

Independent examiner's report to the trustees of The Parochial Church Council of The Ecclesiastical Parish of Ferring, Diocese of Chichester

I report to the trustees on my examination of the accounts of The Parochial Church Council of The Ecclesiastical Parish of Ferring, Diocese of Chichester (the charity) for the year ended 31 December 2020.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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

Signed: *C. Young*

Name: Claire Young FCCA
Address: 94 Palatine Road
Goring by Sea
Worthing
West Sussex

St Andrew's Church													Ref:	A1
Independent Examination for the period ended 31 December 2020													CY	09.04.21

St Andrew's Church				Ref:	WP1
Independent Examination for the period ended 31 December 2020				CY	06.04.21
Reference					
1.1	Threshold source:- Charity commission for England and Wales - Guidance Independent examination of charity accounts: examiners (CC32) https://www.gov.uk/government/publications/independent-examination-of-charity-accounts-examiners-cc32				
1.2	A review of the accounts and Treasurers Report indicates that an audit is not required for any other reason				
	Audit required for any other reason?	No			
1.3	Total income per Income and Expenditure Report	174,125			
	Charity audit threshold	25,000			
	Condition satisfied?	Yes			
	Independent Examination Required?	Yes			
1.4	Gross Income for the period	174,124.75			
	Exceeds £1m?	No			
	Aggregate value of assets	607,001.43			
	Income Exceeds £250k AND assets exceed £3.26m?	No			
	Audit threshold not met				
1.5	Charity Commission website checked and report extracted. (See Separate tab 1.5)				
	Charity is not a parent charity				
	Charity has no subsidiaries				
	Charity does not operate branches				
	Group accounts are not required				
1.6	Charity is not a charitable Company				
	Audit exemption Statement n/a				
1.7	Total income per Income and Expenditure Report	174,125			
	Threshold for Receipts and Payments Accounting	250,000			
	Receipts and Payments Accounting permissible?	Yes			
	Accruals accounting required for any other reason?	No			
	Receipts and Payments Accounting conditions satisfied				
1.8	Total income per Income and Expenditure Report	174,125			
	Threshold for Examiner eligibility	250,000			
	Additional examiner eligibility required	No			
	Additional examiner eligibility requirement not applicable				
1.9	Charity eligible for Independent Examination?	Yes			
2.1	No close personal relationships with Trustees	Confirmed			
2.2	No day to day involvement in administration of Charity	Confirmed			
2.3	Examiner is independent	Confirmed			
2.4	See WP 2.4	Confirmed			
3.1	See Working Papers attached	Confirmed			
3.2	Preparation of Papers considered acceptance of appointment	Confirmed			
3.3					
4.1	Accounting records reviewed and prior years reports read	Confirmed			
4.2					
5.1	Accounting records for the period have been provided and are complete	Confirmed			
5.2	Records maintained by Treasurer and reconciled monthly	Confirmed			
5.3	No details of internal review of financial controls in year - not considered necessary	Confirmed			

ACCA members: search results

Refine search

Your search for ACCA members named **Claire Victoria Young** returned the following results:

Sort by

Full name (ascending) ▼

Displaying 1 - 1 of 1

Full name	City/town	Location	Admission year	Certificates/licences held
Young, Claire Victoria FCCA	Worthing	United Kingdom	2007	

