

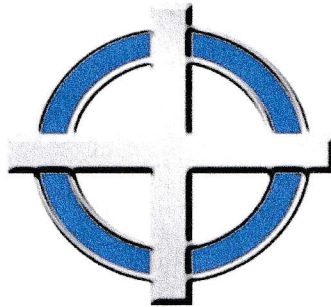
CENTRAL READERS COUNCIL CIO

Registered Charity Number 1182319

FINANCIAL STATEMENTS

FOR THE YEAR ENDING

31st DECEMBER 2020



**CHURCH HOUSE
GREAT SMITH STREET
LONDON SW1P 3AZ**

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CENTRAL READERS COUNCIL CIO
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2020

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
INCOMING RESOURCES	2				
Voluntary Income					
Diocesan contributions		18,003	0	18,003	21,955
Generated Income					
Magazine and Website Income		68,154	0	68,154	66,631
AGM/Conference Income		0	0	0	0
Sundry sales		1,195	0	1,195	2,164
		69,349		69,349	68,795
Other income		174	0	174	5
Donations received		1,228	0	1,228	169
Investment Income		4,672	0	4,672	5,603
Total Income		93,426	0	93,426	96,527
Add: Sale of shares		26,402	0	26,402	30,000
TOTAL INCOMING RESOURCES		119,828	0	119,828	126,527
RESOURCES EXPENDED	2				
Cost of Generating Funds					
Fundraising costs		0	0	0	0
Cost of Generated Income					
Magazine and Website costs		68,854	0	68,854	75,971
AGM/Conference costs		0	0	0	685
Cost of sundry sales		1,119	0	1,119	1,921
		69,973	0	69,973	78,577
Other Charitable Activities					
Training project		22,855	0	22,855	22,467
2019 web site		1,115	0	1,115	5,953
Subscriptions web site/database		3,887	0	3,887	7,874
General		5,911	0	5,911	6,074
Grants made		3,102	0	3,102	1,895
		36,870	0	36,870	44,263
Governance costs		8,835	0	8,835	10,391
TOTAL RESOURCES USED		115,678	0	115,678	133,231
NET RESOURCES		4,150	0	4,150	-6,704
UNREALISED GAINS					
Increase in value of investments		9,995	0	9,995	28,833
		14,145	0	14,145	22,129
Less: Shares sold		-26,402		-26,402	-30,000
FUNDS as at 1st January 2019		203,052	0	203,052	210,923
FUNDS AT 31ST DECEMBER 2019		190,795	0	190,795	203,052

**CENTRAL READERS COUNCIL CIO
BALANCE SHEET
AS AT 31ST DECEMBER 2020**

	2020		2019	
	£	£	£	£
FIXED ASSETS - Tangible fixed assets		0		0
LONG TERM INVESTMENT				
CBF Investment Fund Shares (at market bid value) (Note 7)		149,175		165,582
CURRENT ASSETS				
Stock	4,994		6,113	
Sundry debtors	2,532		3,137	
CBF General Fund Deposit A/C	3,140		3,140	
CBF Adams Myland Deposit A/C	18,091		18,091	
CAF Bank Current A/C	9,226		6,891	
CAF Bank Deposit A/C	4,386		379	
	<u>42,369</u>		<u>37,751</u>	
LESS: CURRENT LIABILITIES				
Creditors	<u>749</u>		<u>281</u>	
		<u>41,620</u>		<u>37,470</u>
NET ASSETS		<u>190,795</u>		<u>203,052</u>
FINANCED BY:				
Unrestricted funds				
Capital fund	12,483		18,496	
Unrealised surplus on investments	<u>125,498</u>		<u>135,892</u>	
		137,981		154,388
Income funds				
General (Note 2)	4,074		-680	
Delegated Funds (Note 3)	1,503		2,203	
Myland and Adams (Note 4)	44,148		42,955	
Special (Note 4)	<u>3,089</u>		<u>4,186</u>	
		52,814		48,664
TOTAL FUNDS		<u>190,795</u>		<u>203,052</u>

Debtors at 31/12/2020 - magazine subscribers (£1,852), magazine editor - advance (£680)

Creditors at 31/12/2020 - independent examiner (£100), HMRC (£74); refunds (£575)

Approved by the Executive Committee on behalf of the Council on *20 February 2021*
and signed on their behalf by:

Adrian Chair

and Vice Chair

Imogen Court

CENTRAL READERS' COUNCIL CIO
Notes to the Accounts for the Year to 31st December 2020
(These notes form part of the Accounts)

1. Accounting Policies

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRSSE) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1 January 2015)', the Financial Reporting Standard for Smaller Entities (effective January 2015) and the Charities Act 2011. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value.

