

THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF CROOKHAM
FOR THE YEAR ENDED 31 DECEMBER 2020



Parish of Crookham

Annual Report
and
Financial Statements
of the
Parochial Church Council
of
Christ Church, Crookham

for the year ended 31st December 2020

Incumbent
The Reverend Steve Franklin
The Parish Office, Christ Church, Gally Hill Road, Church Crookham, Hampshire GU52 6LH

Registered Charity Number 1132174

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Administrative information

Christ Church, Crookham is situated in Gally Hill Road, Church Crookham. It is part of the Diocese of Guildford within the Church of England. The correspondence address is: The Parish Office, Christ Church, Gally Hill Road, Church Crookham, Hampshire GU52 6LH. The email and website addresses are: administrator@christchurch-crookham.com and www.christchurch-crookham.com

The Parochial Church Council (PCC) is a charity registered with the Charity Commission under number 1132174.

PCC members for 2020

Incumbent

- Revd Steve Franklin

Licensed Lay Ministers (ex officio)

- Dr Avril Cross, Mrs Rosemary Fox

Churchwardens (ex officio)

- Mr Adrian Coldridge
- Mrs Jane Ash (until 15 Sept 2020)
- Mr Peter Roberts (from 15 Sept 2020)

Treasurer (ex officio)

- Professor Mark Cross (ex officio)

Deanery Synod (ex officio)

- Mr Michael Gibbons (from 15 Sept 2020)
- Mrs Lucy Roose

Elected Members

- Mrs Linda Ayrton, Mr Martin Holmes
- Mr Cedric Dowe, Mr Barry Goring, Mr Nigel Hare, Mrs Jane Hooker (all until 15 Sept 2020)
- Mr Eric Barnfield, Mr Bruce Bulgin, Mrs Pam Selwood, Mrs Maureen Green, Dr Keith Mundy, Mr Andrew Munnings (all from 15 Sept 2020)

Co-opted Members

- Mrs Helen Anderton (Safeguarding)
- Mr David Pooley (GDPR)

Other positions

Deputy Wardens: Mr Eric Barnfield, Mr Barry Goring (until 15 Sept 2020), Mr Martin Redgrave (from 7 Oct 2020)

PCC Secretary: Mrs Sandra Hare (until 15 Sept 2020), Mrs Judy Roberts (from Nov 2020)

Electoral Roll Officer: Mrs Judy Roberts

Health & Safety Officer: Mr Eric Barnfield

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Structure, governance and management

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

Aim and Purpose

The PCC of Christ 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. It also has maintenance responsibilities for the upkeep of the whole premises including the Vestry Hall, the Jubilee Annexe and the Churchyard.

Activities, Achievements and Performance

There were 154 parishioners on the 2020 Electoral Roll, 15 of whom were not resident within the parish. In accordance with the Parish practice the Electoral Roll was put together through a re-registration of all members. The average weekly attendance of regular worshippers was obviously heavily impacted by the COVID pandemic. The average attendance counted during October 2020 was 77 which is somewhat lower than in normal times. This number increased slightly at festivals and the Church was full as it could be for some of the Christmas services. It is also worth recording that the service was recorded online each week from the end of March and over the remaining part of the year there were some 224 'watches' of each service, a total of some 9400 watches in all during 2020. Activities by church organisations and others who used our facilities during the year included: Pre-School, Mother's Union, Chat Café, Crookham Wives, Brownies and various classes in the Vestry Hall and Lefroy Room. The full PCC met only twice during 2020 due to COVID restrictions.

Report on the Electoral Roll

In accordance with parish practice the Electoral Roll for 2021 has been updated from the 2020 roll, in accordance with guidelines from the diocese.

The new Electoral Roll has been displayed in the church for inspection since Sunday 18th April 2021.

There are 158 names on the Electoral Roll for 2021, 144 people are resident within the parish and 14 people live outside of the parish.

No names shall be added to the list for inclusion on this year's electoral roll. Any applications received after the closing date will be included on the electoral roll for 2022.