Results per page

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Previous1Next

Andrew's Church Independent Examination for the period ended 31 December 2020							Ref: CY	WPS 09.04.21
	2020	2019	2018	Year-on- Year Movement	As a %age increase/ decrease	Commentary (where there is a significant variance). Additional Information/explanation requested (responses in green)		
Bank & building soc interest	72.06	78.77	8.51	- 6.71	-9%	Confirmed to statements		
Berkley Court	11,615.20	8,997.00	4,800.39	2,618.20	29%	New tenants paid years rental in advance	Includes 6 months of 2021 rental prepayment	
Church Hall Lettings BACS	2,404.50	4,551.00	6,165.00	- 2,146.50	-47%	Lockdown - church hall closed for most of the year	Covid related	
Church Hall Lettings WCS	1,005.00	3,423.00	2,135.50	- 2,418.00	-71%	Lockdown - church hall closed for most of the year -split by payment method	Covid related	
Church Hall Lettings Other	-	-	60.00	-	-			
Dividends	3,812.60	7,586.60	6,351.33	- 3,774.00	-50%	Reduction in share value resulting in lower dividends - pandemic		
Donations & Appeals etc.	2,810.30	3,795.50	11,217.20	- 985.20	-26%	Fewer opportunities as church closed for much or the year - pandemic	Covid related	
Flowers	730.04	331.00	445.00	399.04	121%	Gift from parishioner leaving the area		
Gift Aid envelopes	3,458.00	11,187.00	13,748.60	- 7,729.00	-69%	Fewer opportunities as church closed for much or the year - pandemic	Covid related	
Gift Aid cheques bank	2,620.00	2,080.00	1,525.00	540.00	26%	Some parishioners have increase their offering with one off cheque		
Home Mission	1,503.00	3,749.30	-	- 2,246.30	-60%	Fewer opportunities as church closed for much or the year - pandemic	Covid related	
Investment cashed in	45,000.00	-	-	45,000.00		Money withdrawn from investment to cover cost of new stained glass window completion 2021		
Legacies	2,000.00	-	2,781.02	- 2,000.00		Two legacies received	One-off	
Loose plate collection	3,460.80	8,074.30	9,309.60	- 4,613.50	-57%	Fewer opportunities as church closed for much or the year - pandemic	Covid related	
Other funds generated	350.10	1,437.50	3,531.13	- 1,087.40	-76%	Fewer opportunities as church closed for much or the year - pandemic	Covid related	
Santander Reserve Income	-	-	4,350.02	-	-			
Service Fees - funeral	6,410.00	11,428.10	9,902.60	- 5,018.10	-44%	Fewer Funeral services	Covid related	
Service Fees - weddings	542.00	1,825.00	4,945.00	- 1,283.00	-70%	Only 1 wedding this year, cancellations due to pandemic	Covid related	
Standing Orders	40,848.69	35,676.85	29,849.72	5,171.84	14%	Because there have been fewer services parishioners have been encouraged to create	Covid related	
Standing Orders - Lloyds	1,782.00	342.00	537.00	1,440.00	421%	Because there have been fewer services parishioners have been encouraged to create	Covid related	
Suppliers refund - Santander	-	324.14	271.27	- 324.14	-100%			
Tax recovery on Gift Aid	11,636.17	12,789.31	11,861.49	- 1,153.14	-9%			
Wallsafe	583.40	951.50	985.50	- 368.10	-39%	Fewer visitors to the church, fewer opportunities	Covid related	
Coffee money	130.00	626.77	631.84	- 496.77	-79%	Church hall closed for much of the year	Covid related	
Non GA	615.40	1,012.00	1,568.70	- 396.60	-39%	Fewer opportunities as church closed for much or the year - pandemic - donation	Covid related	
Other funds general	30,735.49	1,558.50	3,081.05	29,176.99	1872%	During lockdown many parishioner have made offerings for general use, unable to go to church	£15k transfer (nets against £15k expense). Going forward transfers are to be netted off within same cost category	
Total Income	174,124.75	121,825.14	130,062.47	- 8,237.33	-6%			
Administration/L	-	194.85	1,616.82	- 194.85	-100%			
Administration/S	15,000.00	10,000.00	1,959.63	5,000.00	50%	Transfer to Lloyds bank account	£15k transfer (nets against £15k income - other funds general). Going forward transfers are to be netted off within same cost category	
