We recognise this pandemic will yet bring more heartache, and we recognise too that there will no doubt be future viruses as there have been in the past. Vaccines are good and I commend them to you, but they're not the ultimate answer to uncertainty and security. Jesus is the eternal anchor, and He is whom we have been holding out to others throughout this pandemic.

What follows will be a shortened overview of the previous year. This is simply because many of our regular activities have had to stop; our church buildings have been closed for long periods; and the Covid-delayed 2020 APCM was only six months ago. Nonetheless we thank God for the many ways we've continued to be able to serve Him and learn from Him.

**Aims and Purposes**

The Parochial Church Council ("PCC") has the responsibility of co-operating with the Priest-in-Charge (Rev Greg Cushing) in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the

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two church buildings, St. John the Baptist and St. Nicholas, their church rooms, churchyards and the garden of remembrance.

Our mission statement states:

*"We seek to be a generous church for the whole community, committed to growing together in love for our Saviour Jesus Christ and sharing His love with others."*

With that in mind, we seek to play our part in Guildford Diocese's exciting vision '*Transforming Church, Transforming Lives.*' Looking at the twelve transformation goals on its website we can see how synchronized with it much of our parish vision below is.

**Achievements and Performance**

As of the APCM on 27<sup>th</sup> September 2020 we had 119 on the electoral roll, although we estimate there are 128 individuals whom we would label 'regular' worshippers. Unsurprisingly last year we saw no baptisms, although we celebrated four weddings, and held seven funeral services and three interments.

When Rev Greg arrived in 2016 our initial vision was to double our attendance. Back then the October figures were 34 adults and four children. We very nearly hit our target in 2019 and were certainly hoping to surpass it in 2020 until Covid disrupted things. Sadly therefore, the physical numbers did not reflect the reality of those worshipping with us: 46 adults and seven children. However, when taking into consideration our online attendees (figures taken from YouTube every Sunday) we had on average 48 devices tuning in. We recognise that an individual, couple, or in some instances a family might be viewing from one device, so at a bare minimum our mixed physical and online numbers for October have more than doubled, to 87 adults and fourteen children.

Below are a few highlights from 2020:

*Our Online Presence*

With that in mind we should highlight just how successful our online services have been. We were one of the first churches in the diocese to go online, which is impressive considering we are a rural parish without a big staff team and any techy whizz-kids. We opted for the YouTube open door approach, since we want our Sunday services and the preached word to be accessible to as many as possible within our community. With regards to church fellowship online, we find that Zoom midweek meetings provide the presence and conversation we miss on Sundays.

So far, our YouTube Channel has received over 12,000 views, some services have received over 500 views alone, and we have received messages of thanks and support from Africa, North America and Australia. We've longed that our vision of making Jesus known might have a ripple effect across the world, and our online presence has largely made that possible. Having an online platform has also allowed us to engage, introduce and get to know our overseas mission partners much more easily, and we have had the privilege of them all being involved in some way be it interviews, preaching, and even singing and dancing!

Similarly, our Men's and Women's Breakfasts might have seemed like the least obvious transition into an online format, but as we entered the first lockdown we saw this as a brilliant way of sharing gifts, having fun, and blessing the community with hope each month. We have enjoyed many

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different online chefs, poetry readings, pilates sessions, woodwork demos, musical accompaniments and much more. In fact we have found many churches getting in touch to ask us how we have gone about starting this ministry.

*Outdoor Church*

Throughout the summer, whilst many churches were still uncertain about re-entering church buildings for physical services, having two beautiful churchyards we decided to meet outdoors. This made social distancing much easier, and it eased peoples' nerves about gatherings in confined spaces. In the twelve services we ran throughout the summer, it only rained on one of them – the first! Other than that, it was pretty much beautifully sunny every Sunday, and pretty much every week Rev Greg received the comment: "do you think we can do this every week?"

*Community Action*

The week before the first lockdown we sought to leaflet every single house within the parish with our church details and informing them that we would be there to help in any pastoral and practical ways necessary. There are some very long drives in parts of the parish! Off the back of that, Rev Greg set up a Whatsapp group with over 60 volunteers (many non-churchgoers from within the community) who to this day are still picking up prescriptions, taking dogs on walks, offering grocery deliveries, mowing lawns and much more. The Rectory and Church Office phone numbers featured on the Loxwood Surgery's automated response and so far we must have collectively delivered almost 1,000 prescriptions. Do get in touch if there is any way we can help.

Recognising the great need with redundancies and self-isolation in mind we did two further things: we set up a hardship fund, and we started acting as a foodbank outpost for Horsham Matters. Many thanks to the generous donors who have given to the Hardship Fund during the last year, well over £1000 was raised and this has blessed those within our community who would otherwise have struggled to put food on the table.

A huge thanks goes to all the volunteers who have served the community in any of the ways listed or in a trillion other ways – thank you! Thank you too to our wonderful pastoral team, who although visiting homes has not been possible, many hours have been spent on the phone listening and offering the comfort of a friendly voice and at times the true comfort of Jesus the steady anchor.

*Discipleship & Evangelism*

Although much of the above has spoken of the ways we have sought to reach out both in word and action, we should mention the intentional way we have pursued spiritual growth during such a time as this. On Sundays we have enjoyed preaching series in 1 Peter, the Psalms and 1 Corinthians. Our midweek Pilgrim groups have studied Esther, Exodus, and Hebrews. Through both these teaching streams, alongside ever-changing restrictions, we have been constantly learning and relearning that we are the Church not the church buildings. This has been freeing as we have realised with new clarity that church buildings are not what give us better access to God, nor do closed church buildings quell the mission of the Church. With that in mind we have now run two evangelistic courses online, the most recent one – Alpha attracting almost 20 attendees.

