

**sunnysidechurch**

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH  
OF ST MICHAEL AND ALL ANGELS, BERKHAMSTED  
(Also known as SUNNYSIDE CHURCH)**

**ANNUAL REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**Registered Charity Number 1132230**

## A message from Rebecca .....

2020 was not the year that any of us could have expected. Covid-19 brought change and challenge to all aspects of our lives, including church. We experienced huge amounts of loss (of things big and small) that we value. We said good-bye to much loved members of Sunnyside with difficult restrictions on how we could mark their deaths. We were denied opportunities to gather in person as a church family to worship God and enjoy fellowship with one another. This has been hard and added to the burdens that the pandemic brought to our lives. Yet we also have much to give thanks for at Sunnyside: technology enabled us to continue to worship together while apart and to meet as house groups, for meetings and for fun. We also welcomed new people to join us as members of our congregation, as curates and as staff.

The rest of this report gives an overview of what happened in Sunnyside during 2020, none of which would have been possible without you all giving so generously of your gifts, time, and money. I would like to thank you for your commitment to Sunnyside and for your care and support of me through what has personally been an extremely hard year. I really do give thanks for each and every one of you and continue to be deeply grateful to God that I have the privilege and joy of being your vicar. In particular, I wish to thank our churchwardens, Chris and Tony who undertake their important roles with much prayer and wisdom. I also would like to give special thanks to Tim and the technical team who have worked tirelessly this year to enable us to do online worship so effectively. We have benefitted greatly from their service and expertise and without them, this year would have been considerably more challenging for all of us.

*They devoted themselves to the apostles' teaching and to fellowship, to the breaking of bread and to prayer... And the Lord added to their number daily those who were being saved.'*

Acts 2.42,47

In the autumn, we had a sermon series which explored what makes a flourishing church according to the Book of Acts. I have been deeply encouraged by the ways in which we have followed this pattern at Sunnyside through 2020, despite the uncertain times in which we live. We have continued to worship God and sought to deepen our knowledge and love of him through our services and small groups. Although fellowship has been difficult with social distancing and restrictions on meeting, we have tried to maintain and strengthen our relationships through chat, small groups and social activities. Breaking bread has perhaps been the hardest to sustain; Covid restrictions have made Holy Communion extremely difficult and I for one have missed offering hospitality to you. However, an area in which I think Sunnyside has positively flourished this year has been prayer. The strength and growth of our prayer meetings, and the commitment to praying for roads in our parish are a real joy and cause of thanksgiving.

Despite the difficulties and sorrows of the past year, Sunnyside has grown. God has added people of different ages to our number and for that I give much thanks. I look forward to seeing how he will continue to bring growth in spirit and in number to us in the year to come.

With love and prayers.

**Rebecca**

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INCUMBENT Rev'd Rebecca Fardell

OFFICE ADDRESS Ivy House Lane  
Berkhamsted  
Herts  
HP4 2PP

CHARITY REGISTRATION NUMBER 1132230

INDEPENDENT EXAMINER Geoff Mann FCIE  
Geoff Mann Limited  
Dee House  
Highworth Avenue  
Cambridge  
CB4 2BQ

BANKERS NatWest Bank plc  
199 High Street  
Berkhamsted  
Herts  
HP4 1BH

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## REPORT OF THE TRUSTEES

### AIMS AND PURPOSES

The Parochial Church Council ('the PCC') of St. Michael and All Angels, known widely both in Berkhamsted and to those in the parish as Sunnyside Church ('the church'), has the responsibility of co-operating with the incumbent, 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 church and the church hall building of St. Michael and All Angels, Sunnyside.

### OBJECTIVES AND ACTIVITIES

The PCC is committed to encouraging as many people as possible to worship at Sunnyside and become part of the Sunnyside Church family. All Sunnysiders are encouraged to become actively involved both practically and financially. The aim is to enable all members to love God and each other, grow in faith and serve the community by supporting each other through worship, prayer and pastoral care. The PCC maintains an overview of worship and suggests how services can be developed to 'Love, Grow and Serve' the diverse groups that live in and around the parish.

When planning activities for the year and in compiling this report, the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. The aim is to enable ordinary people to live out their faith as part of our parish community through:

- worship and prayer, learning about the gospel, and developing their knowledge and trust in Jesus;
- provision of pastoral care for people living in the parish and those who worship at the church; and
- support of Christian mission work at home and overseas.

The PCC also maintains the fabric of the Church of St. Michael and All Angels, Sunnyside and the church hall, as well as having responsibility for 23 Kestrel Close, a house acquired in 1999, specifically to house successive youth team leaders.

### ADMINISTRATIVE INFORMATION

The church is situated on Ivy House Lane in Berkhamsted, Hertfordshire and is part of the Diocese of St. Albans. The vicar, the curates and readers are shared with St John the Evangelist, a small village church a mile down the road in Bourne End.

The PCC is a body corporate governed by the PCC Powers Measure 1956 and Church Representation Rules 2011.