Berkley Court Expenses	811.75	-	112.50	811.75	N/A	church flat repairs	One-off (new tenant in year)	
Church Celebratory decorations	-	-	112.50	-	-			
Church flat exp	-	224.59	739.25	- 224.59	-100%	see above		
Church flowers	192.49	1,004.19	864.05	- 811.70	-81%	Church closed for much of the year	Covid related	
Church Hall Lettings (refund)	-	-	40.00	-	-			
Church Hall Running costs	126.51	798.35	771.07	- 671.84	-84%	Lockdown - church hall closed for most of the year	Covid related	
Church Maint	1,558.06	1,366.00	6,324.41	- 192.06	14%			
Church running – elec	477.21	599.20	1,303.51	- 121.99	-20%			
Church running – gas	442.78	435.42	838.62	- 7.36	2%			
Church running – water	106.64	350.36	75.60	- 243.72	-70%			
Church running – costs	2,337.02	3,552.27	3,040.67	- 1,215.25	-34%	Fewer services		
Church service supplies	375.51	2,046.73	103.00	- 1,671.22	-82%	Fewer services	Covid related	
Cleaning	1,699.87	3,495.16	3,283.19	- 1,795.29	-51%	Less cleaning required due to church hall being closed most of the year	Covid related	
Costs of Fetes & other events	-	-	200.00	-	-			
Council tax	2,011.22	1,932.45	1,830.06	- 78.77	-4%			
DBS	12.00	54.00	18.00	- 42.00	-78%			
Diocese funeral fees	25.00	264.00	25.00	- 239.00	-94%			
Diocese Parish share	76,000.00	75,000.00	69,656.00	1,000.00	1%			
Diocese Parochial share	6,831.00	5,766.00	5,873.60	- 1,065.00	-18%			
Education	-	30.00	-	- 30.00	-100%			
Giving relief & development	-	110.00	1,579.00	- 110.00	-100%			
Governance/audit fee	-	4,938.80	3,854.60	- 4,938.80	-100%			
Hall major repairs	2,270.40	4,946.40	-	- 2,676.00	-54%	Hall roof repair		
Hall running - Elec	1,254.73	1,436.18	610.02	- 181.45	-13%			
Hall running - maint	70.80	569.80	-	- 499.00	-88%			
Hall running - gas	1,046.96	1,263.96	1,415.86	- 217.00	-17%			
Home Mission	39,135.82	19,009.10	860.00	20,126.72	106%	Donations to charity, new window costs / deposit, architect fees	and £45k for cost of new window (expense incurred in charity meeting it's mission and objectives to attract new members)	
Insurance L	1,230.11	1,215.77	202.62	14.34	1%			
Insurance S	1,629.51	1,360.34	-	269.17	20%			
Lloyds admin BACS	-	-	1,710.56	-	-			
Organ & organist fees	1,500.46	2,634.04	3,372.64	- 1,133.58	-41%	Fewer services	Covid related	
Other planned giving	-	-	15,607.87	-	-			
Southern Water	160.40	-	230.40	- 160.40	-100%			
Upkeep of Churchyard	3,422.88	3,542.27	2,313.60	- 119.39	-3%			
Verger	37.00	140.00	175.00	- 103.00	-74%			
Vicarage house exp	142.00	142.00	70.00	-	0%			
Working exp of incumbent	1,114.72	1,645.74	2,550.30	- 531.02	-32%			
Total Outgoings	161,022.85	149,803.97	133,466.45	16,397.52	12%			
Account Balances:-								
CCLA Deposit Account	16,456.95	15,059.59	13,626.21	1,397.36	9%	Movement consists of dividends and interest only		
Lloyds Bank Account	35,842.33	7,539.00	55,121.40	28,303.33	375%	£45k inv cashed in, £15k transfer in from Santander current account, £5,855 'other funds -		
Santander Current Account	18,415.28	48,010.47	41,689.27	29,595.19	-62%	BAU plus £15k transfer out to Lloyds account (administration)		
Santander Reserve Account	45,341.87	30,843.11	17,529.83	14,498.76	47%	Movement consists of Berkley Court income, divs and interest.		
	116,056.43	101,452.17	127,966.71	- 26,514.54	-21%			
Investment Balances:-								
BNV	101,722.00	102,145.00	74,052.00	- 423.00	0%			
Blackrock	72,643.00	70,022.00	72,413.00	- 6,379.00	-8%			
Boom	10,000.00	10,000.00	-	-	0%			
CCLA Account	115,376.00	105,610.00	83,590.00	9,766.00	9%			
CCLA Shares	2,320.00	2,320.00	38,035.00	-	0%			
M&G Investments	20,894.00	84,784.00	72,700.00	- 63,890.00	-75%	Funds used for new window	£45k cashed in, remaining £19k decrease is due to de	
Mayfair Capital Investment	89,373.00	90,825.00	85,633.00	- 1,452.00	-2%			
Schroders	78,617.00	89,794.00	81,768.00	- 11,172.00	-12%			
	490,945.00	564,500.00	508,191.00	56,309.00	11%			