INCOMING RESOURCES

Recognition of incoming resources

These are included in the Statement of Financial Activities (SOFA) when:

- 1 the charity becomes entitled to the resources;
- 2 the trustees are virtually certain they will receive the resources; and
- 3 the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SOFA.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Donated services and facilities

The value of services and facilities provided to the Council by the Archbishops' Council has not been estimated and therefore is excluded from these statements.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income

This is included in the accounts when received.

Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

CENTRAL READERS' COUNCIL
Notes to the Accounts for the Year to 31st December 2020
(These notes form part of the Accounts)

EXPENDITURE AND LIABILITIES

Liability recognition Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs Include costs of the preparation and examination of statutory accounts, the costs of Executive Committee meetings, officers expenses and any legal advice to the trustees on governance or constitutional matters.

Grants payable without performance conditions These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remains in the control of the charity.

ASSETS

Investments Investments quoted on a recognised stock exchange are valued at market value at the year end.

Stocks These are valued at the lower of cost or net realisable value.

CENTRAL READERS COUNCIL CIO
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2020

(These notes form part of the Accounts)

2. Analysis of Statement of Financial Activities

	General funds	Delegated funds (Note 3)	Designated funds (Note 4)	2020	2019
Income					
Diocesan contributions	18,003			18,003	21,955
Sales of merchandise	1,195			1,195	2,164
Reader Magazine Income		68,154		68,154	66,631
Donations received (Note 4)			1,228	1,228	169
Interest etc received	1,247		3,425	4,672	5,603
Other income	174			174	5
Total Income	20,619	68,154	4,653	93,426	96,527
Add Sale of shares			26,402	26,402	30,000
	20,619	68,154	31,055	119,828	126,527
Expenditure					
Salaries	11,516	2,843	15,210	29,569	31,599
Professional fees		6,190	1,334	7,524	10,140
Officers expenses	306	246	589	1,141	4,242
AGM				0	685
Executive Committee	1,966			1,966	3,753
Other committee meetings				0	637
Training resource project			5,722	5,722	2,107
Magazine production costs		57,633		57,633	59,086
Legacy technology costs		1,050		1,050	2,776
2019 web site			1,115	1,115	5,953
Subscriptions web site			2,507	2,507	0
Subscriptions database		829	1,380	2,209	7,874
Cost of merchandise sold	1,119			1,119	1,921
Grants made			3,102	3,102	1,895
Independent examiner fee	100			100	103
Admin expenses	858	63		921	460
Total expenditure	15,865	68,854	30,959	115,678	133,231
Surplus (Deficit) for the year	4,754	(700)	96	4,150	(6,704)
Transfer between funds	0	0	0	0	0
Balances brought forward	-680	2,203	47,141	48,664	51,209
Balances carried forward	4,074	1,503	47,237	52,814	44,505
Unrealised surplus on investments					
As at 1st January 2020	29,580	0	106,312	135,892	128,327
Realised on Sale of shares	0	0	-20,389	-20,389	-21,268
Increase in value during year	2,815	0	7,180	9,995	28,833
As at 31st December 2020	32,395	0	93,103	125,498	135,892

CENTRAL READERS COUNCIL CIO
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2020

(These notes form part of the Accounts)

3. Delegated funds

The Executive Committee (now The Board) delegated funds to three sub committees:

Editorial, Website and Conference

The Editorial and Website committees have been amalgamated into one fund

known as Communications

Summary of the three sub committees:

	Communica tions	Conference	2020	2019
Income				
Magazine subscriptions	56,807		56,807	54,464
Magazine advertising	11,347		11,347	12,167
	68,154	0	68,154	66,631
Expenditure				
Salary costs	2,843	0	2,843	2,863
Officers expenses	246	0	246	469
Professional fees	6,190	0	6,190	5,840
Magazine production costs	57,633	0	57,633	59,086
Meetings	0	0	0	637
Subscriptions database maintenance	829	0	829	0
Card handling fees	63	0	63	0
	67,804	0	67,804	68,895
Magazine surplus/(deficit)	350	0	350	(2,264)
Less: Legacy technology	1,050	0	1,050	7,076
Increase(Decrease)	(700)		-700	(9,340)
Transfer		0	0	0
Balances at 1st January	2,203	0	2,203	11,543
Balances at 31st December	1,503	0	1,503	2,203

CENTRAL READERS COUNCIL CIO
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2020
(These notes form part of the Accounts)

4. Designated Funds

The Executive Committee (now The Board) designated two separate funds for specific purposes

a) Myland and Adams Fund

The Executive Committee resolved that legacies received from the late Miss Myland and the late Mrs Adams should be put together and the income derived from them should be used for the good and the training of Readers and their Office.

b) Special Fund for Future Development

The Executive Committee resolved that part of the surplus on the General Account be designated separately and used for the further development of Reader Ministry.