### THE PCC

The PCC is made up of the vicar, the curates, churchwardens and elected members from the electoral roll. Anyone 16 years and over who regularly attends any of the church services and is on the electoral roll is welcome to put themselves forward for the PCC. There is also one co-opted place. Members of the PCC are trustees of the charity and together have responsibility for the management of the church including practical and spiritual matters, decisions which affect church members and the upkeep of the church buildings.

New PCC members are issued with a handbook and are given training to explain their duties and roles. Time is also devoted at PCC meetings to relevant trustee training topics.

The PCC also spend time at each meeting discussing relevant matters in relation to the safeguarding of children and vulnerable adults.

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**REPORT OF THE TRUSTEES (continued)**

**PCC MEMBERSHIP**

PCC members, who have served during 2020 and until the date this report was approved, are as follows:

<i>Incumbent:</i>	Rev'd Rebecca Susan Fardell	
<i>Curates:</i>	Rev'd Rachel Hamilton	From June 2020
	Rev'd Hilary Kemp	From March 2020
<i>Churchwardens:</i>	Chris Stewart	re-elected APCM 2020 until APCM 2021
	Tony Wager	re-elected APCM 2020 until APCM 2021
<i>Representatives on the Deanery Synod:</i>	John Cartwright	from 2016
	Marguerite Craig	from 2018
	Charis Geoghegan	from 2017
	Jane Lines	from 2017
<i>Other Elected Members:</i>	Shawn Baggs (Treasurer)	from 2015
	Richard Coles (Electoral Roll Officer)	from 2014
	Lesley Culley	from 2015
	Penny Harrison	from 2018
	Jenny Hyatt (Safeguarding Officer)	from 2019
	Lucia White	from 2017
	Fiona Wilcock	from 2017
<i>Co-opted Member:</i>	Mark Wand	from 2019 until October 2020
<i>Attendees without voting rights:</i>	Patrick Craig	Worship Leader (from September 2020)
	Luke Fennell	Youth Team Leader (from December 2020)
	Sharon Fowler	Children's and Families Team Leader
	Kath Jones	PCC Secretary

**PCC MEETINGS**

The PCC has met five times during the last 12 months to consult on promoting the mission of the church, to Love, Grow and Serve. Much of the work goes on in the sub committees known as action groups, which each deal with a particular aspect of church life. Elected members of the PCC are typically allocated to one of the action groups, which each report back to the full PCC. The heads of these action groups have continued to meet informally with the vicar, the churchwardens and the treasurer, collectively 'the Standing Committee', prior to each PCC meeting. The Standing Committee also deals with any urgent items which arise between the scheduled PCC meetings.

**CHURCHWARDENS**

The churchwardens, who are elected annually, are automatically members of the PCC. Chris Stewart and Tony Wager were re-elected in October 2020 until the next APCM.

**PREACHERS & LEADERS**

There were no changes in the preachers and leaders team during the year.

**ELECTORAL ROLL**

Richard Coles is the Electoral Roll Officer. The electoral roll is revised at each PCC meeting and at the time of this report, there were 172 members (2019:173).

**SUNNYSIDER SUPPORT**

In addition to the staff employed as detailed in Note 4, there are a significant number of Sunnysiders from the congregation contributing their talents and time in all sorts of ways to further the objectives of the church. The PCC members are extremely thankful for all the work performed, some of which is outlined in the action group sections that follow later in this report. The PCC members appreciate the commitment and dedication of those that contribute in whatever way they do so and however large or small.

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**REPORT OF THE TRUSTEES (continued)**

**MISSION**

It would be fair to start by commenting that 'action' in 'mission' which is compliant with Government regulations and Church of England guidance has not always been easy to promote or develop due to Covid. To 'stay home' or to 'stay safe' necessarily limits the scope of what a relatively new action group can do. Nevertheless, the group have not been inactive.

The idea of praying for roads in the Parish and for their residents and businesses had been suggested in 2019 and this seemed very relevant as Covid restrictions continued through 2020. Charis Geoghegan offered her help in getting this off the ground devising a rota offering weekly prayer for two specific roads each week, which could be prayer walked or prayed virtually from home. These were publicised on the website and also by the service leaders. Interestingly, this has evoked interest into researching the boundaries of the Parish and to the discovery of an area south of the bypass, on which attention has not been previously focused. It's the group's hope and prayer that this is giving Sunnyside a new impetus to look out into and care for residents and businesses and to find ways in which their needs can be determined and offering what is possible in response. This aligns it very closely with an upcoming project in the Spring (working title, The Listening Project), which it is hoped will be test-launched first on the congregation by asking 'What is your biggest concern?'.