St Andrew's Church				
Independent Examination for the period ended 31 December 2020				
St. Andrew's Church Ferring Income and Expenditure Report - Year Ended 31st December 2020				
Nominal	Caption	This Year	Last Year	Difference
1020	Bank & Building Society Interest	£72.06	£78.77	(£6.71)
1242	Berkley Court	£11,615.20	£8,987.00	£2,618.20
1240	Church Hall Lettings BACS	£2,404.50	£4,551.00	(£2,146.50)
1240	Church Hall Lettings WCS	£1,005.00	£3,423.00	(£2,418.00)
1001	Dividends	£3,812.60	£7,586.60	(£3,774.00)
550	Donations & Appeals etc	£2,810.30	£3,795.50	(£985.20)
2721	Flowers	£730.04	£331.00	£399.04
110	Gift Aid - Envelopes	£3,458.00	£11,187.10	(£7,729.10)
101	Gift aid cheques bank	£2,620.00	£2,080.00	£540.00
101	Home Mission	£1,503.00	£3,749.30	(£2,246.30)
2360	Investment cashed in	£45,000.00	£0.00	£45,000.00
701	Legacies	£2,000.00	£0.00	£2,000.00
301	Loose Plate Collections	£3,460.80	£8,074.30	(£4,613.50)
901	Other Funds Generated	£360.10	£1,437.50	(£1,087.40)
2540	Service fees Funeral	£6,410.00	£11,428.10	(£5,018.10)
2540	Service fees Weddings	£542.00	£1,825.00	(£1,283.00)
201	Standing Orders	£40,848.69	£35,676.85	£5,171.84
201	Standing Orders Lloyds	£1,782.00	£342.00	£1,440.00
	Supplier Refund Santander	£0.00	£324.14	(£324.14)
601	Tax Recoverable on Gift Aid	£11,636.17	£12,789.31	(£1,153.14)
901	Wall Safe	£583.40	£951.50	(£368.10)
301	coffee money	£130.00	£626.77	(£496.77)
301	non GA	£615.40	£1,012.00	(£396.60)
901	other funds General	£30,735.49	£1,558.50	£29,176.99
	Total Income	£174,124.75	£121,825.24	£52,299.51
Accounts Brought Forward:				
	CCLA Deposit Account	£16,456.95	£15,059.59	£1,397.36
	Lloyds Bank Account	£35,842.33	£7,539.00	£28,303.33
	Santander Current Account	£18,415.28	£48,010.47	(£29,595.19)
	Santander Reserve Account	£45,341.87	£30,843.11	£14,498.76
	Total B/F	£116,056.43	£101,452.17	£14,604.26
Investments Brought Forward:				
	BNY Mellor	£101,722.00	£102,145.00	(£423.00)
	Blackrock Fund	£72,643.00	£79,022.00	(£6,379.00)
	Boomi Credit Union	£10,000.00	£10,000.00	£0.00
	CCLA Fund (Investment)	£115,376.00	£105,610.00	£9,766.00
	CCLA Old Shares (Investment)	£2,320.00	£2,320.00	£0.00
	M & G Investments	£20,894.00	£84,784.00	(£63,890.00)
	Mayfair Capital Investments	£89,373.00	£90,825.00	(£1,452.00)
	Schroders	£78,617.00	£89,794.00	(£11,177.00)
	Total B/F	£490,945.00	£564,500.00	(£73,555.00)
Outgoing				
2360	Administration/L	£0.00	£194.85	(£194.85)
2360	Administration/S	£15,000.00	£10,000.00	£5,000.00
1242	Berkley Court Expenses	£811.75	£0.00	£811.75
2130	Church Flat expenses	£0.00	£224.59	(£224.59)
