

**THE PARISH OF ST JAMES COLLIER ROW AND ST JOHN THE EVANGELIST HAVERING-ATTE-BOWER**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31ST DECEMBER 2019**

**CLEMENCE HOAR CUMMINGS  
CHARTERED ACCOUNTANTS**

**THE PARISH OF ST JAMES COLLIER ROW AND ST JOHN THE EVANGELIST HAVERING-ATTE-BOWER**

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**FOR THE YEAR ENDED 31ST DECEMBER 2019**

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**THE PARISH OF ST JAMES COLLIER ROW AND ST JOHN THE EVANGELIST HAVERING-ATTE-BOWER**

**ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL**

**FOR THE YEAR ENDED 31ST DECEMBER 2019**

**REFERENCE AND ADMINISTRATIVE DETAILS**

St Andrew's church is situated in Romford, Essex. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St Andrews Parish Centre, 4 St Andrew's Road, Romford, Essex, RM7 9AT.

The Parochial Church Council (PCC) is a charity exempt from registration with the Charity Commission.

Charity Number: 249505 (part of The Chelmsford Diocesan Board of Finance)

Principal Office: The Parish Office  
The Green  
North Road  
Havering-Atte-Bower  
Romford  
RM4 1PL

Independent Examiner D M Belbin FCA DChA  
Clemence Hoar Cummings  
Riverside House  
1-5 Como Street  
Romford  
RM7 7DN

The PCC members are ex-officio or elected at the Annual meeting in accordance with the Church Representation Rules. During the past year the following served as PCC members.

Incumbent: Rev. D Anderton  
Curate Rev A Moss

Wardens: V King  
C Spelling  
E King  
B Bowman

Elected Members	H Knightbridge	Treasurer
	J Shepherd	Secretary
	E Knightbridge	
	E King	
	P Negus	
	T Negus	
	S Pye	
	D Sawyer	
	G Derrett	
	K Derrett	

**THE PARISH OF ST JAMES COLLIER ROW AND ST JOHN THE EVANGELIST HAVERING-ATTE-BOWER**

**ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL (CONT.)**

**FOR THE YEAR ENDED 31ST DECEMBER 2019**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

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

**OBJECTIVES AND ACTIVITIES**

St John's and St James have the responsibility of co-operating together in unity, to provide ecumenical, pastoral and evangelical leadership within the whole church mission set before God.

**REVIEW OF THE YEAR 2019**

These accounts represent the view of the single parish

There were 4 planned meetings and one extraordinary meeting of the full PCC during the year with the Standing Committee meeting once and Fabric and Finance and other sub-committees meeting between times.

The Electoral Roll at 2019 APCM was 84, and the worshipping community in 2019 is estimated at around 110.

We have a full-time stipendiary incumbent and full-time stipendiary assistant curate serving his title with us. A member of the congregation is being supported as he trains for ordination with a view to being a locally deployed self-supporting minister in this parish who should be ordained in 2020.

We seek to be a united and intergenerational congregation serving the communities of Collier Row and Havering-atte-Bower in our parish in the name of Jesus Christ. We encourage a family approach to our mission and ministry. In 2019 we have maintained and developed our Sunday worship adding a monthly 8 a.m. Holy Communion service into our normal pattern. We provide Christian teaching for children aged 3-18 in parallel to our services. Some of our young people attended the Solid weekend of teaching and encouragement and the Soul Survivor Christian Youth Festival in Staffordshire in the summer.

All ages are encouraged to participate in our worship by leading, reading, preaching and prayer. We continue to develop our strong links with local primary schools taking collective worship in school and welcoming the children and teachers into our buildings for various services and events including a mock wedding service for the key stage 1 children as part of their relationships education curriculum .

**THE PARISH OF ST JAMES COLLIER ROW AND ST JOHN THE EVANGELIST HAVERING-ATTE-BOWER**

**ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL (CONT.)**

**FOR THE YEAR ENDED 31ST DECEMBER 2019**

Our links with local care homes and hospice are continuing to grow. We continue to serve our community by providing facilities for a Brownie and Guide Unit and a church sponsored Beaver, Cub and Scout Group and an Explorer Unit. We run a weekly Toddlers and Carers group (Little Stars) and a weekly dance exercise group use one of our halls. We have expanded the use of our facilities and we now also host a regular Tea Dance and group for home schooling parents and their children. The St Francis Hospice have also made use of our hall for some of their Trust Board meetings. In 2020 we are looking to increase further the use of our buildings by the community. Our facilities are also used for private parties.