Gift Day in September was one of the beneficiaries of online worship. It was prefaced by a succession of excellent promotional videos from the charities, international and UK, which it supports and a challenging guest speaker in Jarrett Wilson-Grey from The Leprosy Mission, who came in person to launch it. As a result, it was heard how the worldwide pandemic was affecting Romania, Malaysia & Uganda, and how it was impacting UK charities too. Each of these afforded Gift Day much more exposure than any of its organising team would normally advocate. To build on Jarrett's launch talk, there were three excellent sermons from the home team preachers. Given all that build up, perhaps it should not have been a surprise that God blessed Gift Day, with more than £63,000 (2019 - £55,000) being given away to 29 different recipients. This is after the inclusion of Gift Aid and came from 94 (2019: 90) different donors. Inflation-adjusted, it was the best Gift Day since 2010. The Gift Day UK Group and Berkhamsted's local Children Society branch lost Ann Browning after her move to Kent and Judith Allnutt will be greatly missed as its Chair, though Penny Harrison has stepped up to replace her. The UK group does though need new replacements for these two.

No report on Gift Day 2020 would be complete, without mention of Sunnyside's own very special mission partner, Bex Henderson and of an amazing fundraising effort led by John O'Brien. Bex volunteers for JENGA Uganda in Mbale and is Co-Manager of its Loved Children's Centre, which provides day care for babies and toddlers, whose parents live in Mbale's largest slum, Namatala. The numbers of children had outgrown the old Centre's very basic premises in which they were cared for. Bex had the faith, vision & tenacity, which God alone can supply, to find the right plot of land, to persuade JENGA to buy it and then, in the midst of the pandemic, to construct a purpose-built Centre for what ultimately was to cost just under £123,000. Somehow, the funds poured in from a number of friends and connections of hers and of Sunnyside's. Gift Day provided a donation to finalise the construction of the new Centre's kitchen to add to the gifts of a number of individual Sunnyside donors. Early in the New Year, the new Centre opened its doors to an expanded number of little ones, amidst much celebration.

Rev Justin Groves and his wife, Lucy (formerly Norrington), who got married at Sunnyside, are joint pastors at a rather beleaguered church in the diocese of Monmouth in Newport, which in the past 16 years of their incumbency has faced and overcome many challenges. These include the loss of two sets of church premises, through no fault of their own, and dealing with 'very high levels of drug and alcohol abuse, homelessness, mental health issues and asylum cases: trafficking and prostitution are rife'. The church serves a multi-national community, suffering high levels of deprivation. The Groves have had some amazing experiences in areas rarely encountered in suburban Hertfordshire: pioneering youth projects and missional communities, baptising and discipling Kurds and Iranians, running a Drop In Café, setting up church in an ex post office/night club. A visit to Newport was planned in March when the lockdown precluded travel and this has prevented the partnership from being formalised. However, the Groves visited in late summer and have forged links with several Sunnyside groups. They have been supported in prayer and with advice on matters where they've requested it.

Katie Randall-Stretton has continued to lead Community Café monthly online. Understandably, the ballet parents and the gardening team can no longer mingle as they did in pre-lockdown days. Recognising this, every other month now is built around a theme with Katie inviting guests to join her in the coffee and chat. November saw a record attendance on Zoom, when Lucy and Justin joined us from Newport and in February, a virtual tour of the new Loved Children's Centre in Mbale, courtesy of Bex, is expected.

Finally, despite not being able to meet and compete in person as had been the case in 2019, the Tear Fund Big Quiz was still enormous fun and raised £552 from 26 donors.

**DISCIPLESHIP**

The Discipleship Action Group has continued to seek ways of helping Sunnyside to grow as followers of Jesus individually and corporately.

The group has maintained contact with the various small groups (including house groups) and sought to support them as most of them moved their meetings online. The Bible Course was extremely well attended and there was much positive feedback.

It is encouraging to see how the prayer meetings have strengthened and grown over the past year when they have had to move online and the Mission Action Group initiative to pray for roads in the parish was welcomed. Sunnyside took part in the town-wide online offering for Thy Kingdom Come. Hilary Kemp ran The Prayer Course online, which proved helpful to those who took part. The group also helped compile resources to support people during the first lockdown and have updated it periodically.

The church weekend away had to be postponed because of Covid and planning is continuing. Sunnyside is looking forward to welcoming Adrian Chatfield to lead the weekend that will focus on 'Being God's Family'.

How to enable more people to serve at Sunnyside was explored during the year and in the wider community in order to use God given gifts to share Christ's love with the world.

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**REPORT OF THE TRUSTEES (continued)**

**YOUTH, CHILDREN & FAMILIES**

The main issues involving children, families and youth activities currently run at Sunnyside were discussed at regular group meetings during the year. All activities have been affected by Covid. However, much effort has gone into setting up online meetings and new safeguarding policies for Sunday's Cool, Messy Church and the fortnightly youth meeting which continued throughout the year.

Luke Fennell was appointed as the new Youth Team Leader in December 2020.

The action group continues to address whether the activities provided meet the needs of the children and youth involved and consider the age range of the Sunday morning groups accordingly due to fluctuating numbers.