2721	Church Flowers	£192.49	£1,004.19	(£811.70)
101	Church Hall running costs	£126.51	£798.35	(£671.84)
2330	Church Maintenance	£1,558.06	£1,366.00	£192.06
2401	Church Running - Electricity	£477.21	£599.20	(£121.99)
2410	Church Running - Gas	£442.78	£435.42	£7.36
2420	Church Running - Water	£106.64	£350.36	(£243.72)
2330	Church Running Costs	£2,337.02	£3,552.27	(£1,215.25)
2340	Church Service Supplies	£375.51	£2,046.73	(£1,671.22)
2331	Cleaning	£1,699.87	£3,495.16	(£1,795.29)
2120	Council Tax	£2,011.22	£1,932.45	£78.77
101	DBS	£12.00	£54.00	(£42.00)
2540	Diocese Funeral fee	£25.00	£0.00	£25.00
1910	Diocese Parish Share	£76,000.00	£75,000.00	£1,000.00
1910	Diocese Parochial fees	£6,831.00	£5,766.00	£1,065.00
2170	Education	£0.00	£30.00	(£30.00)
1830	Giving - Relief & Development	£0.00	£110.00	(£110.00)
2601	Governance Costs/Audit fee	£0.00	£4,938.80	(£4,938.80)
2801	Hall Major Repairs	£2,270.40	£4,946.40	(£2,676.00)
2530	Hall Running - Electricity	£1,254.73	£1,436.18	(£181.45)
2660	Hall Running - Maintenance	£70.80	£569.80	(£499.00)
2661	Hall Running Gas	£1,046.96	£1,263.96	(£217.00)
1850	Home Mission	£39,135.82	£19,009.10	£20,126.72
101	Insurance/L	£1,230.11	£1,215.77	£14.34
101	Insurance/S	£1,629.51	£1,360.34	£269.17
2320	Organ & Organists fees	£1,500.46	£2,634.04	(£1,133.58)
2140	Southern Water	£160.40	£0.00	£160.40
2350	Upkeep of Churchyard	£3,422.88	£3,542.27	(£119.39)
101	Verger	£37.00	£140.00	(£103.00)
2130	Vicarage House Expenses	£142.00	£142.00	£0.00
2101	Working Expenses of Incumbent	£1,114.72	£1,645.74	(£531.02)
	Total Expenditure	£161,022.85	£149,803.97	£11,218.88
Accounts Carried Forward:				
	CCLA Deposit Account	£16,456.95	£15,059.59	£1,397.36
	Lloyds Bank Account	£35,842.33	£7,539.00	£28,303.33
	Santander Current Account	£18,415.28	£48,010.47	(£29,595.19)
	Santander Reserve Account	£45,341.87	£30,843.11	£14,498.76
	Total C/F	£116,056.43	£101,452.17	£14,604.26
Investments Carried Forward:				
	BNY Mellor	£101,722.00	£102,145.00	(£423.00)
	Blackrock Fund	£72,643.00	£79,022.00	(£6,379.00)
	Boomi Credit Union	£10,000.00	£10,000.00	£0.00
	CCLA Fund (Investment)	£115,376.00	£105,610.00	£9,766.00
	CCLA Old Shares (Investment)	£2,320.00	£2,320.00	£0.00
	M & G Investments	£20,894.00	£84,784.00	(£63,890.00)
	Mayfair Capital Investments	£89,373.00	£90,825.00	(£1,452.00)
	Schroders	£78,617.00	£89,794.00	(£11,177.00)
	Total C/F	£490,945.00	£564,500.00	(£73,555.00)
	Total Income	£174,124.75	£121,825.24	£52,299.51
	Total Outgoings	£161,022.85	£149,803.97	£11,218.88
	Net Gain	£13,101.90	£0.00	£13,101.90
	Net Loss	£0.00	(£27,978.73)	£27,978.73