A massive thanks must go to Kim and Linda who have created such exciting resources for our young ones with Lionhearts online. They have both gone above and beyond, and even in a period of

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lockdown we have witnessed new children enjoying this resource. We must also pray on for the small group of Fearless children who have been engaging with parts of Alpha Youth through Zoom.

**Looking Ahead**

2021 would be the final year of a three-year vision launched back in 2019. With what has happened in mind it seems unrealistic that we will complete our vision by the end of this year, nonetheless it is a good vision and so the headings below remain the same. We hope that in pursuing these goals God is glorified and our community is blessed:

*Chasing the Double*

As mentioned above, with our mixed online and physical services we have already doubled our attendance since 2016. Our prayer now, as physical gatherings begin to resume, is that those attending online will now join us in person. We fully appreciate that God's intention for the Church is that we physically meet with one another because it's only as we do that that we can truly care for one another, in body, mind and soul.

*Prayer & Discipleship*

Last year we managed a 24/7 Prayer chain in the run up to Pentecost. Having accomplished that feat we now plan that as a yearly habit. However, we recognise that our corporate prayer life cannot be viewed solely through that lens, and we still have much to learn through prayer. Our parish prayer meeting, the engine room of all we do and which has become weekly throughout the pandemic, is still very small. Not enough gratitude is shown to the same faithful prayer warriors who pray their socks off each week. Out of all of the many church meetings we long that this one would grow as Christians come to see prayer, and even praying out loud alongside brothers and sisters, as their native language.

Our online services have provided a great opportunity to have many new faces taking a lead. Our desire is that this continues when we meet back in person. We know that growth in knowledge of our great salvation should go hand in hand with growth in service, and whilst our ordained clergy contingent will shortly go from one to three, we pray this will be more than matched by a growing team of lay servants. We will shortly be welcoming James Hanson (with his wonderful family) to start his title curacy post, and in September Richard Allan begins his OLM theological training. This is a great season of change, and faced with the prospect of resuming regular church services we must take seriously the chance to reset - not just restart. With so much about to be new, with so many lessons learned this last year, once again we approach the future understanding the need to be flexible. We take on-board the enjoyment of our combined outdoor services and feel excited rather than apprehensive that service patterns and styles are not set in stone.

God-willing we plan on having our postponed Church Weekend Away in June 2022.

We long to ensure everyone who stopped coming along to our midweek Bible Study Pilgrim Groups whilst they were on Zoom will return in person when physical gatherings resume, alongside everyone who has joined us this last year. With that in mind we hope to grow to six Pilgrim Groups when we do get back together.

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We hope to incorporate the essence of last year's Zoom Theologians Book Club into some form of monthly format. Similarly, with an expanding ministry team, the desire is to run more training evenings equipping folk to lead services, welcome, lead Bible studies and preach. We resolutely commit to being a Word centred church and growing a 1-2-1 culture of Bible reading.

*A Church Without Walls*

We commit to continuing with any practical need we can offer our community, acknowledging that we should offer this care at all times, not just during a pandemic.

We commit to starting the Wellbeing Café we hoped to start before Covid changed our plans.

Having explored the prospect of reordering St. John the Baptist Church building in order to provide a more multi-purpose space we have decided to obtain a faculty for those works. If this is to be accomplished, we commit to using this place to form as many bridges with our community as possible. God-willing, we hope to use this new space to start a Mums & Tots Group; fitness groups with a Christian twist; our two evangelistic courses and the Marriage Prep and Parenting Courses too.

Finally, unfortunately due to various restrictions we have not been able to support Loxwood School as much as we would have liked last year. We hope to provide a supportive presence to the teachers, and a fun life-giving glow to the children.

*Welcome Home*

As previously mentioned, this last year has reminded us that we, the people of God, are the Church. We therefore understand our gatherings are where our sense of belonging is reinforced. We resolutely commit to offering that sense of belonging to every searcher coming our way. We commit to casting aside self-righteousness.

*Confident Faith Sharing*

We feel strongly that everyone who would call the Parish of Alfold & Loxwood home must do two things at the very least:

- 1 – Let people know that we come to church.
- 2 – Let people know that we are a Christian and that it makes a difference in our life.

They are our two basic Christian behaviours, and we know that if we wholeheartedly commit to them we will have many conversations about Jesus.

Alongside this we commit to continue offering three evangelistic courses a year. We commit to offering evangelistic events styled in a way that appeal to non-churchgoers. We commit to starting a Mission Team that thinks tactfully about such events. We commit to provide more lay training on how to share the faith.

*Operation Alfold*

With social restrictions in place, 2020 did not provide much opportunity for face-to-face engagement with the wider community in North Alfold. We were welcomed warmly when carol singing around the new Cala homes estate and must build on that. Our previous commitments stand

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– we will do whatever we can to ensure all in North Alfold, and the new development at Dunsfold, are within reaching distance to seeing and hearing Jesus. We commit to being His hands and feet, and we commit to drawing close.

*Kids Kids Kids*

Our midweek kids work is almost entirely evangelistic in that the majority of the children do not come from church attending families. Before Covid we would have been reaching around 40 children each week through Revved Up and Fearless. At the very least, we commit to physically resurrecting both groups as soon as we possibly can. We commit to being a blessing to Loxwood School.