**PASTORAL**

Eight groups report to the Pastoral Care Action Group. The aim is to provide outreach into the community as well as support and companionship to both those in the Sunnyside congregation and others in the local community.

The groups carried on as usual at the start of the year but by March it was agreed that no alternative actions could enable the groups to continue in their current form due to the risk of Covid. Instead the Pastoral Care Coordinators considered ways to adapt and maintain contact and relationships with helpers and people in the groups which for the most part was by telephone. All are aware of the increased risk of loneliness and the lack of new stimuli with people being restricted to their own homes.

In October, in accordance with guidelines, the team met socially distanced in the church hall with church leaders for some training on loss and to share what this means in the pandemic. Who might need some help and in what form was discussed.

The Home Visiting group and the Bereavement Group have continued to make regular contact by phone to those they support. There have been no Songs of Praise events in 2020. At Christmas Rebecca organised the distribution of a little book on comfort and joy, which was well received by those shielding and housebound. Sally Bright has ensured Lunch Club guests have been contacted either by herself or one of the helpers on a regular basis, which also includes birthday cards and letters as well as regular phone calls. At Christmas she checked everyone was able to safely have a Christmas dinner from family or friends. Girl's Allowed and Men@Home continue to keep in touch with each other usually by phone. The Walking Group was able to continue on and off most successfully and Chris Cartwright has maintained her weekly emails to the group, which have also included photos and updates from walkers happy to share their news even if walks have not been possible.

**DEANERY SYNOD**

Sunnyside was represented by four members on Berkhamsted Deanery Synod in 2020. John Cartwright, Marguerite Craig, Charis Geoghegan and Jane Lines were also members of the PCC. This number was reduced to three at the APCM held in October 2020.

Usually, the Deanery Synod meets two or three times a year but because of Covid they were only able to meet in March. The lecture was entitled Modern Day Slavery and was led by the Reverend Natalie Gaynes from a Potter's Bar Church. She is the diocese leader on this subject. She explained how even now 200 years after slavery was abolished there are still 40.3 million slaves in the world and 100,000 in the UK often working in nail bars, car wash centres and cannabis farms. They are also often drug carriers and some are forced to be beggars. There are groups out there trying to help and include the Clewar initiative which is run by nuns who work with prostitutes in Oxford. There are also safe houses where these people can go for 90 days and where evidence is collected and there is a modern-day slavery partnership in Hertfordshire with many charities involved.

This was an excellent lecture in opening eyes about something that is happening right here in leafy Hertfordshire and that the Synod is very aware of and is trying to find answers to.

**CASTLE FEDERATION**

During the last year, the education environment has been dominated by the impact of the restrictions imposed nationally and regionally to protect against and contain Covid, placing unprecedented demands upon staff, pupils and all stakeholders. As an established federation, the two schools have been well-placed to address these considerable strategic and operational challenges, sharing expertise across the schools and within the wider local community. Staff and pupil welfare has remained central to the running of both schools, and thanks are due, in particular, to the senior leadership team for their vision, flexibility, care and hard work in maintaining educational standards during this highly demanding period.

As a result of the restrictions, the planned SIAMS inspection of Victoria School has yet to take place (as reported last year, the November 2019 SIAMS inspection of Thomas Coram School by the Diocese ranked the School as 'Excellent'). Also, due to the wider circumstances, the Federation has paused collaboration activities with other local schools towards potential expansion, for the present time. Regular active monitoring of the schools' budgets has remained a priority in reflecting and managing the changing circumstances.

The common vision of the two schools is "to flourish in learning and love, within a happy, Christian family". The complementary Christian values at Victoria of "Friendship, Respect and Perseverance", and at Thomas Coram of "Respect, Responsibility and Friendship" have been held closely and followed throughout in dealing with the education of all pupils during these demanding times.

Having now served for nearly ten years as Sunnyside's nominated Governor on the Castle Federation board, Nick Heath advised Rebecca in January of last year of his intention to step down from the role in Summer 2020. However, in the absence of a ready replacement and given the wider situation, Nick has agreed to remain in post on a termly basis. A replacement Governor is being sought to commence from Easter.

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**REPORT OF THE TRUSTEES (*continued*)**

**MAINTENANCE**

Most of the meetings during 2020 have been online and despite the difficulties, have passed reasonably well. There haven't been any major issues or tasks this year, probably because so little time was spent in Church. The footpaths were completed in the Spring and make a significant difference. The only significant issue was late in the year when one of the boilers broke down and finding a company that dealt with commercial boilers proved challenging. Eventually a company was sourced and the boiler was repaired and serviced. About a month later the pump in the same boiler stopped and had to be replaced.

The issue with the boiler has reinforced Sunnyside's resolve to push on in seeking a better and, very importantly, more efficient means of heating the Church. Early in 2020 General Synod passed a motion stating that all churches should be carbon neutral by 2030. If Sunnyside is going to try to comply with that then there is a lot of work to do.

