

PCC SECRETARY'S REPORT

The PCC has met six times during the past year. We very recently had a PCC/Leadership Team Awayday which was held at Waltham Abbey Church Centre; we had a morning training session with Roger Matthew from the Diocese – where we looked at our personality profiles and how this could help us to understand each other better. It was a very interesting exercise; the group of 25 people, after answering questions about themselves, were split into four coloured groups, Fiery Red, Cool Blue, Earth Green and Sunshine Yellow. It was interesting to see that we had a really good mix of all colours and gave us a greater understanding of how others think and act, with the ultimate aim of working better together. In the afternoon, we re-visited our Vision Document from 2013 and split into discussion groups with a view to deciding if our Vision Document is still valid or did we need to change it? The outcome was that the document is still in keeping with our vision, with a few suggested changes in each category of Children's Work, Worship, Evangelism and Pastoral.

As always, our meetings include a financial report, prepared by treasurer, Maggie Whipp; we offer our grateful thanks to Maggie, who works very hard to keep our accounts in order.

At each meeting we also visit the refurbishment project, with an update. A major achievement for the church during the last year was that our refused planning permission for the coffee bar extension at the front of the church was overturned and permission given to go ahead.

A year down the line from my last PCC report, I am happy to say that Gideon and his family are still with us and are a great asset to the church, Gideon with his talent for worship and Edem working with the older children. We also have our 'Time for God' student, Katherina here since September, and she is working very hard with the Children and Young People's team, is very imaginative and creative when it comes to putting together crafts and activities for the children. Sadly, the 'Encounter' student did not come to anything. The PCC approved and gave permission for us to pursue taking on a children's worker and we have advertisements in place and are hoping to be able to take somebody on in September. Please do continue to pray about this as it is a greatly needed resource.

The staff team continues to work well together, going from strength to strength. Sadly (for us, not for her), Elizabeth got a full time job and therefore was no longer able to help out in the office with the finances, but congratulations to her on her new job. The church office is a very busy place these days, with the increase in numbers in church, the work in the office has increased too and was becoming quite chaotic. The PCC approved a request to extend the office space onto the balcony.

Thanks to Bodgett and Leggitt, we have an extra office now, which has allowed us to put an extra double desk in the big office, which means that Katharina has her own workspace, and also space for another person, usually Paul when he comes is to help us.

Thank you to Alan Harding for his expertise in Health and Safety and fire matters, for his advice and guidance.

As always, the PCC approved PCC fees for the year, and stewardship giving, we looked at tithing and fasting, MMU's (Mission Ministry Units), reviewed the rates for hall bookings, new faculty arrangements and most recently, implemented the new living wage ruling from the government.

This year we welcomed Bob Crowther, Pete Wells and Neil Welsby onto the PCC adding their gifts to those already represented on the PCC.

As ever, my thanks go to Maggie, Carol, Debbie, and Paul for their help and support around the church office, to Katharina, who has become our own personal computer consultant, and to Alan, Julian, John and Roy, always ready and willing to fix anything that needs fixing

Pauline Loomes, PCC Secretary

St Chad's Church, Chadwell Heath

Financial Statement for the year ended 31 December 2015

General Fund (Unrestricted) Receipts & Payments Account

	2015		2014	
Receipts				
<i>Voluntary Receipts</i>	£	£	£	£
Planned Giving	42,884		45,733	
Collections and other giving	17,650		11,454	
Income tax recovered	18,877	79,411	9,756	66,943
<i>Other voluntary receipts</i>				
Legacy				
Donations	8,105	8,105	2,586	1,943
<i>Receipts from activities for generating funds</i>				
Rummage sales	1,637		-	
		1,637		0
<i>Receipts from Church Activities</i>				
Parochial Fees	6,390		7,393	
Church halls rents	21,926		25,220	
Other Church activities	14,732	43,048	9,873	42,486
<i>Receipts from investments</i>				
Bank accounts interest	27		23	
CBF trust fund interest	563	590	704	727
<i>Other receipts</i>				
Grants	11,780			
Insurance claims	0	11,780	0	0
Total Receipts		144,571		112,098

Payments

<i>Church Activities</i>				
Overseas mission and relief agencies		5,822		5,684
Other Mission		3,559		1,660
Diocesan Parish Share		44,394		42,819
Evangelism		193		234
Youth		3,123		396
Church running expenses (including salaries)		6,054		4,543
Halls running expenses (including salaries)		14,220		18,120
Clergy expenses		729		960
Cost of services		7,523		2,470
Payments-Church Activities		19,425		15,691
Building maintenance		7,653		3,434
Administration (including office salaries)		22,793		19,059
		135,488		115,069

Excess Receipts over Payments		9,084		-2,971
Transfer to other funds				
		9,084		-2,971
Bank Current and deposit accounts at 1st January 2015		19,631		22,602
Bank Current and deposit accounts at 31st December 2015		28,715		19,631