Trustees Annual Report 2020

Aims and purposes as a charity

The Parochial Church Council has the responsibility of co-operating with the incumbent, the Revd Gary Ingram, in:-

- The promotion of the gospel of Jesus Christ according to the doctrines and practices of the Church of England.
- Promoting in the parish the whole mission of the church, pastoral, social, evangelistic and, ecumenical.
- To know Jesus better and make him better known.
- Practical support and care for all people in the parish, from the youngest to the oldest.
- Providing financial support to those in need and to other organisations with similar objectives.

Our plan to achieve our charitable objectives

When planning our activities for the year, our Incumbent and the PCC have considered the Charity Commission's guidance on public benefit and the specific guidance on 'charities for the advancement of religion'.

The council has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, fully recognising its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

For 2020 we discussed and planned the following objectives and activities to fulfill our aims:

- Enabling as many people as possible to worship at our church
- Enabling as many people as possible to become part of our parish community
- Teaching, baptising and nurturing new and existing believers
- Maintaining an overview of worship throughout the parish
- Considering how services can involve the many groups that live within the parish

- Putting faith into practice, through prayer and scripture, music and sacrament
- Offering worship and prayer, learning about the Gospel, in small group situations
- Assisting people from all walks of life to develop their knowledge of, and trust in, Jesus
- Provision of pastoral care for all people living in the parish
- Helping the poor and needy of the parish
- Giving grants to missionary and local organisations, including Ferring Church of England Primary School
- Reaching out to the unchurched through provision of social activities, including outings, meals, and 'fun' events
- Maintaining the fabric of the church building as a historic centre and focus of life in the village
- Making our premises available for use by the community, whether for Christian or recreational purposes and keeping the Church Building open throughout daylight hours for quiet meditation and prayer.

What we achieved and how we affected beneficiaries' lives

Attendance at worship

During the majority of 2020 we have been unable to worship in the church building and have relied on recorded services on our website and live 'facebook' services conducted by the vicar from the vicarage. These have been very well supported and appreciated by folk from the village and beyond!

We have been able to keep telephone links with members of the congregation who were in lockdown and when government guidelines permitted, we have resumed worship in the church but with limited numbers and strict 'distancing' rules.

The building has been open for private prayer and reflection every morning for three hours and a team of 'sanitisors' have ensured safety and cleanliness every day.

The reports in this booklet explain more of what is happening in our Church community and our work and outreach in the village and further afield.

Financial Review

The church is dependent on income largely donated from its supporters and congregation, together with other donations, fees from church services and hire of the church hall and some investment income.

The largest expenditure of the PCC was the sum of £76,000 paid to the diocese for our share of all churches' Parish Ministry Costs, approx. £5,000 more than the previous year. This amount covers; clergy stipends, national insurance and pensions, clergy housing, training for clergy, support services such as safeguarding services and building advice.

The trustees maintain free reserves in unrestricted funds at a level to meet a minimum of 6 months normal running expenses and to cover governance costs. The church is able to release some investments to generate cash should further funds be required.

Expenditure exceeded income in the year by approx. £31,898. Income amounted to £114,124 (excluding transfers) and expenditure £146,022 (excluding transfers) however the church has donated 14% of the annual income to worthy causes.

The full year's results and the financial position at the end of the year are included in the report under the financial statement, trustees are satisfied with the position.

Structure, governance and management of the charity

The Parochial Church Council [PCC] is registered with the Charity Commission as required by the Charities Act 2011.

Its governing document is the Parochial Church Council [Powers] measures 1956.