Mostly, the same team of people have been doing all they can to keep Sunnyside ticking over. Paul Bird (caretaker) left and Duncan Hamilton has taken over his role. After many years, John Cartwright has retired from managing the Church grounds having, together with the gardening team, done a wonderful job at keeping the grounds so neat, tidy and beautiful.

**FINANCE**

2020 was completely overshadowed by the impact which Covid has had on Church life. Income was affected to a significant extent with the hall unused for a major part of the year and only a small contribution from plate collections on Sundays. PCC fee income was also much reduced. A planned TRIO campaign to improve the future finances had to be postponed. Overall, income for the year was £35,000 or 16% lower than budget. On the expenditure side, much of the year passed without a Youth Team Leader or a Worship Leader and this, together with smaller savings in other areas meant that overall costs were £29,500 or 13% lower than budget. Thus the year finished with a deficit of £3,000 rather than a small budgeted surplus. Despite this, the strong unrestricted cash position at the beginning of the year meant that the year ended with reserves intact. All loan repayments related to the hall roof replacement were settled as they fell due throughout the year, but the cash position was weaker by year end.

Many charities have also struggled in 2020 with fund-raising only possible to a very limited extent. It was particularly pleasing, therefore, that the response to Gift Day was exceptional, raising almost £64,000 and enabling the Gift Day groups to increase the amount given to the supported charities.

Other topics covered during the year included:

- The impact of Covid on church finances was assessed and several options kept under review;
- Fees and hall hire charges were reviewed;
- The Group's Terms of Reference were updated; and
- Financial options for accommodating the Curate and Youth Team Leader were examined and recommendations made.

Net assets at year-end were £413,000, of which £385,000 was in relation to 23 Kestrel Close. This compared to net assets of £410,000 a year ago. Cash funds remained relatively healthy with unrestricted cash being £67,900 at 31 December 2020 (2019: £85,500) of which £52,500 is designated (2019: £50,200). Restricted cash was £7,800 (2019: £6,000).



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**REPORT OF THE TRUSTEES (*continued*)**

**RESERVES POLICY**

The current policy is to hold in reserve for emergency or unforeseen expenditure, the equivalent of one to two months of general running costs, which includes staff costs. In addition, an amount is held for likely building or structural costs. The reserves policy is reviewed annually and reserves are disclosed in Note 9 of the accounts.

**SAFEGUARDING**

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

With so many regular church activities having to close down during 2020 due to Covid, there has been relatively little to report on the safeguarding front during the year. The main features to report are:

- Pastoral visiting and children's work had to resort to online sessions instead of face to face, which meant a flurry of risk assessments and new policies for safe communications with vulnerable people using telephone and video conferencing;
- During the course of the year, the PCC approved the annual update to the Safeguarding Policy; it also approved a Social Media Policy and a Video Conferencing Policy; it renewed its approval of the church and non-church activities that take place in the church hall; and it approved the Safeguarding Action Plan;
- The pandemic also offered an opportunity to update safeguarding training. After a pause in the roll-out of the diocesan C2 safeguarding courses, these were re-offered in the autumn as online workshops, which made it easier for Sunnysiders to attend. All those who work with children, young people or vulnerable adults have now completed a C2 course;
- In 2020 all safeguarding data was put onto the new ChurchSuite program, which means that the church can easily access the safeguarding status and provides a separate source for information should the Safeguarding Officer not be available for any reason; and
- The Parish Dashboard has continued to be very helpful in keeping requirements up to date and most lights are green, with only the occasional amber.

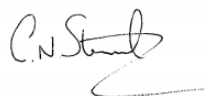
**RISK REGISTER**

In 2012, the PCC drew up and adopted a comprehensive register of risks to record the ways in which the more important ones were being mitigated and to highlight key areas on which attention needed focussing. A periodic review in 2021 is planned.

**CONCLUSION**

In closing this report, the Trustees acknowledge here the invaluable contributions made by the staff and also the many unsung church members in Sunnyside that contribute in many ways by providing help, prayer and practical support. For this we are truly grateful to God.

Approved by the Parochial Church Council on 15 March 2021 and signed on its behalf by Chris Stewart, Vice-chairman of the PCC:



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**INDEPENDENT EXAMINER'S REPORT**

**TO THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MICHAEL ALL ANGELS, BERKHAMSTED**

I report on the accounts of the PCC for the year ended 31 December 2020, which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes.

**RESPECTIVE RESPONSIBILITIES OF THE PCC AND THE EXAMINER**

As members of the PCC you are responsible for the preparation of the accounts. You consider that the audit requirements in the Charities (Accounts and Reports) Regulations 2008 ("the Regulations") and section 144(2) of the Charities Act 2011 ("the Act") do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

**BASIS OF INDEPENDENT EXAMINER'S REPORT**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145(5)b of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

**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 Act: and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act and the Regulations 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.