The redevelopment project for one of our church sites has not been progressed further due to issues with the funding model, however the PCC voted to maintain an interest in this should the funding become available.

We are part of Mission and Ministry Unit with three other neighbouring parishes seeking to work together to serve the communities of central and north Romford.

We held ten weddings, providing marriage preparation sessions and are seeking to maintain links with the couples. Seven funeral services took place in church and our clergy conducted four at crematoria. We are seeking to grow our links with the local funeral directors and our clergy took part in a funeral ministry day organised by one of them.

During the year our incumbent has also taken on the pastoral oversight of a chapel of rest congregation in a neighbouring parish while its future is determined.

**FINANCIAL REVIEW**

The report is divided between the General Fund [unrestricted Fund] and Repairs and Maintenance [designated Fund].

**a. General Fund**

Most of our giving from the Church members is done in the most tax effective manner, for example gift aid. The giving from the church members showed a decrease compared with 2018

Our major commitment was to meet our Parish Share of £52,888. We achieved this; a significant milestone for us.

We continue to support our youth projects and youth leaders. The net result is that we continue to be a 'giving' church.

**b. Repairs and maintenance restricted fund for St Johns Church**

There was an increase in the annuity payment.

We have continued to maintain both properties.

**c. Summary**

There was a deficit for the general fund of £8,598 and a surplus of £5,238 for the repair fund.

**THE PARISH OF ST JAMES COLLIER ROW AND ST JOHN THE EVANGELIST HAVERING-ATTE-BOWER**

**ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL (CONT.)**

**FOR THE YEAR ENDED 31ST DECEMBER 2019**

**RESERVES POLICY**

It is the PCC's policy to maintain sufficient funds to cover approximately one year's general expenditure. General maintenance is sufficiently covered by annuity income. Surplus annuity income is used to build reserves to help meet future larger maintenance costs

On behalf of the PCC

2020

**THE PARISH OF ST JAMES COLLIER ROW AND ST JOHN THE EVANGELIST HAVERING-ATTE-BOWER****STATEMENT OF FINANCIAL ACTIVITIES****FOR THE YEAR ENDED 31 DECEMBER 2019**

	<u>2019</u>	<u>2018</u>
	£	£
<b>General Fund (Unrestricted Fund)</b>		
<b>Incoming Resources</b>		
Incoming resources from donors		
Gift Aid	32,032	37,014
General plate	5,894	5,035
Gift aid tax recovered	9,832	10,452
Discretionary Fund	100	
	<u>47,858</u>	<u>52,501</u>
Other voluntary incoming resources		
Donations	570	867
Income from operating activities to further the work of the Church		
Fees	3,178	4,551
Use of St James	2,235	1,300
Little Stars	633	243
	<u>6,046</u>	<u>6,094</u>
Income from investments		
Bank interest		
<b>Total Incoming Resources</b>	<u>54,474</u>	<u>59,462</u>
<b>Resources Expended</b>		
Grants to further the work of the Church		
Ministry	2,073	1,558
Mission	720	470
	<u>2,793</u>	<u>2,028</u>
Church activities		
Diocesan parish share	52,889	52,000
Youth	-	180
Vicars fund	-	950
	<u>52,889</u>	<u>53,130</u>
Church management		
Office expenses	4,942	4,801
Miscellaneous expenses	1,667	1,830
Independent examination	450	450
bank charges	331	
	<u>7,390</u>	<u>7,081</u>
<b>Total Resources Expended</b>	<u>63,072</u>	<u>62,239</u>
<b>Net Movement in Fund</b>		
Net (Outgoing) / Incoming Resources	(8,598)	(2,777)
General Fund Bought Forward	7,612	10,389
	<u>(986)</u>	<u>7,612</u>

**THE PARISH OF ST JAMES COLLIER ROW AND ST JOHN THE EVANGELIST HAVERING-ATTE-BOWER****STATEMENT OF FINANCIAL ACTIVITIES (Cont.)****FOR THE YEAR ENDED AT 31 DECEMBER 2019**