*A Resourcing Rural Church*

With a season of change looming; with our parish set to become a training parish for two new clergy members, we commit to last year's APCM report's final paragraph with even greater intensity:

*Where else can we inspire, not just our community, but the Church of England, or even the global Church? Why should we settle for simply maintenance and comfort when God has given us more than we deserve? Let us strive into the unknown this year believing that each and every new day "Today is the Day of Salvation!"*

**Public Benefit**

Our primary goals as a Church of England parish are:

- Spiritual, we proclaim Jesus and His Gospel to all – in the words of John 3:16, "For God so loved the world that he sent his only begotten Son, that whoever believes in him will not die but have eternal life." We provide church services, which are open to all who wish to participate and provide access to our church buildings, which are open all day for private prayer where possible enabling solace to be found away from the busyness of everyday life.
- Practical, that all within the parish are entitled to call on the parish team for baptisms, marriages, funerals and other forms of help such as assisting the disabled, marriage and bereavement counselling and visiting the sick at home and in hospital.
- Missional, we look beyond our parish to those who are less fortunate than ourselves in this country and overseas and support them prayerfully and financially.

**VOLUNTEERS**

The PCC is most grateful to everyone who provides financial support to the church and to those who help in so many different ways, both practical, pastoral and by prayer. The list is by no means complete but a big thank you to those who help to make our two churches so beautiful, both inside and out by cleaning, flower arranging and gardening; those who make the cakes and coffee, the sidesmen who welcome; those who read the Word; those who lead us in prayer, those who undertake the many pastoral activities outside the church buildings; and those, perhaps housebound, who faithfully pray for us. We would like to give special thanks to our treasurer Iain Taylor, and Julie Sayers for all her support; together they accurately predicted the impact Covid would have on our finances and encouraged us to view financial stewardship as a part of our worship. Similarly, in a year wrought with much anxiety we want to applaud our pastoral assistants

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Jane Johnson and Marjorie Loxton who must have spent hundreds of hours on the phone comforting those who felt lost. Thank you all.

**Financial Review for the year ending 31 December 2020**

The past is, as they say, a foreign country, and never more so than right now. Looking back on my report for last year, I reflected then on encouraging signs of growth in our numbers, working among more young people and steadily expanding evangelistic efforts.

But in March 2020 the first lockdown took place and just about everything went sideways, if not backwards, thereafter. Most obviously, and as with most parishes, COVID-19 has had a huge impact on our finances. For many months during lockdown we received no loose plate collections and all parish events, such as the fetes, were cancelled. And the small but steady income we received from letting out our church rooms to various local organisations dried up completely too. But the biggest question was over our most significant source of finance, which is regular giving from church members. How would that hold up as the pandemic unfolded?

Those uncertainties needed urgent consideration and action. Greg and I therefore asked Julie Sayers to estimate what our budget and cash flow forecasts looked like for the year. Her excellent and highly professional work led us to project a shortfall of about £30,000 for the year. And because we did not wish to dip into our reserves any more than absolutely necessary, the PCC decided to launch an urgent appeal to raise that very large sum.

As most people now know we raised almost £30,000, almost exactly, if we include Gift Aid and the three year income from the renewed 500 Club. We thank God for the generosity of our church members!

*Results for the year*

So what do the detailed figures look like? Most encouragingly, the financial statements for 2020 reveal that income from donations (including the appeal) was 3% up in 2020, from £114,989 to £118,718. Over £35,000 came through the Parish Giving Scheme, which spares our volunteers the laborious task processing gifts manually and Gift Aid is recovered in just a few days, to the great benefit of our cash flow.

Income from charitable activities (mainly wedding and funeral fees), was marginally up, from £2,189 in 2019 to £2,454 last year. Other trading activities, such as fetes, fell to zero and magazine advertising was slightly down, from £3,781 to £3,650 in 2020. The other major source of funds in the 2019 income and expenditure was a revaluation gain of £7,179 on the value of our investment portfolio. Our total income for 2020 was £137,737, a drop of 5% on the previous year.

Unsurprisingly in the circumstances we also sought to cut expenditure to the bare bones, although we did spend over £5,000 on the church room at Alfold, as the damp was becoming a serious problem and would have cost far more to fix had we delayed the work. We are also fortunate that much of the work on both our church buildings is not absolutely essential and can be delayed a year or two, by which time our finances will – God willing – have recovered adequately enough for us to proceed. Notwithstanding that, we increased staff salaries in line with inflation and we continued to tithe our unrestricted income to fund our various mission partners around the world, in the sum of

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well over £12,000. Our heaviest financial burden by far is the annual Parish Share of just over £70,000. This is the annual amount every parish in the Church of England has to find, mainly but not exclusively to cover clergy salaries and housing costs. Our Parish Share for 2021 will stay the same as 2020, at £71,431.

As it turned out, our total expenditure in 2020 amounted to £123,943, an increase of 4% on the previous year. Nevertheless I am pleased to be able to report an overall surplus for 2020 of £13,794, although without the appeal that figure would clearly have looked very different.

Turning to the parish balance sheet, most of our cash assets are invested in the CBF Church of England Investment Fund and the COIF Charities Investment Fund. The value of these investments increased from £106,058 to £113,075 in 2020. They produced dividends totalling £3,192 during the year. However, in an uncertain world the value of these investments may go down as well as up. If they fall next year it will have an immediate negative impact on our net income figure.