During the year the following served as members of the parochial Church Council:

Ex Officio member

Vicar

Churchwardens:

Lay Members of the Deanery Synod:

Katie Baird

Alison Gompertz from October 2020

Susan Young

Graham Tovey

Lay Members of the Parochial Church Council:

Margaret Metcalf

Gwen Chinnery

Janet Fabian

Anthony Hall

Christopher Hansen

Tim Harris

Susan Pratt

Margaret Mason

Christopher Green

Meetings of the Council in 2020:

There were only 2 full meetings of the Council and the Standing committee communicated by e-mail on a regular basis. In such an unusual year, statistics would be meaningless.

Membership of the PCC is determined under the Church Representation Rules and consists of certain ex-officio members (the Vicar, the churchwardens and members of the Deanery, Diocesan or General Synods) and members of the church who are elected at the Annual Parochial Church Meeting (APCM). We try to ensure a balance of skills and experience where possible and to encourage parishioners with particular gifting to stand for election, ensuring that they fully understand the responsibilities of Trusteeship.

This Trustees' Annual Report was approved by the PCC and signed on their behalf by The Revd. Gary Ingram, PCC Chairman.

St Andrew's Church Treasurers Report January 2020-December 2020

This year our accounts have been independently examined by Claire Young

Well, what a year definitely not one we could have predicted or planned for or one we want to repeat but, as always, our family at St Andrew's have come up trumps!

Income

As can be seen from the end of year report this year it looks as if our income is above that of the previous year however, I need to explain the figures further. Our income total for the year is £174,124 but this includes £45,000 from a cashed in investment to be used to pay for our beautiful new stained-glass window and £15,000 transferred from Santander to the Lloyds account as at the beginning of the year Lloyds funds were getting low, so it is a straight forward in and out transaction on the income /expenditure report. Taking these figures into account income would be £114,124 which is £7,701 less than last year considering the year we have had I think this is remarkable and it has meant we have been able to meet all our bills as usual.

Our income from Berkeley Court looks higher but the tenants have paid a year in advance and in fact we have had to reduce the rent slightly to attract tenants. We have also received £2,000 from legacies for which we are grateful, because we had to suspended services a number of categories look considerably lower than last year, no services mean no loose plate collections etc. Our fund-raising activities (Home Mission) have not been able to happen even coffee on Sundays usually generates a healthy income in a 'normal' year.

However, you have been extremely generous and many of you have given extra donations to help with our finances. This has not always been easy to account for as money was donated anonymously or from kind people who are not known members of our community, again grateful thanks to each and everyone of you. Many of you have continued with the yellow offertory envelopes and where this happened, Gwen was able to record the offerings to benefit from gift aid, however for some money I have had to ere on the side of caution and if we were not aware that we could claim gift aid I have just paid the money directly into general funds. An up side to this is that some members have decided to donate using a standing order which accounts for some moneys not received in the envelopes this has been a great help.

Gwen has once again worked her magic and we have received £11,636 recoverable on gift aid, so as you can see it is well worth you gift aiding your offering where possible.

Expenditure

Again, our expenditure figure £161,022 includes the £15,000 previously explained and therefore £146,022 is actual spending which means our expenditure is £31,898 above our income. This has been a continuing picture for some years now and despite your wonderful generosity this year I feel I have to point

out we are living well above our income and would therefore ask if possible, for supporters to consider a small increase in your regular offering which would be gratefully received. That being said, we are aware of how difficult finances are for many, and understand this may not be possible.

Once again, the PCC have agreed a small increase to be added our Diocese Parish Share, which supports other parishes not as fortunate as ourselves who find they cannot afford to meet their share of the diocese costs. The Diocese Parish Share (£76,000) – our largest expense, enables the diocese to fund:

Clergy stipends, national insurance and pensions

Clergy housing

Training for clergy

Support services such as safeguarding services and building advice

Investments

You can see that most of our investments have devalued this year (with the exception of the CCLA fund) but in this challenging year it is to be expected and investments are long term so we will remain with those ethical investments chosen and hope for an improvement next year. Be aware that M & G Investments are the fund we withdrew the £45,000 for the new window from.