Judith S. Roberts

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Review of the year

In the year 2020, there were 8 Baptisms, 2 weddings, 13 Funerals, and 2 Interments of ashes. The first few months of 2020 were normal enough, with the New Expressions service 'Cake Church' doing well as an accessible way for young families to worship. February saw a stewardship campaign over several weeks, and all seemed normal until the middle of March. The first COVID lockdown was met with a national stoicism reminiscent of the attitude during the blitz and went on for three and a half months. The first socially distanced return to Church came in July, lasting four months until October. November saw the second lockdown, followed by December back to social distancing before the resumption of the third lockdown just before Christmas.

Factual

During the COVID crisis, the challenge to us individually has been very varied. Some worked from home, some were furloughed; some found it placed a tremendous burden on their mental health. Two members of our Church died, directly or indirectly, from the pandemic.

All of us have struggled to keep to the varying rules imposed. For our faith, it came as a challenge. And for us as a community, for all of us together, we have tried to continue with a sense of unity.

On-line services developed in the first lockdown, and continued through the second and third lockdowns, and, indeed, the times in between. Now we're live streaming, with every expectation of continuing on-line services indefinitely into future.

The practice of holding three services on a Sunday has meant that attendance at worship has been between 60 and 80 commensurate with adequate social distance spacing of seating limiting our capacity at any given service. The Standing Committee have been meeting weekly by Zoom, to manage the day-to-day issues of the Church and our buildings; the last APCM was held, with mixed success, using a mixture of Zoom (virtual) and physical attendance. Our house group has been meeting by phone, staff prayers have taken place by Zoom, Sunday has included a phone-in service, and prayer meetings have occurred by phone.

It's not over yet. Although most of us have been vaccinated, there remains a high proportion of the population which has not, leaving them vulnerable.

The threat of a third wave is a very real danger. We must continue with our care. One day we'll laugh at our precautions with the receiving of Holy Communion, but at the moment we are all aware of the need to be careful.

For some time now we have been thinking about what a return to normal might look like, and how to manage a transition.

Thanks

I would like to thank all those who have given of their time, effort, and money to make this Church thrive.

The PCC and Parish office holders, including the Wardens, Pete and Adrian, Mark the treasurer, Nigel Hare, for planned giving, Churchyard recorders Barry & Jenny Goring, and PCC secretary Judy Roberts. Subcommittees and particularly the Standing Committee during the Covid times.

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All who have contributed to chat café, job squad, confirmation revisited, the house group, the circle of prayer, the choir, the music group, bell ringers, Sunday school, and youth group, all of which have done well. The flower arrangers, Gill and her team of sacristans, Malcolm and his team of acolytes and vergers, Matt Stapleton and the other editors of the magazine. All who have read, interceded, and participated in our services, especially Hugh the crucifer and Derek the organist.

Particular thanks should go to Sandra, Jackie and Ruth who have delivered a great deal of work in administration. We have now had a changeover in the Administration team from Sandra, Jackie and Ruth to Jenny and Alex, who have a lot to learn, especially as the rules change.

Vision

A return to the mission of the Parish Church. To resume our purpose:

- To love God
- To love people
- To pray
- To tell the Gospel of the Lord (with words if necessary)
- To sustain the fellowship
- To maintain and develop the infrastructure

with all of which we are familiar. We know how to do these things. Every single one of us has a part to play.

Challenge in 2021

To return.

We can restart our activities, if we have the volunteers to run them.

The earliest of these was the toddlers group; the parents remain responsible for their children, so all we need is to have one person there with DBS and safeguarding, and one other, just to smile and chat to the mums. Sarah Griffiths has the DBS and safeguarding, and now some parishioners have come forward to help with the smiling and chatting.

Revd Steve Franklin

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Safeguarding Compliance

During this difficult year of the Covid-19 pandemic I am happy to report that there have been no cases of Safeguarding issues reported. Guidance about how to seek help has been made freely available on our website and in our parish magazine.

Training is encouraged for everyone. CO or Foundation level training, which I would encourage everyone to do, is very simple and consists of an online viewing followed by a brief questionnaire. Anyone who holds any position in the church is recommended to do this training, to raise awareness of safeguarding issues and how to support people. Foundation training is mandatory for all members of PCC. Being a member of PCC is a responsibility and holds certain duties – the training helps members to exercise that responsibility.