The capital for each of the funds has been invested in units of the Central Board of Finance Investment Fund. These funds are not restricted for the purposes of the Charities Act.

During 2020, work has continued on the project agreed in 2018 to develop training resources for Readers; development of a new database for magazine marketing and sales; development of a new web site. This has all been financed through the sale of shares in the Special Fund.

The financial position of these funds for the year is summarised below.

	Myland and Adams	Special	Total 2020	Total 2019
Income				
Investment	3,067	358	3,425	4,388
Donations from dioceses	1,228	0	1,228	169
Proceeds from the sale of shares	0	26,402	26,402	30,000
	<u>4,295</u>	<u>26,760</u>	<u>31,055</u>	<u>34,557</u>
Expenditure				
Grants made	3,102	0	3,102	1,695
Training project	0	22,855	22,855	22,467
2019 web site	0	1,115	1,115	5,953
Subscriptions database	0	1,380	1,380	7,874
Subscriptions web site	0	2,507	2,507	0
	<u>3,102</u>	<u>27,857</u>	<u>30,959</u>	<u>37,989</u>
Net income before transfers	1,193	(1,097)	96	(3,432)
Transfers				
	<u>1,193</u>	<u>(1,097)</u>	<u>96</u>	<u>(3,432)</u>
Balance at 1st January	42,955	4,186	47,141	50,573
Balance at 31st December	<u>44,148</u>	<u>3,089</u>	<u>47,237</u>	<u>47,141</u>

CENTRAL READERS COUNCIL CIO
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2020

(These notes form part of the Accounts)

4. Designated Funds (continued)

	Myland/ Adams	Special	Total 2020	2019
Capital Investment				
Original investment	12,483	6,013	18,496	27,228
Sale of shares at cost	0	6,013	6,013	8,732
Investment carried forward	12,483	0	12,483	18,496
Change in market value				
to 1st January	86,283	20,029	106,312	105,095
Realised surplus on shares	0	-20,389	-20,389	-21,268
Increase (decrease) in the year	6,820	360	7,180	22,485
At 31st December	93,103	0	93,103	106,312
Investment value				
as at 31st December	105,586	0	105,586	124,808

5. Reimbursed Expenses

Trustees attending Executive and other meetings of the Council are reimbursed their travel and subsistence costs. The amount of such expenses reimbursed to 7 Trustees during 2020 was £995 (2019 - £2,494)

A fee of £100 was paid to the independent examiner during the year.

6. Salary Costs

The Central Readers Council employed 4 members of staff on a part time basis until 31 October 2020 when the Project Officer left. (2019 - 4).

	2020	2019
Salaries	29,569	31,599

Employers' National Insurance is met through the Employment Allowance available to charities.

7. Investments

	Designated funds	General fund	Total 2020	Total 2019
At 1st January	124,808	40,774	165,582	166,749
Sale of shares	-26,402	0	-26,402	-30,000
Increase during year	7,180	2,815	9,995	28,833
At 31st December	105,586	43,589	149,175	165,582

These investments are held in share accounts with Central Board of Finance Investment Fund. Quarterly dividends are received and used to support the training of Readers and their ministry through the Adams and Myland Fund

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE CENTRAL READERS COUNCIL CIO

I report on the accounts of the charity for the year ended 31st December 2020 which are set out on pages 2 to 8.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements :
 - to keep accounting records in accordance with section 130 of the 2011 Act;
 - and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.



Date: 4th February 2021

Richard HW Beath BSc FCCA
58A Combe Road
Combe Down
Bath BA2 5HZ

TRUSTEES' ANNUAL REPORT FOR 2020

CENTRAL READERS' COUNCIL, CIO – Registered Charity no. 1182319

OBJECTIVES AND ACTIVITIES

Objects

The objects of CRC are to advance the religious and other charitable work of the Church of England by supporting the recruitment, training, education and development of Readers for their ministry. Thus enabled, Readers offer public benefit through teaching and pastoral activities under the auspices of the Church.

CRC works to enhance the contribution of Readers to the overall ministry of the Church, particularly to encourage the most effective integration with other forms of ministry, ordained and lay. As well as administrative co-ordination and services for Diocesan Readers' Boards, it arranges conferences, publishes a quarterly magazine (*Transforming Ministry*) and maintains a website.