Geoff Mann FCIE  
Geoff Mann Limited  
Dee House  
Highworth Avenue  
Cambridge  
CB4 2BQ

15 March 2021


STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Prior Year Total Funds £
Donations	2	179,708	-	70,755	250,463	262,841
Charitable activities	2	3,201	2,255	80	5,536	21,643
Other trading activities	2	6,524	-	-	6,524	13,458
Other income	2	1,307	-	-	1,307	585
<b>TOTAL INCOME</b>		<b>190,740</b>	<b>2,255</b>	<b>70,835</b>	<b>263,830</b>	<b>298,527</b>
<b><u>EXPENDITURE</u></b>						
Charitable activities	3	193,827	8	66,998	260,833	303,723
<b>TOTAL EXPENDITURE</b>		<b>193,827</b>	<b>8</b>	<b>66,998</b>	<b>260,833</b>	<b>303,723</b>
<b>NET INCOME</b>		<b>(3,087)</b>	<b>2,247</b>	<b>3,837</b>	<b>2,997</b>	<b>(5,196)</b>
<b><u>TRANSFERS</u></b>						
Transfers between funds	9, 10	(61,591)	-	61,591	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>(64,678)</b>	<b>2,247</b>	<b>65,428</b>	<b>2,997</b>	<b>(5,196)</b>
<b><u>RECONCILIATION OF FUNDS</u></b>						
<b>TOTAL FUNDS BROUGHT FORWARD</b>		<b>417,344</b>	<b>50,243</b>	<b>(57,665)</b>	<b>409,922</b>	<b>415,118</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>352,666</b>	<b>52,490</b>	<b>7,763</b>	<b>412,919</b>	<b>409,922</b>

**BALANCE SHEET**

	Notes	2020		2019	
		£	£	£	£
<b>FIXED ASSETS</b>					
Property, equipment and furnishings	5		385,000		385,000
<b>CURRENT ASSETS</b>					
Debtors	6	6,328		2,683	
Cash at bank		75,676		91,491	
		82,004		94,174	
<b>CREDITORS</b>					
Amounts falling due within one year	7	28,169		28,252	
<b>NET CURRENT ASSETS</b>					
			53,835		65,922
			438,835		450,922
<b>CREDITORS</b>					
Amounts falling due after one year	7		25,916		41,000
<b>NET ASSETS</b>					
			412,919		409,922
<b>FUNDS</b>					
Unrestricted funds - General funds			67,623		132,301
Unrestricted funds - Revaluation reserve			285,043		285,043
			352,666		417,344
Designated funds	9		52,490		50,243
Restricted funds	10		7,763		(57,665)
<b>ACCUMULATED FUNDS</b>					
			412,919		409,922

Approved by the Parochial Church Council on 15 March 2021 and signed on its behalf by



Vice-chairman



Member

STATEMENT OF CASH FLOWS

	Notes	2020 £	2019 £
<b>Cash flows from operating activities</b>			
	11	(731)	(9,109)
<b>Cash flows from financing activities</b>			
Decrease in loans		(15,084)	(21,000)
Net cash provided by financing activities		(15,084)	(21,000)
Change in cash and cash equivalents in the reporting period		(15,815)	(30,109)
Cash and cash equivalents at the beginning of the reporting period		91,491	121,600
Cash and cash equivalents at the end of the reporting period	12	75,676	91,491

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**NOTES TO THE ACCOUNTS**

**1 ACCOUNTING POLICIES**

**(a) BASIS OF PREPARATION OF ACCOUNTS**

The accounts include the results of the PCC's operations, which are described in the Report of the Trustees and all of which are continuing. They have been prepared in accordance with the provisions of the Charities Statement of Recommended Practice (SORP) issued by the Charities Commission in its role as the SORP-making body recognised by the Financial Reporting Council, effective 1 January 2019.

The Accounts have also been prepared in accordance with the Financial Reporting Standard applicable in the UK (FRS102).

The Accounts do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The trustees expect to have adequate resources for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the accounts.

**(b) INCOME**

Income is recognised in the accounts when there is an entitlement to that income such that control over the rights or access to the economic benefit has passed to the charity. Income is only recognised when it is more likely than not that economic benefit associated with a transaction or gift will flow to the charity and where the monetary value or amount of the income can be measured reliably and the cost incurred for the transaction and the costs to complete the transaction can be measured reliably.

**(c) EXPENDITURE**

Liabilities and related expenditure are recognised when a present legal or constructive obligation exists at the reporting date as a result of a past event, where it is more likely than not that a transfer of economic benefits will be required in settlement.

**(d) FUNDS**

**Unrestricted funds**

These are funds which can be spent by the PCC in furtherance of the church's objects at the discretion of the trustees.

**Designated funds**

These are an integral part of the unrestricted funds, earmarked by the PCC for a particular project, activity or use. The designation does not legally restrict the trustees and may be cancelled by the PCC if it decides not to proceed or continue with that project, activity or use.

**Restricted funds**

These are specific funds held under charity law and may be declared by the donor when making a gift or may result from the terms of an appeal for funds, created by the donor(s) or with their authority. They can only be spent by the PCC for the particular purpose that they were given for in the first place.