Further training has been adjusted and some posts which required a leadership level now do not. Training for further levels has taken place via live online sessions during lockdowns and is easy to access. If you have a position in the church and are not sure which training you need to do, I can confirm your level, or it can be found on the Diocese website under the Safeguarding training section – “Which Training should I attend?”

DBS checks have continued and online DBS checking is now standard, with those undertaking it finding it very simple.

Safeguarding is overseen by the Representative, but it is everyone’s duty to protect and support all users of our church, our parish and our community. I thank everyone who has shown their support for this vital work.

Helen Anderton

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Report on the Fabric of the Church

A Quinquennial Review inspection occurred in the summer of 2020, and although no serious issues were uncovered, there are bound to be some costs arising from the findings of our Inspecting Architect.

The report noted that the Items of work carried out since the 2015 inspection are as follows:

- Boiler Fault Repairs
- New External Security Lights (February 2020)
- Fence Repairs (February 2020)
- New Altar Frontal (March 2019)
- Re-Decorations of the 2013 Church Extension (May 2019)
- Carpet to Parish Office (May 2019)
- Altar Step Repair (September 2019)
- Installation of Defibrillator (June 2019)
- New Boiler (2016)

The 2020 inspection identified a number of considerations, including:

- Roof has some cracked tiles and split lead flashing
- Lead damaged by squirrels
- A need to inspect the bell cote
- Repointing suggested at a number of locations
- Gutters in need of clearing of moss debris
- In one location the timber fascia and soffit has some decay
- Some stones have fallen out from above a lancet window
- Near the porch canopy some cladding has become loose
- Some damp ingress in places on inside walls needing investigation
- Some plaster de-bonding has occurred
- Inspect and log headstones for risk of falling over
- Inspect and log trees at least annually for damage or falling risk
- PAT testing overdue (delayed due to Covid)
- Some material containing asbestos was detected in a five areas

No major concerns were identified.

Deanery Synod

I've not had any contact with the Deanery Synod this past year so I have nothing to report.

Mike Gibbons

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Church Groups Reports

Fundraising Committee

2020 was a very quiet year. We only managed to hold one event before the Covid-19 regulations came into force. This event was in February when we held a quiz night in the church hall.

Coming into 2021 and the future we hope to run events again as the rules allow.

Laura Roberts

Health & Safety Report

We have had no safety infringements or accidents as far as I know and I have been unable to carry out full safety inspections due to restrictions imposed upon us by Covid-19.

Eric Barnfield

Parish Magazine

Owing to the Covid-19 pandemic our delivery of the parish magazine has had to change radically. During much of last year no hard copies were available with the magazine being delivered electronically for the first time. Hard copy was made available only to those who could not access an electronic version.

Since the beginning of 2021 we have offered a new colour copy of our magazine and for the first time offered a choice of hard copy at £10 per annum, or electronic copy for a suggested donation of £5 per annum. People have been most generous with their donations. We now deliver approximately 60 hard copies and a further 140 via emails. Sadly we have ceased offering magazines in our local shops because of the risk of covid contamination, and no longer post out magazines because of the prohibitive cost and the workload.

I am very grateful to all who delivered the magazine pre-Covid. Many of these people had delivered for many years and their service should not go unacknowledged. Particular thanks to Les Knipe, and Jessica and Adrian Coldridge for their long service, and thank you to everyone who has delivered the magazine in the past. As with so much, our deliverers have changed too, to alleviate risk to our older members, and our deliveries are now carried out by a small but select band of five deliverers, Michèle, Georgina, Kate, Carol and Becky. Huge thanks to these church members for their time and efforts keeping our magazine available to our community.

Covid has made much in the last year very difficult but it has meant changes for the positive for our magazine and we are now firmly established in the 21st century.

Helen Anderton

Social Committee

For the social committee, we have had no events due to restrictions imposed upon us, but we do hope that we will be able to hold a Christmas fayre in early December.

Eric Barnfield

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Church Choir Report

During the coronavirus pandemic the choir has been recording music to be used in services. Each member of the choir records the music in their own home and then all recordings are edited together.