St Chad's Church, Chadwell Heath

Financial Statement for the year ended 31st December 2015

Church Fabric Receipts and Payments Account - Designated Fund

	2015		2014	
Receipts				
Bank account interest	1	1	1	1
Payments				
Repairs		0		0
Excess Receipts over Payments		1		1
Bank Current and deposit accounts at 1st January 2015		1,382		1,381
Bank Current and deposit accounts at 31stDecember 2015		<u>1,383</u>		<u>1,382</u>

Church Refurbishment Fund (including CBF Trust A/C) - Designated Fund

Receipts				
Donations/Interest	15,654		26,439	
Fund Raising/Grant	13,791	29,445	26,916	53,355
Payments				
Architects and other fees	11,497		36,160	
Cost of works	7,969	19,466	33,500	69,660
Excess Receipts over Payments		9,978		-16,305
Bank Current and deposit accounts at 1st January 2015		135,709		152,014
Bank Current and deposit accounts at 31stDecember 2015		<u>145,687</u>		<u>135,709</u>

Plots in Garden of Remembrance - Restricted Fund

Receipts		876		200
Payments		0		0
		876		200
Bank Current and deposit accounts at 1st January 2015		200		0
Bank Current and deposit accounts at 31stDecember 2015		<u>1,076</u>		<u>200</u>

Pre-school Fund - Restricted Fund

Receipts		77,117		59,863
Payments		60,848		59,628
		16,269		235
Bank Current and deposit accounts at 1st January 2015		410		174
Bank Current and deposit accounts at 31stDecember 2015		<u>16,678</u>		<u>409</u>

MCC - Restricted Fund

Receipts		0		0
Payments		0		50
		0		-50
Bank Current and deposit accounts at 1st January 2015		150		200
Bank Current and deposit accounts at 31stDecember 2015		<u>150</u>		<u>150</u>

St Chad's Church, Chadwell Heath

Financial Statement for the year ended 31st December 2015

Statement of Assets and Liabilities at 31st December 2015

	2015	2014
Cash funds		
Bank current accounts	64,362	44,422
Pre-school account	16,678	409
CBF Deposit funds	112,650	112,650
Total bank, current and deposit accounts	<u>193,690</u>	<u>157,481</u>
(£28,715.57 unrestricted, £147,069.81 designated), £17,906 Restricted)		
Other Monetary assets (all in respect of unrestricted funds)	-	-
Investment assets	-	-
Assets realined for the church use (unrestricted)	-	-
Liabilities (designated)	-	-
Other tangible assets	-	-

Notes:

- 1 The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.
- 2 The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: Moveable Church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal.
- 3 No payments were made to PCC members, except for the Administrator who receives a salary for the work, but not for PCC duties.
- 4 The payment to missions and overseas relief agencies included: Global Care £538; Compassion UK £930; Samaritans Purse £600; Hope for Barking £500; St Francis Hospice £1,000; CARE £500; CAP £500; St Chad's mission £1,254.

Approved by the PCC on 14th March 2016 and signed on their behalf by Rev'd Martin Court (PCC Chairman) and Mrs Maggie Whipp (PCC Treasurer) before adjustment made to Pre-school balances on the advice of the auditor.

Rev. Martin Court (Chairman)

Mrs Maggie Whipp (Treasurer)

St Chad's Church, Chadwell Heath
For the year ended 31st December 2015

Summary of funds held

	Bal b/fwd 1 Jan £	Receipts £	Payments £	Other adjustments £	Bal c/fwd 31-Dec £
Unrestricted Funds					
General Fund	19,631	144,572	135,487		28,716
	<u>19,631</u>	<u>144,572</u>	<u>135,487</u>	0	<u>28,716</u>
Restricted Funds					
Pre-school fund	409	77,116	60,847		16,678
Garden of Remembrance fund	200	876	0		1,076
MCC Fund	150	0	0		150
	<u>759</u>	<u>77,992</u>	<u>60,847</u>	0	<u>17,904</u>
Designated Funds					
Refurbishment fund	23,059	29,445	19,467		33,037
Sale of No 3 St Chads Road	112,650	0	0		112,650
Fabric fund	1,382	1	0		1,383
	<u>137,091</u>	<u>29,446</u>	<u>19,467</u>	0	<u>147,070</u>
Endowment Funds					
	0	0	0	0	0
Total Funds	<u>157,481</u>	<u>252,010</u>	<u>215,800</u>	0	<u>193,690</u>

**Independent Examiner's Report to the members of the PCC of St Chad's Church,
Chadwell Heath**

This report on the financial statements of the PCC for the Year Ended 31st December 2015, which are set out on pages 1,2,3 and 4.

Respective Responsibilities of the PCC and the Examiner

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

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act.
- Follow procedures laid down in the general directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act.
- State whether particular matters have come to my attention.

Basis of this Report

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An 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 presented with those records 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 views 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
 - a. To keep accounting records in accordance with Section 130 of the 2011 Act.
 - b. To prepare financial statements, which accord with the accounting records have not been met.
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



M G Doyle
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3rd April 2016