In terms of investing in the fabric of our buildings, no major expenditure is planned for 2021 except at Loxwood. A faculty was submitted to the Diocese in March for the removal of the pews, to be replaced by freestanding chairs, enabling much more flexible use of this space. We ask you to pray for a successful outcome.

So in conclusion, it is no understatement to say that 2020 has been a difficult year for the parish - but our financial position remain relatively strong thanks to the generosity of our church members and supporters. The PCC hopes it will improve in 2021 but whatever happens, we can take comfort from the certain knowledge that 'The Lord is our rock, our fortress and our deliverer, our rock in whom we take refuge'.

*Reserves policy*

The PCC's policy is to maintain a balance on unrestricted funds which equates to at least three months' unrestricted payments. This is to smooth out fluctuations in cash flow and to meet any emergencies. Our general fund reserve was £88,296 at 31 December 2020 and our unrestricted expenditure for the year was £111,027 representing eight and a half months reserve compared with seven and a quarter months last year.

The balance of the Alfold church bell fund stands at £1,359 (2019: £1,359).

The balance of £51,647 (2019 £51,123) in the two fabric fund reserves is retained for financing repairs to the respective church buildings and the church rooms. The Alfold church balance is £4,059 and the Loxwood balance is £47,588.

The balance of the music and organ fund stands at £263 (2019: £504).

The balance of £1,004 (2019: £6,764) in the special groups fund is reserved for youth group and further education activities.

It is PCC policy to invest the short-term investment fund balances with the CCLA Church of England Investment Fund.

During 2020 the PCC decided to set up a hardship fund to help local residents suffering from the direct impact of Covid 19. A total of £900 was paid out from the fund during the year and it retains a balance of £1,650. If anyone is in need of assistance from this fund please contact Rev Greg.

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***Prayer***

Last year I entirely endorsed Rev Greg's comments about prayer, especially that the parish needs to rely on prayer as though our lives depended on it. This is because we wish to be a blessing to our community and to give generously to our mission partners - and we recognise that all these good visions have costs attached. But to achieve that we simply have to depend on our good and gracious God to move hearts and provide the finances in order that our congregations can be the blessing we want them to be.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under The Parochial Church Council Measure. The PCC is a charity and is registered on the Register of Charities by the Charities Commission with the Registered Charity Number 1165693.

The appointment of PCC members is governed by and set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Each lay PCC member is to be appointed for a term of three years. At the end of his / her term, that member is entitled to put himself / herself forward to the APCM for immediate re-election to the PCC. In normal circumstances after serving two terms, the member must stand down for a period of at least one year. However, when there is a lack of members putting themselves forward for election to the PCC, and the person standing down would lead to the PCC being unduly under strength, the PCC would waive this rule.

The PCC endeavours to make the prime focus of the PCC the work of the Church rather than administration. To undertake administrative matters, there are a number of groups, such as a Buildings Group, a Finance Group, a Safeguarding Group, and a Human Relations Group, which under the leadership of a PCC member and reporting back regularly to the PCC, focus on the detailed work directly related to the topic concerned.

The PCC recognises its responsibility to carry out a review of all risks to which the charity is exposed, and a start has been made with this by introducing the Diocesan system of risk analysis for each one of our activities. Risk analyses have been completed for all activities carried out by the PCC, the Diocesan Safeguarding systems have been fully implemented, Health and Safety reviews have been undertaken in the three buildings for which the PCC is responsible and financial controls have been reviewed. In each case, administrative procedures have been improved and training initiated where necessary. The procedures recently developed jointly by the Church of England and the Charity Commission for the reporting of serious incidents will be initiated from the date of the approval of this report.

During 2020, the PCC met six times.

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**ADMINISTRATIVE INFORMATION**

The Church of St Nicholas is situated at the southern edge of Alfold village, Surrey. The Church of St John the Baptist is situated at the southern edge of Loxwood village, West Sussex, towards the foot of Vicarage Hill. The Parish of Alfold and Loxwood is part of the Diocese of Guildford within the Church of England. The correspondence address is:

The Parish Office, Alfold Church Room, Off Rosemary Lane, Alfold GU6 8EU.

*Parish Administrator:* Mrs Emily Cross

Members of the PCC who have served during the period from the 2020 APCM (27 Sep 2020) until the date this report was approved are:

*Ex-Officio Members*

*Priest in Charge:* The Revd. Gregory D  
Cushing

*Permission to  
Officiate:* Mr Michael Edwards

*Churchwardens:* Mrs Elizabeth Simpson      Year 1  
Mr Scott Bilthouse      Year 2

*Representatives on the Deanery Synod:*

Mr Richard Allan  
Mrs Suzanne Burdfield  
Mr Michael Edwards

*Elected members:  
For 3 years*

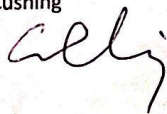
Mrs Linda Beadle	Year 3 of 3
Mrs Kim Venter	Year 1 of 3
Mr Trevor Goacher	Year 3 of 3
Mr Iain Taylor	Year 2 of 3
Mrs Christine Bolton	Year 1 of 3
Mr Roger Brockway	Year 1 of 3
Mrs Becky Hughes	Year 1 of 3
Mr Ewan Curphey	Year 1 of 3

The Secretary to the PCC is Mrs Camilla Oram

**INDEPENDENT EXAMINER**

The PCC reappointed Mr Jim Jewell to act as Independent Examiner at the Annual Parochial Church Meeting held on 7 April 2019. We are very grateful to Mr Jewell for undertaking this work. Approved by the PCC on 18 March 2020 and signed on its behalf by:

The Rev Gregory D Cushing  
PCC Chairman



Iain Taylor  
Treasurer



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**INDEPENDENT EXAMINER'S REPORT**

I report on the accounts for the year ended 31 December 2020.