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**NOTES TO THE ACCOUNTS**

**1 ACCOUNTING POLICIES (*continued*)**

**(e) FIXED ASSETS**

**Consecrated land and buildings and moveable church furnishings**

Consecrated and beneficed property is excluded from the accounts in accordance with the Charities Act.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected at any reasonable time. For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight line basis.

All expenditure on individual items under £2,000 incurred in the year on consecrated or beneficed buildings, or on the repair of moveable church furnishings acquired, is written off.

**Other fixtures, fittings and office equipment**

Equipment used within the church premises is depreciated on a straight line basis over four to ten years. Expenditure on individual items of equipment with a purchase price of £2,000 or less is written off in the period in which they are incurred.

**Renewable energy**

PV panels are depreciated on a straight line basis over ten years.

**Other land and buildings**

Other land and buildings held on behalf of the PCC for its own purposes are carried at fair value. No depreciation is charged against the value of such properties, but any expenditure on maintenance or improvement is written off as incurred.

**(f) CURRENT ASSETS**

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors, less any provision for amounts that may prove uncollectable.

**(g) RESERVES POLICY**

The trustees' present aim is to hold unrestricted free reserves in the range of £21,000 to £37,000, being the equivalent of:

- 1-2 months of general running costs, which includes salary costs - this broadly equates to £16,000 to £32,000 based on unrestricted expenditure for the year ended 31 December 2020; and
- an amount for likely building or structural costs arising from the quinquennial inspection of the church of £5,000.

This policy is revisited annually.

NOTES TO THE ACCOUNTS

2 INCOME

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds	
				2020 £	2019 £
<b>(a) Donations and legacies</b>					
Bankers orders	140,290	-	-	140,290	144,579
Gift day	-	-	51,186	51,186	45,864
Income tax recoverable	34,269	-	13,854	48,123	46,865
Plate collection	684	-	-	684	2,870
Sundry donations	4,465	-	5,715	10,180	22,663
	179,708	-	70,755	250,463	262,841
<b>(b) Charitable activities</b>					
Evangelistic and social events	761	-	80	841	9,868
Parish weekend away	-	2,255	-	2,255	3,970
PCC fees	2,128	-	-	2,128	6,187
Youth work	312	-	-	312	1,612
Other	-	-	-	-	6
	3,201	2,255	80	5,536	21,643
<b>(c) Other trading income</b>					
Church hall hire	6,023	-	-	6,023	12,356
Electricity	354	-	-	354	858
Internet sales	32	-	-	32	69
Stewardship income	115	-	-	115	175
	6,524	-	-	6,524	13,458
<b>(d) Other income</b>					
Miscellaneous income	1,307	-	-	1,307	585
	1,307	-	-	1,307	585
<b>TOTAL INCOME</b>	<b>190,740</b>	<b>2,255</b>	<b>70,835</b>	<b>263,830</b>	<b>298,527</b>



NOTES TO THE ACCOUNTS

3 EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted	Designated	Restricted	Total Funds	
	Funds	Funds	Funds	2020	2019
	£	£	£	£	£
<b>(a) Grants</b>					
Gift Day UK	-	-	24,350	24,350	21,750
Gift Day International	-	-	38,100	38,100	34,257
	-----	-----	-----	-----	-----
	-	-	62,450	62,450	56,007
	-----	-----	-----	-----	-----
<b>(b) Activities directly relating to the work of the church</b>					
<b>Ministry</b>					
Assignment fees	747	-	-	747	1,876
Organist and verger costs	-	-	-	-	960
Parish share	99,359	-	-	99,359	99,022
Vicar & curate expenses	11,438	-	-	11,438	3,928
Vicarage maintenance	2,400	-	-	2,400	2,832
<b>Maintenance</b>					
Church property costs	1,944	-	-	1,944	5,481
Church & church hall running costs	10,662	-	950	11,612	19,787
Churchyard upkeep	8,924	-	-	8,924	15,837
<b>Pastoral care</b>					
Pastoral care and church events	1,033	8	851	1,892	10,194
<b>Discipleship</b>					
Music costs	923	-	-	923	633
Other discipleship costs	6,029	-	2,747	8,776	4,300
<b>Youth work</b>					
Youth intern costs	-	-	-	-	-
Youth events	3	-	-	3	36
Youth training	-	-	-	-	333
Youth work - general expenses	2,813	-	-	2,813	5,244
	-----	-----	-----	-----	-----
	146,275	8	4,548	150,831	170,463
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NOTES TO THE ACCOUNTS

3 EXPENDITURE ON CHARITABLE ACTIVITIES (*continued*)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds	
				2020 £	2019 £
(c) <b>Church management and finance</b>					
Salaries & pensions (Note 4)	46,492	-	-	46,492	51,992
Administration expenses	532	-	-	532	853
Other financial costs	-	-	-	-	23,942
	-----	-----	-----	-----	-----
	47,024	-	-	47,024	76,787
	-----	-----	-----	-----	-----
(d) <b>Governance</b>					
Independent examiner	528	-	-	528	466
	-----	-----	-----	-----	-----
<b>TOTAL EXPENDITURE</b>	193,827	8	66,998	260,833	303,723
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4 STAFF COSTS

No remuneration was paid to any member of the PCC with voting rights in the year, nor were any expenses reimbursed to them.