When coronavirus restrictions lifted for a time in the autumn of 2020, we were able to resume singing, with a choir of 6 people, maintaining social distancing. This proved challenging, with regard to maintaining Covid compliant rehearsals, providing a balanced choir and identifying repertoire for which falls within copyright for videoing purposes (services are videoed for people unable to attend the service). Live singing stopped at Christmas, with the introduction of another lock down.

Carolyn Nicholls

Christian Aid

Organising our support for Christian Aid over the last year has been a challenge. And also a thrill. A challenge because, owing to the lockdown, all our plans for Christian Aid Week 2020 had to be dropped. It was some consolation that our Appeal in Lent, trimmed down from past years, had been as successful as we could have hoped and was just concluded in time. Even so the difference between what we had raised for Christian Aid by July 2019 and by July 2020 was stark, £300 compared to £1486.50. But with the approval of our leadership - to whom I renew my thanks - we slightly adjusted the focus of our Harvest Thanksgiving to give thanks for 'all the blessings of this life' which we as a community had continued to receive in the face of the pandemic. And alongside that, and in contrast to it, we remembered the dire needs in some other settings where Christian Aid was at work - including Lebanon with the recent man-made disaster in Beirut - and those arising due to Climate Change along with remedies - such as a switch to different staple crops by a farming family in Nicaragua - enabled by Christian Aid.

And the result was a thrill! The proceeds for Christian Aid totalled £953 much of this being Gift-Aided. So in the event our total for the year (leaving aside Gift-Aid) was £1253 which compared well with the £1486.50 for 2019 when, it will be recalled, we still had a house-to-house collection.

This year we could not mount a Lenten Appeal due to the lockdown but we are planning a special collection in church for Christian Aid Week (10-16 May 2021) and there are small-scale local events initiated by other parties which we also mention in the Parish Magazine. We hope under God for a good return then. For now the rest of the year is an open book.

Cedric Dowe

Churchyard Recorders

We have been carrying out the task of Churchyard Recorders for a number of years. We hope that what has been achieved so far will provide a solid foundation for the Churchwardens and PCC to take forward to fully comply with Churchyard Regulations.

Various attempts since the 1800's to record and number grave locations has proved a problem with different people at different times mixing numbers and locations.

Churchyard Regulations require memorials and their inscriptions be recorded. We are very grateful to Fleet and Crookham Local History Group who carried out the majority of this recording as a local history project and allowed us to compile their information into a database. Our starting point was to get copies of the Burial Registers 1 to 3 dating back to 16th November 1842. These were downloaded

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from Diocesan Records Office at Surrey History Centre Woking where all Guildford Diocese Parish Records are stored safely. Registers 4 and 5 being held at Christ Church.

We then cross checked information, adding missing details along with register entry numbers from the Burial Registers. (to date a total of 2805 entries).

This database partially complies with Churchyard Regulations and can be used to locate graves, be it for people looking for Family History or locating a grave for burial of ashes.

Over the years where procedure has not been followed, this being caused by changes of personnel in various positions within the church. There is also a possibility that burial of ashes were not always recorded in the Burial Register as required by Churchyard Regulations but may have been recorded in the Book of Remembrance.

Originally the Book of Remembrance was hand written with many different styles over the years, we have now transcribed the existing entries into an electronic format which makes it easy to add new names as required. Printed pages are of a similar text and are in a new binder with an alphabetical index.

Jenny and Barry Goring

House Group

We have not, of course, been able to meet in person over almost the whole of the period of this report. We have, however, kept up our fellowship through a telephone conference link and have by this means continued to meet every other Tuesday outside holiday periods beginning at 8 p.m. Our thanks go to Mike and Katherine Gibbons for setting and hosting this facility. Initially during the lockdown we observed Compline and very much appreciated this act of worship. Later we resumed Bible Study working through the First Letter of Peter, an admirable text in times of difficulty and stress. We found it quite feasible to make our individual contributions by invitation of the leader or by spontaneous intervention 'from the floor'. We have missed not meeting in person or sharing refreshments though this has served to shorten meetings (from an hour and a half to an hour!) without a sense of rush. After completing the Letter we began a series of studies of Psalms chosen by individual group members. These have been very enriching. Up to 9 of us have been meeting in this way.