**Respective responsibilities of the Trustees and the Examiner**

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- (a) examine the accounts under section 145 of the 2011 Act;
- (b) follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- (c) state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the 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 the consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

**Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respects the requirements
  - (a) to keep accounting records in accordance with section 130 of the 2011 Act; or
  - (b) to prepare accounts which accord with these accounting records 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.

  
Jim Jewell  
Trehenny  
Spy Lane,  
Loxwood

Date 7<sup>th</sup> March 2020

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**STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2020**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	2019
	£	£	£	£	£
<b>Income and endowments from: (Note 2)</b>					
Donations and legacies	116,293	2,425	—	118,718	114,989
Income from charitable activities	2,484	—	—	2,484	2,189
Other trading activities	6,161	—	—	6,161	8,723
Investments	1,256	6,689	2,429	10,374	19,689
<b>Total income</b>	<b>126,194</b>	<b>9,114</b>	<b>2,429</b>	<b>137,737</b>	<b>145,590</b>
<b>Expenditure on: (Note 3)</b>					
Expenditure on charitable activities	111,027	12,916	—	123,943	118,438
<b>Total expenditure</b>	<b>111,027</b>	<b>12,916</b>	<b>—</b>	<b>123,943</b>	<b>118,438</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>15,167</b>	<b>(3,802)</b>	<b>2,429</b>	<b>13,794</b>	<b>27,152</b>
<b>Other recognised gains / losses</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Net movement in funds</b>	<b>15,167</b>	<b>(3,802)</b>	<b>2,429</b>	<b>13,794</b>	<b>27,152</b>
<b>Total funds brought forward</b>	<b>73,129</b>	<b>59,750</b>	<b>35,309</b>	<b>168,188</b>	<b>141,036</b>
<b>Total funds carried forward</b>	<b>£88,296</b>	<b>£55,948</b>	<b>£37,738</b>	<b>£181,982</b>	<b>£168,188</b>
<b>Represented by:</b>					
<b>Unrestricted</b>					
General fund	88,296	—	—	88,296	73,129
<b>Restricted</b>					
Bell Fund - Alfold	—	1,359	—	1,359	1,359
Fabric Fund - Alfold	—	4,059	—	4,059	3,510
Fabric Fund - Loxwood	—	47,588	—	47,588	47,613
Hardship Fund	—	1,675	—	1,675	—
Music and Organ Fund	—	263	—	263	504
Special Groups Fund - Youth Fund	—	1,004	—	1,004	6,764
	—	55,948	—	55,948	59,750
<b>Endowment</b>					
Endowment Trusts	—	—	37,738	37,738	35,309
<b>Total funds carried forward</b>	<b>£88,296</b>	<b>£55,948</b>	<b>£37,738</b>	<b>£181,982</b>	<b>£168,188</b>

The attached notes on pages 15 to 21 form part of these accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**for the year ended 31 December 2020**

**BALANCE SHEET as at 31 December 2020**

	2020	2019
	£	£
<b>Fixed assets</b>		
Tangible assets (Note 5)	5,838	7,784
Investments (Note 9)	113,237	106,058
	<b>119,075</b>	<b>113,842</b>
<b>Current assets</b>		
Stocks and work in progress	477	494
Debtors	2,966	5,246
Short-term deposits and cash at bank (Note 10)	74,513	63,282
	<b>77,956</b>	<b>69,022</b>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	15,049	14,676
	<b>15,049</b>	<b>14,676</b>
<b>Net current assets</b>	<b>62,907</b>	<b>54,346</b>
<b>Total assets less current liabilities</b>	<b>181,982</b>	<b>168,188</b>
<b>Total assets less liabilities</b>	<b>£181,982</b>	<b>£168,188</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	88,296	73,129
<b>Restricted (Note 7)</b>		
Bell Fund - Alfold	1,359	1,359
Endowment Trusts Accumulated Income Fund	—	—
Fabric Fund - Alfold	4,059	3,510
Fabric Fund - Loxwood	47,588	47,613
Hardship Fund	1,675	—
Music and Organ Fund	263	504
Special Groups Fund - Youth Fund	1,004	6,764
	55,948	59,750
<b>Endowment (Note 7)</b>		
Endowment Trusts	37,738	35,309
<b>Funds of the church</b>	<b>£181,982</b>	<b>£168,188</b>

The attached notes on pages 15 to 21 form part of these accounts.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**for the year ended 31 December 2020**

**NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2019**

**1 Accounting policies**

*Basis of financial statements*

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Accounting Practice and Reporting by Charities (SORP 2015).

On 1 September 2015 under a Pastoral Scheme made by the Church Commissioners, the two parishes of St Nicholas, Alfold and St John the Baptist, Loxwood were unified to form the parish of Alfold and Loxwood. At that date, the new PCC of the unified parish took over the assets and liabilities for which the separate Alfold and Loxwood PCCs were responsible.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible at law.

*Funds*

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used as restricted income funds.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are income funds, which are to be spent on the PCC's general purposes.

*Incoming resources*

Planned Giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

*Resources expended*

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements  
for the year ended 31 December 2020**

**Note 1 (continued)**

*Fixed assets*

Consecrated and benefice property is not included in the accounts in accordance with s 10(2) (a) and (c) of the Charities Act 2011.