Giving, relief and development

Obviously, we have not been able to be as generous with our giving, relief and development this year however we have been able to donate almost 14% of our income largely made up of the £15,000 that was promised to our local primary school.

Sue Pratt

St Andrew's Treasurer.

St Andrew's Church													
Independent Examination for the period ended 31 December 2020													
Santander Business Account													
Bank account	11413285												
Sort code	90153												
Opening balance as @ 01.01.20		48,010.47		Agreed to Bank Statement				48,988.83	Opening balance				
								978.36	Diff due to openng balance as at 07.01.20 used instead of as at				
Total Credits received in the year:		67,425.80											
Total Debits in the year:		- 97,999.35											
Closing balance as @ 31.12.20			18,415.28	Agreed to Bank Statement									
Check:-			978.36										
Summary of Income received in year	TOTAL	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
	£												
Church Hall Lettings	995.00	923.00	40.00	32.00									
Dividends	1,001.10	78.18	340.49								582.43		
Donations & Appeals	1,529.30	1,529.30											
Flowers	230.04	25.00	20.00							12.00			173.04
Gift aid - envelopes	2,700.00	805.00	826.00	507.00						187.00	185.00		190.00
Gift aid - cheques banked	2,075.00	400.00	135.00	150.00						525.00	410.00		455.00
Home Mission	1,503.00	450.00	373.00	663.00						17.00			
Loose plate collections	2,788.50	649.20	522.50	415.70						349.60	245.30		606.20
Other Funds - generated	350.10	69.50	230.60	50.00									
Service Fees - funeral	2,961.00	590.00	1,013.00	462.00						357.00	340.00		199.00
Service Fees - weddings	-												
Standing Orders	38,709.39	6,543.19	2,683.50	2,653.50	3,348.50	2,728.50	2,663.50	2,733.50	3,803.50	2,818.50	2,818.50	2,853.50	3,061.20
Tax recoverable on Gift Aid	10,472.47		1,049.43	821.00	902.50	1,352.63	1,370.25	839.25	1,172.00	881.88	1,012.28	1,071.25	
Wall Safe	477.10	41.30	53.60							102.20	74.90		205.10
Non GA	353.40	61.00	47.40	57.00						60.00	105.00		23.00
Other Funds - general	1,280.40	69.40	130.00	754.00						37.00	20.00		270.00
	67,425.80	12,234.07	7,464.52	6,565.20	4,251.00	4,081.13	4,033.75	3,572.75	4,975.50	5,347.18	5,793.41	3,924.75	5,182.54
<i>Per Annual Summary</i>													
Summary of Expenditure in year	TOTAL	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
	£												
Administration/S	15,000.00	15,000.00											
Church running costs	659.12				168.00	77.94		197.18			216.00		
Church running - electricity	419.62	52.64	54.48	56.04		9.30	17.19	33.13	45.55	49.00	48.49	53.80	
Church running - gas	652.11	115.98	112.60	118.82	233.87		36.44		29.96				4.44
Church running - costs	168.00	168.00											
Council tax	1,817.22			201.22	202.00	202.00	202.00	202.00	202.00	202.00	202.00	202.00	
Diocese fees	76,000.00		12,670.00	6,333.00	6,333.00	6,333.00	6,333.00	6,333.00	6,333.00	6,333.00	6,333.00	6,333.00	6,333.00
Hall running - electricity	1,029.90	163.73	193.49	171.14	73.08	65.76	54.84	53.31	50.79		118.38	85.38	
Hall running - gas	759.69	181.39	201.71	175.17						32.00	29.15	74.09	66.18
Insurance	1,493.69	135.79	135.79	135.79	135.79	135.79	135.79	135.79	135.79	135.79	135.79	135.79	
	97,999.35	15,817.53	13,368.07	7,191.18	7,145.74	6,823.79	6,779.26	6,954.41	6,797.09	6,751.79	7,082.81	6,884.06	6,403.62