	<u>2019</u>	<u>2018</u>
	£	
<b>Repairs &amp; Maintenance Fund (Restricted Fund)</b>		
<b>Incoming Resources</b>		
Incoming resources from donors		
Annuity	50,220	68,790
Income from investments		
Bank interest	58	14
<b>Total Incoming Resources</b>	<u>50,278</u>	<u>68,804</u>
<b>Resources Expended</b>		
Church activities		
Church utilities	3,609	4,306
Hall utilities	1,951	1,740
Church insurance	3,529	3,534
Hall insurance	1,900	1,990
Church repairs & maintenance	3,926	1,694
Hall costs	730	312
Churchyard	4,500	6,595
Piano & organ	496	234
Church alarm & extinguishers	1,909	2,475
Church music	816	809
Sound	389	216
	<u>23,755</u>	<u>23,905</u>
Special Projects		
Architects	584	1,384
Stonework	1,354	52,798
	<u>1,938</u>	<u>54,182</u>
St James' costs		
Maintenance	5,025	3,156
Heating	4,765	4,031
Insurance	1,283	1,256
Projects	-	3,334
	<u>11,073</u>	<u>11,777</u>
Church management & administration		
Bank Charges	149	
Telephone	2,167	2,396
Photocopier	1,398	1,398
Hall caretaker	4,560	4,610
	<u>8,274</u>	<u>8,404</u>
<b>Total Resources Expended</b>	<u>45,040</u>	<u>98,268</u>
<b>Net Movement in Funds</b>		
Net Incoming /(Outgoing) Resources	5,238	(29,464)
Fund Bought Forward	51,273	80,737
Fund Carried Forward	<u>56,511</u>	<u>51,273</u>



**PARISH OF ST JAMES COLLIER ROW AND ST JOHN THE EVANGELIST HAVERING-ATTE-BOWER****BALANCE SHEET AS AT 31 DECEMBER 2019**

	<b><u>2019</u></b>	<b><u>2018</u></b>
	£	£
<b><u>FIXED ASSETS</u></b>	-	-
<b><u>CURRENT ASSETS</u></b>		
Debtors	3,803	1,000
Cash at bank and in hand	52,672	58,735
	<u>56,475</u>	<u>59,735</u>
<b><u>LIABILITIES FALLING DUE WITHIN ONE YEAR</u></b>		
Creditors	950	850
	<u>55,525</u>	<u>58,885</u>
<b><u>FUNDS</u></b>		
General	-986	7,612
Restricted	56,511	51,273
	<u>55,525</u>	<u>58,885</u>

The attached notes and supporting schedules on pages 9 to 10 and the Independent Examiner's Report on page 4 form an integral part of the Accounts.

These Accounts were adopted and approved by members of the Parochial Church Council at their meeting held on \_\_\_\_\_ and signed on its behalf by:

..... Dated:  
 ..  
 Honorary Treasurer

**PARISH OF ST JAMES COLLIER ROW AND ST JOHN THE EVANGELIST HAVERING-ATTE-BOWER**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED AT 31 DECEMBER 2019**

**1. ACCOUNTING POLICIES**

Basis of accounting

- a) The financial statements have been prepared under the historic cost convention, in accordance with the Church Accounting Regulations 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (Charities SORP FRS 102) and the Charities Act 2011.

b) Funds

Restricted funds represent donations or fundraising income invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

Unrestricted funds represent funds of the church council that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church. Funds designated by the Church Council for a particular purpose are also unrestricted.

c) Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the

- Collections and planned giving receivable under covenant are recognised when received on behalf of the Church Council.
- Tax refunds are recognised when the incoming resource to which they relate is received.
- Funds raised by fete, garden party and similar events are accounted for gross.
- Grants and legacies to the Church Council are accounted for as soon as the Church Council is notified of its legal entitlement and the amount due.
- Rental income from the letting of church premises is recognised when the rental is due.
- Interest and dividends is recognised when received.

d) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of running fundraising events.
- Church activities expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

e) Fixed assets

Church buildings are owned by the Diocese and so are not included in the balance sheet of the church

Equipment is depreciated at 25% on cost.

**INDEPENDENT EXAMINER'S REPORT****TO THE PCC OF ST JAMES COLLIER ROW AND ST JOHN THE EVANGELIST HAVERING-ATTE-BOWER**

This report on the Accounts of the PCC for the year ended 31 December 2019, which are set out on pages 1 to 7 inclusive, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

**Respective responsibilities of Trustees and Examiner**

As members of the PCC you are responsible for the preparation of the Accounts; you consider that the audit requirement of Regulation 3(3) of the Church Accounting Regulations 2006 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 Church Accounting Regulations 2006 and the Charities (Accounts and Reports) Regulations 2008.

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under Section 145(5)(b) of the Act and to be found in the guidance from the CBF. 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 Trustees 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 accordance with my examination, no matter has come to my attention 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 to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

Riverside House  
1-5 Como Street  
Romford  
Essex  
RM7 7DN

D M Belbin FCA DChA  
Independent Examiner  
Clemence Hoar Cummings  
Chartered Accountants

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