Various items of movable church furnishings are vested in the churchwardens for the use and benefit of the parishioners and cannot be disposed of without a faculty. These assets are regarded as "inalienable" property held on special trust on behalf of the PCC and are not accounted for in these accounts. Expenditure to renew, improve or add to them is written off as an expense in the financial year in which it occurs.

The organ in the Loxwood church is being depreciated on a straight-line basis over 10 years. Printing and electronic equipment is depreciated over 5 years on a straight-line basis.

Investments are valued at market value at the balance sheet date.

**2 Analysis of income**

**Donations and legacies**

				Total	
	Unrestricted	Restricted	Endowment	This year	2019
	£	£	£	£	£
Gift Aid - Planned Giving	9,864	—	—	9,864	10,638
Gift Aid - Parish Giving Scheme	35,799	—	—	35,799	34,814
Gift Aid - Other Giving	21,828	1,140	—	22,968	17,303
Non Gift Aid - Planned Giving	11,857	—	—	11,857	12,402
Loose plate collections	2,233	—	—	2,233	3,568
Giving through church boxes	19	—	—	19	105
Donations	12,632	1,000	—	13,632	15,695
Tax recoverable on Gift Aid	17,101	285	—	17,386	15,456
Recurring grants	4,960	—	—	4,960	5,008
<b>Total</b>	<b>116,293</b>	<b>2,425</b>	<b>—</b>	<b>118,718</b>	<b>114,989</b>

**Income from charitable activities**

				Total	
	Unrestricted	Restricted	Endowment	This year	2019
Fees for weddings and funerals	2,454	—	—	2,454	2,103
Youth Activities	—	—	—	—	86
Book Sales	30	—	—	30	—
<b>Total</b>	<b>2,484</b>	<b>—</b>	<b>—</b>	<b>2,484</b>	<b>2,189</b>

**Other trading activities**

				Total	
	Unrestricted	Restricted	Endowment	This year	2019
Bazaars and fetes etc.	—	—	—	—	1,500
Church hall lettings - fund raising	137	—	—	137	229
Magazine income - advertising	3,650	—	—	3,650	3,781
Parish magazine sales	1,075	—	—	1,075	1,688
Printing and Copying income	1,299	—	—	1,299	1,525
<b>Total</b>	<b>6,161</b>	<b>—</b>	<b>—</b>	<b>6,161</b>	<b>8,723</b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**for the year ended 31 December 2020**

Investments				Total	
	Unrestricted	Restricted	Endowment	This year	2019
Dividends	—	3,192	—	3,192	3,105
Bank and building society interest	—	3	—	3	12
Revaluation gains on investment assets	1,256	3,494	2,429	7,179	16,572
<b>Total</b>	<b>1,256</b>	<b>6,689</b>	<b>2,429</b>	<b>10,374</b>	<b>19,689</b>

<b>INCOME TOTAL</b>	<b>£126,194</b>	<b>£9,114</b>	<b>£2,429</b>	<b>£137,737</b>	<b>£145,590</b>
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**3 Analysis of expenditure**

Raising funds				Total	
	Unrestricted	Restricted	Endowment	This year	2019
Costs of fetes & other events	£ —	£ —	£ —	£ —	£ —
<b>Total</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

**Expenditure on charitable activities**

				Total	
	Unrestricted	Restricted	Endowment	This year	2019
Giving to missionary societies	12,619	—	—	12,619	11,800
Hardship Fund Donations	—	750	—	750	—
Home Mission	30	—	—	30	185
Diocesan parish share	69,899	—	—	69,899	70,500
Salaries of parish staff	5,524	5,540	—	11,064	10,490
Working expenses of incumbent	196	316	—	512	908
Rectory expenses	710	—	—	710	448
Parish training and mission	149	—	—	149	562
Insurance	2,900	—	—	2,900	3,400
Church office - expenses	731	—	—	731	703
Youth Activities	—	220	—	220	962
Organ/Piano Tuning	—	241	—	241	468
Church maintenance - minor repairs	1,073	—	—	1,073	1,079
Church maintenance - Major works - Alfold	6,440	—	—	6,440	126
Church maintenance - Major works - Loxwood	—	3,358	—	3,358	1,316
Upkeep of services	345	1,750	—	2,095	2,325
Upkeep of churchyards & Garden of Remembrance	3,809	741	—	4,550	5,114
Utilities	3,839	—	—	3,839	3,788
Magazine Expenses	39	—	—	39	38
Printing, Stationary and Computer costs	1,048	—	—	1,048	1,940
Cost of books sold	29	—	—	29	27
Other expenditure	1,647	—	—	1,647	2,259
<b>Total</b>	<b>111,027</b>	<b>12,916</b>	<b>—</b>	<b>123,943</b>	<b>118,438</b>

<b>EXPENDITURE TOTAL</b>	<b>£111,027</b>	<b>£12,916</b>	<b>—</b>	<b>£123,943</b>	<b>£118,438</b>
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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements  
for the year ended 31 December 2020**

**4 Major works**

	2020	2019
	£	£
Loxwood Church Doors	-	1,190
Loxwood Church Building Repairs	849	126
Loxwood Church Boiler House Repairs	1,301	-
Loxwood Church Heaters and Floodlights	1,207	-
Alfold Church Building Repairs	400	126
Alfold Church Room Repairs	1,219	-
Alfold Church Room Damp Repairs	<u>4,822</u>	-
<b>Total</b>	<b><u>£9,798</u></b>	<b><u>£1,442</u></b>