CRC manages funds invested from two bequests and Readers can apply for grants in certain circumstances.

Members of the CRC Council of Reference (CoR) and the Working Groups of the CoR (with the exception of Carrie Myers) give their time voluntarily, not only when participating in working groups but also in ensuring that the activities of CRC as a whole continue, within its objectives.

The objects may change during 2021, as the trustees look at revising the constitution. Following the Bishop of Leicester's decision to stand down in September, the Archbishops advised the trustees that they will not be appointing another diocesan bishop to the role of chair. The constitution expects a diocesan bishop to chair CRC, so the constitution will need to be adjusted accordingly and, while doing this, the opportunity will be taken to make other changes at the same time. The trustees will consider the overall scope of the responsibilities of CRC for various lay ministries and is likely to look at broadening the scope of lay ministries that CRC represents, thereby recognising the increasing support of lay ministries across the Church of England as it looks to embed the mutuality of lay and ordained ministries in the way envisaged in the 2017 report, *Setting God's People Free*.

The Board has due regard to the Charity Commission's public benefit guidance, where this is relevant to the activities of CRC.

Activities

Council of Reference (CoR) and Board of Trustees

The full CoR met only once 2020, in February in a residential meeting in Leicester. The meeting included discussion about the discernment process for Readers and for the future of lay ministry within the Church of England as a whole, and routine matters of agreeing the annual reports and accounts.

The coronavirus pandemic was starting to have an impact in the world by the time of this meeting and its effect was starting to reach activity and large gatherings in the UK by then. It was becoming clear that it was not going to be the minor matter that many had hoped and that would pass as winter moved on into spring. Its full impact became very clear as the world shut down in the next month. This curtailed CRC's activity, not least with the cancellation of the planned Gathering on 25 April and the decision not to go ahead with an on-line alternative. The pandemic put extra strain on many and it was the major cause of the changes of personnel on the Board as the year progressed.

All other meetings in 2020 were just of the Board and all were held on Zoom. The Chair was unable to attend the scheduled meeting on 6 June and an extra meeting was called for 28 September, when a paper to discuss the future of CRC was tabled by the Chair. Following that meeting various resignations were tabled, including that of the Chair, and a new Board was eventually convened.

This new board is looking at how the constitution needs to be revised now that CRC will not have a bishop as its Chair. It is also arranging for the website which relaunched in 2020 to be re-branded and launched again in 2021 as an integrated site covering all aspects of CRC's work. The profile of CRC on social media has also been raised and regular tweets and posts to Facebook now happen.

Imogen Clout, Warden of Readers in Sheffield Diocese was appointed as Vice-Chair in February and is now acting as Chair, following Bishop Martyn Snow's decision to stand down in September. Appointment of a new chair will be one of the decisions the Board takes during 2021.

Transforming Ministry magazine

The magazine that had been known as *The Reader* for many years was relaunched as *Transforming Ministry* in its first edition of 2020. It continues to be one key ways that CRC provides material of benefit to Readers and others in the Church of England and beyond. It provides material for theological reflection, book reviews and resources for use in the ministry of Readers.

The Editorial Working Group that oversees the magazine is seeking to widen the readership of the magazine to other lay ministries within the Church of England, to clergy and to look to see how much interest there is within the Anglican Communion outside the UK.

Alongside this it was decided to see how much interest there was in a digital form of the magazine (a page-turning PDF initially) and to offer subscriptions for print only, digital only or print and digital together.

Grants

CRC administers funds that are available to assist Readers in their ministry. Any Reader is entitled, for example, to apply to CRC for a grant to attend a course, or request a contribution towards the costs of studying for an academic qualification. During 2020, grants totalling £3,102 (2019: £1,895) were made.

Staff

Christine McCone continued in the role of database administration, which is still evolving as CRC works at integrating data maintenance and new direction of CRC as a whole.

Ruth Haldane remained in her role as Reader Training Project Manager, until she stepped down in October. By this time, a new training video dealing with on-line church was put together at short notice as the coronavirus pandemic forced church buildings to close and for services to move on-line. Various parts of the project are now being shaped into an integrated whole as CRC seeks to explore its role in a post-pandemic world and seeks to involve other lay ministries within the church.

Susanne Mitchell was based in Church House, Westminster, until the pandemic forced the closure of the building. She continues to deal with regular paperwork, banking of cheques and other administrative process as required.