The staff costs were:

	2020 £	2019 £
Wages and salaries	44,930	50,388
Pension costs	1,562	1,604
	-----	-----
	46,492	51,992
	-----	-----

During the year, the PCC employed a part time administrator, a full time youth team leader, a part-time children's and families team leader, a part-time worship leader, a part-time assistant treasurer and a part-time caretaker.

Some of these roles were vacant for large parts of the year.

NOTES TO THE ACCOUNTS

5 FIXED ASSETS

	Freehold property £	Equipment £	Moveable Furnishings £	Renewable Energy Project £	Total £
<b>Cost or valuation</b>					
Balance at 1 January 2020	385,000	17,881	3,487	26,124	432,492
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Revaluations	-	-	-	-	-
	-----	-----	-----	-----	-----
Balance at 31 December 2020	385,000	17,881	3,487	26,124	432,492
	-----	-----	-----	-----	-----
<b>Depreciation</b>					
Balance at 1 January 2020	-	17,881	3,487	26,124	47,492
Charge for the year	-	-	-	-	-
Disposals	-	-	-	-	-
	-----	-----	-----	-----	-----
Balance at 31 December 2020	-	17,881	3,487	26,124	47,492
	-----	-----	-----	-----	-----
<b>Net book value</b>					
At 31 December 2020	385,000	-	-	-	385,000
	-----	-----	-----	-----	-----
At 1 January 2020	385,000	-	-	-	385,000
	-----	-----	-----	-----	-----

The freehold property is vested in the St Albans Diocesan Board of Finance on trust for the PCC and comprises of the youth team leader's house. The property was professionally valued in January 2017.

The freehold property was acquired in 1999 and had the historical cost model been applied, the carrying amount recognised would have been £99,957.

6 DEBTORS

	2020 £	2019 £
Other debtors and prepayments	5,399	1,356
Tax recoverable	929	1,327
	-----	-----
	6,328	2,683
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NOTES TO THE ACCOUNTS

7 CREDITORS

	2020		2019	
	Due within one year £	Due after one year £	Due within one year £	Due after one year £
Individual loans (note 8)	16,500	25,916	21,500	41,000
Other creditors and accruals	11,669	-	6,752	-
	28,169	25,916	28,252	41,000

8 LOANS

In October 2017, a number of interest free five year loans totalling £95,000 were made in relation to repairing the church hall roof. The repayment of two of these loans has been extended for a further two years.

	2020		2019	
	Due within one year £	Due after one year £	Due within one year £	Due after one year £
Roof loans	16,500	25,916	21,500	41,000

9 DESIGNATED FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers £	Carried Forward £
Capital fund	8,850	-	-	-	8,850
Memorial	192	-	-	-	192
Parish weekend away	2,480	2,255	-	-	4,735
Reserves	35,000	-	-	-	35,000
Sunnyside initiatives fund	2,465	-	8	-	2,457
Youth mission	1,256	-	-	-	1,256
	50,243	2,255	8	-	52,490

NOTES TO THE ACCOUNTS

10	RESTRICTED FUNDS	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers £	Carried Forward £
	Lunch Club	254	80	-	-	334
	Audio visual	-	6,250	2,747	-	3,503
	Miscellaneous	-	760	1,234	474	-
	Outings & events	567	-	567	-	-
	Gift Day UK	1,534	25,498	24,350	27	2,709
	Gift Day International	1,000	38,247	38,100	40	1,187
	Roof fund	(61,050)	-	-	61,050	-
	Week of accompanied prayer	30	-	-	-	30
		(57,665)	70,835	66,998	61,591	7,763

Loan repayments in relation to the hall roof repair (note 8) are now being met from unrestricted funds.

11 RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2020 £	2019 £
<b>Net income for the reporting period</b>	2,997	(5,196)
Increase in debtors	(3,645)	(408)
Decrease in creditors	(83)	(3,505)
<b>Net cash provided by operating activities</b>	(731)	(9,109)

12 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2020 £	2019 £
Cash at bank and in hand	75,676	91,491

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NOTES TO THE ACCOUNTS

13 OPERATING LEASES

There are outstanding commitments for future minimum lease payments under non-cancellable operating leases at the reporting date as follows:

	2020	2019
	£	£
Operating leases which expire:		
- Within one year	601	1,128
- Within two to five years	2,103	-
- Later than five years	-	-
	-----	-----
	2,704	1,128
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14 RELATED PARTY TRANSACTIONS

There have been no related party transactions during the period.