**5 Tangible fixed assets**  
(Organ restricted, other assets unrestricted)

	Loxwood organ	Church equipment	Parish office equipment	Total
	£	£	£	£
<b>Cost</b>				
At 1 January 2020	17,625	12,874	3,962	34,461
Additions	-	-	-	-
31 December 2020	<u>17,625</u>	<u>12,874</u>	<u>3,962</u>	<u>34,461</u>
<b>Depreciation</b>				
At 1 January 2020	17,625	5,090	3,962	26,677
Charge for the year	-	<u>1,946</u>	-	<u>1,946</u>
At 31 December 2020	<u>17,625</u>	<u>7,036</u>	<u>3,962</u>	<u>28,623</u>
<b>Net book value at 31 December 2020</b>	<b><u>NIL</u></b>	<b><u>£5,838</u></b>	<b><u>NIL</u></b>	<b><u>£5,838</u></b>
<b>Net book value at 31 December 2019</b>	<b><u>NIL</u></b>	<b><u>£7,784</u></b>	<b><u>NIL</u></b>	<b><u>£7,784</u></b>

Church equipment comprises computer equipment and the projector system at Loxwood Church this year the addition is a laptop for the incumbent. The PCC owns the Alfold Church Office building for which the Diocese acts as Custodian Trustee. The building was gifted by Edith Cammell in 1929 and has an estimated value of £200,000 to £250,000.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**for the year ended 31 December 2020**

**6 Mission giving and donations**

	<b>2020</b>	<b>2019</b>
	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
The Zambia Society	3,155	2,950
Paul Mansaray Theophany School of The Gambia	3,155	2,950
CAP	3,155	2,950
The Manlowes in Belgium	1,577	1,475
Prison Fellowship UK	<u>1,577</u>	<u>1,475</u>
<b>Total</b>	<b><u>£12,619</u></b>	<b><u>£11,800</u></b>

**7 Restricted and endowment funds**

The Fabric Funds represent accumulated donations and appeals for fabric maintenance and improvements and can only be spent for that purpose in the respective churches.

The Music and Organ Fund represents accumulated donations and appeals for the organ and music in the Church.

The Special Groups Fund represents accumulated donations and is restricted for expenditure on children's groups and Alpha Courses.

The Alfold church Bell Fund accumulated donations and is restricted for expenditure on the maintenance of the church bells there.

Endowment Fund investments are held in trust the income from which is only to be spent on prescribed purposes:

CBF Church of England Investment Fund

596 units in a Loxwood Churchyard Trust

435 units in G Whitmore Gift for beneficial purposes in the Loxwood parish

811 units in A Cardale Trust for beneficial purposes in the Loxwood parish

These investments give rise to the Endowment Trust income which is shown in the Accumulated income fund.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements  
for the year ended 31 December 2020**

The movements in the restricted and endowment funds during the year were:

	Opening Balance	Incoming resources	Resources expended	Investment revaluation Gains	Closing balance
	£	£	£	£	£
Fabric fund – Alfold church	3,510	549	-	-	4,059
Fabric fund – Loxwood church	47,613	1,589	5,108	3,494	47,588
Special groups fund	6,764	-	5,760	-	1,004
Music and organ fund	504	-	241	-	263
Bell fund – Alfold church	1,359	-	-	-	1,359
Hardship Fund	-	2,425	750	-	1,675
Endowment Trusts					
Accumulated income fund	-	<u>1,057</u>	<u>1,057</u>	-	-
Total restricted funds	<u>59,750</u>	<u>5,620</u>	<u>12,916</u>	<u>3,494</u>	<u>55,948</u>
Endowment trusts	<u>35,309</u>	-	-	<u>2,429</u>	<u>37,738</u>
	<b><u>£95,059</u></b>	<b><u>£5,620</u></b>	<b><u>£12,916</u></b>	<b><u>£5,923</u></b>	<b><u>£93,686</u></b>

**8 Analysis of net assets by fund**

	Unrestricted funds	Restricted funds	Endowment fund	Total 2020
	£	£	£	£
Tangible fixed assets	588	5250	-	5,838
Investment fixed assets	19,523	55,976	37,738	113,237
Current assets	82,948	(4,992)	-	77,956
Current liabilities	<u>(14,763)</u>	<u>(286)</u>	-	<u>(15,049)</u>
Totals	<b><u>£88,296</u></b>	<b><u>£55,948</u></b>	<b><u>£37,738</u></b>	<b><u>£181,982</u></b>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
ALFOLD AND LOXWOOD**

**Annual Report and Financial Statements**

**for the year ended 31 December 2020**

**9 Investments**  
(mainly restricted or endowment)

The investments comprise:

		Market value	
		2020	2019
		£	£
	Units		
CBF Church of England Investment Fund	4,289.73	87,885	82,230
COIF Charities Investment Fund	1,407.54	<u>25,352</u>	<u>23,828</u>
<b>Totals</b>		<b><u>£113,237</u></b>	<b><u>£106,058</u></b>
Of which:			
Restricted		55,976	52,482
Endowment		<u>37,738</u>	<u>35,309</u>
<b>Totals</b>		<b><u>£93,714</u></b>	<b><u>£87,791</u></b>

**10 Short-term deposits and cash at bank**

The deposits comprise:

		2020	2019
		£	£
Bank Current accounts		71,958	62,371
Kingdom Bank account		1,640	-
CBF Church of England deposit		806	802
Bank deposit account		<u>109</u>	<u>109</u>
<b>Totals</b>		<b><u>£74,513</u></b>	<b><u>£63,282</u></b>
Of which:			
Restricted		(4,992)	935
Unrestricted		<u>79,505</u>	<u>62,347</u>
<b>Totals</b>		<b><u>£74,513</u></b>	<b><u>£63,282</u></b>

**11 Trusts**

The Guildford Diocese holds shares in trust for the Loxwood parish, administered by the Smallpeice Bequest, from which the PCC benefited this year. The PCC has no direct authority over this bequest.