Andrew Walker continued the work of secretary to the CRC. During 2020 much of the work focused around the move the impact of the pandemic and the additional work of extra meetings following the revamp of the Board. The continuing support and advice of our National Advisers, **Rosemary Walters** and **Lynn Comer**, is very greatly appreciated.

ACHIEVEMENTS AND PERFORMANCE

As indicated above, much of the activity of CRC was curtailed as a result of the coronavirus pandemic. CRC continued to provide grants to eligible Readers who were undertaking studying to further their ministry. An additional, once only online course was prepared dealing with tips and skills needed for preparing an on-line video service, which included explaining such concepts as the differences between pre-recorded video that might be premiered at a certain date and time and services that were being broadcast live from homes or churches where the leader and recording team were the only people present. As reported above, during 2020, plans were put in hand to launch a digital edition of *Transforming Ministry* magazine, and this duly happened with the January 2021 edition.

FINANCIAL REVIEW

The financial position of CRC was reviewed closely by the Board at its November 2020 meeting, following the sudden curtailment of the training project, when the project manager resigned. The immediate impact was a reduction in costs, but some remedial action was needed to revamp the website and to ensure completion of material that was in progress at the time. The year ended with a small surplus (£4,150, compared to a loss of £6,704 in 2019). Activity generally was curtailed due to the pandemic, resulting in lower levels of expenditure. Since income mainly comes from dioceses, this was not affected directly by the pandemic, although diocesan finances are under severe pressure with many of their normal income generated functions unable to operate as normal, if at all.

Just over 78% (2019: 82%) of the value on the balance sheet relates to shares held by the Central Board of Finance for the Church of England. At the end of 2018, share values were particularly depressed, but bounced back sharply during 2019. The 2019 accounts showed an increase in value of £28,833 during that year. Shares plummeted at the end of the first quarter of 2020 as the impact of national lockdowns round the world took their toll on share values. However, the markets adjusted more quickly than many expected. The strongly performing sectors meant that by the end of the year the share indices had increased, leaving CRC with an increase in value of shares £9,995.

Non-recurring costs relating to the website meant that some shares needed to be sold and this raised £26,402. Most other items are stable year-by-year. There are no endowment funds and no restricted funds.

STRUCTURE, GOVERNANCE AND MANAGEMENT

CRC Council of Reference

The management and administration of the Central Readers' Council (CRC) is vested in its Board of Trustees ('The Board'). CRC has a wider body known as the 'CRC Council of Reference' (CoR), that includes wider membership and advisors called in as needed to provide support to the Board. The membership during 2020 was:

Chair

The Rt Rev Martyn Snow, Bishop of Leicester (resigned 30 September, with Chair remaining vacant)

Trustees

Gertrud Sollars (Vice-Chair until 25 April)

Imogen Clout (Elected Reader until 25 April and thereafter Vice-Chair)

Karen Senior (Elected Warden)

Peter Mansell (Elected Warden from 6 June until 12 October)

Bruce Pennie (Elected Warden from 23 November)

Jan Waterschoot (Elected Reader)

Alan Mitchell (Elected Reader)

Kathleen Bradshaw (Elected Reader)

Tony Jefferis (Elected Reader from 23 November)

Richard Havergal (Honorary Treasurer)

James Behrens (Elected Reader to take over from Treasurer, when Richard Havergal steps down)

Other members

Carrie Myers (Lay Ministries Officer *ex officio*)

John Collier (Representative of the Church in Wales)

Pam Odam (Representative of the Church in Wales)

Richenda Milton-Daws (Editor, *Transforming Ministry* magazine)

Lynn Comer (National Consultant for Reader CMD)

Rosemary Walters (National Consultant for Selection & Training)

Andrew Walker (Secretary *ex officio*)

Susanne Mitchell (Associate Secretary *ex officio*)

Christine McCone (Database Administrator *ex officio*)

Ruth Haldane (Reader Training Project Manager *ex officio* resigned 31 October)

REFERENCE AND ADMINISTRATIVE DETAILS

The Central Readers' Council, CIO is a registered charity, number 1182319. Its address is Church House, Great Smith Street, London SW1P 3AZ. The secretary is Andrew Walker.

The charity is governed by its constitution, which was re-written for the CIO (February 2019).

Banking facilities were provided by the CAF Bank, West Malling.

CRC continues to work in close association with the Ministry Team of the General Synod of the Church of England, and is grateful to the Archbishops' Council for the continuing provision of office facilities at Church House, Westminster.

Signed on behalf of the CRC Council of Reference,

Vice-Chair  Secretary



12 March 2021.