### **Safeguarding Report**

In September 2020, Jane Johnson stepped down as the Parish Safeguarding Officer after many years of faithful service. We are very grateful for her hard work and attention to detail. She has handed over her role as PSO and DBS validator to Ruth Allan.

As a parish we fully understand that everyone is responsible for ensuring that all children, young people and vulnerable adults are safe in Church and at all our activities. However as charity trustees, all PCC members, along with the Incumbent, are corporately legally accountable for ensuring good safeguarding practice in the parish and for making Safeguarding a governance priority. Our PCC must maintain the appointment of a Safeguarding Officer who works with the Diocese to give guidance as to how to achieve the highest possible standards of Safeguarding. The PCC review and adopt annually the Church of England Safeguarding Policy 'Promoting a Safer Church' and the Policy Statement is displayed in both Churches. Any Safeguarding incident must be reported to the Diocesan Safeguarding Advisor who would then also inform the Charities Commission.

The Safeguarding Policy and other information about Safeguarding can be found at

[www.cofeguildford.org.uk/safeguarding](http://www.cofeguildford.org.uk/safeguarding)

Effective training plays an important part in supporting PCC members to discharge their responsibilities and only the Safeguarding Basic awareness C0 is now mandatory for all PCC Members. All new members have completed the required training. New Training Guidance was published in January 2021 and, in addition to the Incumbent and LLM, Church Wardens, Pastoral Team and Youth Leaders are now expected to attend Training Courses in Leadership and Safer Recruitment. Domestic Abuse. Training in Domestic Abuse is required for the Incumbent, LLM, Youth Leaders, Pastoral team and the PSO. Due to Covid-19 several courses have been offered online with limited availability so some training needs remain outstanding. Training is ongoing and must be refreshed every 3 years. Regarding DBS clearance, there are at present 18 Church Officers and Parishioners who have DBS clearance, renewed every 5 years. The database, has been updated so that with the help of the Parish Administrator we are able to keep all training records and DBS clearance up to date.

The Risk Assessments for all PCC approved activities are reviewed annually by the Group Leaders and amended if necessary, before being reviewed and approved by the PCC. New activities are assessed before they begin so this is an ongoing procedure. This past year has posed the challenge of Covid-19 and risk assessments for both out door services and online Zoom activity for Fearless have reflected appropriate safeguarding measures. In order to

comply with Safer Recruitment requirements, Role Descriptions for new employees and volunteers have been completed.

We successfully completed the Parish Safeguarding Self Audit in October 2020 and was submitted to the Diocese. This highlighted further training needs which are now well underway.

We are pleased that we have not had any reported Safeguarding incidents this year. If you do have any concerns please contact:

Rev'd Greg Cushing      07746721504  
[gregory\\_cushing@hotmail.com](mailto:gregory_cushing@hotmail.com)

Safeguarding Officer  
Ruth Allan      07968138089  
[rutheallan@me.com](mailto:rutheallan@me.com)

Diocesan Safeguarding Advisor  
Jackie Broadfoot      07544566850  
[jackie.broadfoot@cofeguildford.org.uk](mailto:jackie.broadfoot@cofeguildford.org.uk)

Ruth Allan

### The Parish Office and Parish Magazine Report 2020

2020 has certainly been a different year. The March 2020 magazine was the last fully printed edition. From April, an online version was produced together with 40 hard copies for those with no internet or for those who specifically requested a delivered copy. We continued printing the magazine for our neighbour, Kirdford with Plaistow, as they found that an online edition did not work for them.

Kirdford and Plastow have now formed a Joint Benefice with Wisborough Green and have informed us that they will no longer require us to print their magazine after March 2021.

The account for the year 2020 shows a small profit of £1106. Income was down £530 on 2019 mainly due to the inability to collect all the annual subscriptions. There was also a small reduction in advertising revenue. Alfold PC made their belated grant of £300 from 2019. Expenditure was down by £911.

£4000 was transferred to the PCC account at the end of 2020.

In recognition of the difficulties encountered by our advertisers over this past year, a 25% discount was offered for 2021. The majority of them are continuing to advertise. In view of the continued problems with collecting subscriptions, we have invited voluntary donations in 2021.

We thank Alfold and Loxwood Parish Councils for their continuing grants and Jim Jewell for examining the accounts. We are also most grateful to everyone involved in producing and distributing the magazine.

#### Alfold & Loxwood Magazine: 2020 Accounts summary

<b>Income from:</b>	Magazine sales	1075	
	Advertisements	3650	
	Parish grants	900	
	Other printing etc.	1299	
			<u>£6924</u>
<b>Expenditure</b>	Printing & copying supplies	302	
	Printer contracts	466	
	Office costs	138	
	Computer Equipment, toner etc.	280	
	Telephone	590	
	Advertising costs	39	
	Transfer to PCC	4000	
	Misc. Costs	3	
			<u>£5818</u>
<b>Overall result</b>	Profit		<u>£1106</u>

Hugh Beadle