More recently, Mike has initiated prayer for all in our community and beyond who are suffering in one way or another from the effects of the pandemic and lockdown. This invitation, of course, has gone to all friends who wish to join us for this specific purpose. It is entirely separate from the House Group in this sense and so understood by us all, but House Group members are offering core support.

Our aim is that the House Group continues to meet fortnightly with the prayer meetings for Covid taking place on the alternate Tuesdays till further notice. Email notifications and reminders of House Group and of special prayer meetings will be sent routinely to all who offer us their email address for this purpose. They can join in either or both as they wish. How long the special Covid meetings continue will be determined by events.

As before we will be more than pleased to welcome new people, for either of the two meetings or both, and are confident that there will be room for all.

Cedric Dowe

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Music Group

The Music Group as a whole has not played for services since March 2020, although individual members, notably Mike and Katherine Gibbons and Paul Bodiam have supplied music recordings for use online and in church. We will have to wait until restrictions on wind instruments are lifted to resume playing 'live'.

We are very sorry to lose Jessica Coldridge as our keyboard player on her move to Winchester. Jessica has given many years of loyal service to the Music Group and we wish her and Adrian well in their new home. We will be looking to recruit a new keyboard player to start as soon as we are allowed to resume playing for services.

Ros Fox

Crookham CE Aided Infant School

Love God, Love Others, Love Learning - Kind Words, Kind Hands, Kind Feet

Our school vision statement sets out our aim of providing all pupils with learning that is irresistible. In 'normal times' we live out this vision each day by planning and delivering high quality teaching of topics that ignite interest and inspire curiosity. We promote enjoyment of learning and develop the habits of successful lifelong learners through the use of exciting resources in our classrooms and by making the most of our wonderful natural surroundings.

Over the last year we have been challenged to create irresistible learning in new ways due to the impact of the global pandemic. Our school has remained open throughout all the national lockdowns and through school holidays to the children of Key Workers and the vulnerable. Our staff have worked tirelessly to keep the children who have remained at school safe, well and engaged in learning. Alongside these familiar teaching duties, the staff have mastered new technologies in order to provide high quality irresistible learning for those accessing learning 'remotely' at home. All staff have sought to ensure, as best they can, that school families have equal opportunity to live life in all its fullness whatever individual challenges they might be facing. We are hugely grateful for the contributions of Fleet Lions and the parishioners of Christ Church which enable the school to provide our families with access to additional resources, food, winter fuel and learning technology when difficulties presented.

I would like to take this opportunity to thank all members of staff for their outstanding efforts during the last year, and to thank all friends of the school – parents, children, governors, visitors, volunteers and all parishioners of Christ Church - for your prayers, actions and support. It is much appreciated by all of us at Team Crookham.

Katharine Bowen (Headteacher)

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JAM and Jelly

2020 has been a strange year. In January and February we had between 4 and 10 children as a regular number in attendance. When we reopened in September we held a strong number of 5 – ranging from 6 months up to 15 years old.

Since November when the church has been in lockdown we have run the sessions via Zoom – this has had stable 4 children each week.

The only event we were able to perform this year was the Nativity Play – done within each child's family bubble and then put together.

We hope that 2021 children will return across all ages and that we grow in numbers.

Laura Roberts

Youth Club

Christ Church Youth Club, started in August 2019, had just got going when the pandemic hit. Our young people were deeply affected by the disruption to their school and college life, for some the cancellation of exams and the loss of major social events such as school prom. We had planned to do a day of activities at Easter but of course this had to be cancelled.

It was not until this year that we were able to offer virtual meetings to our youth group. These have proved popular, giving the young people a chance to talk about how they feel about the pandemic, the way they have been treated, and the expectations on them now. It is obvious that young people have been hit hard by a lack of social interaction, leaving them frustrated, distrusting and even scared to go out. There is a lot of healing to do.

We have played lots of silly games, had lots of time to chill and just forget about the world for a while. With the easing of lockdown we have been able to offer a face to face meeting at Easter where we did some craft making mini-lava lamps for relaxation and chatted about the future. Most of our young people are off to university in the autumn so Steve and I will re-evaluate the Youth Club to try and attract new members and reach a new emerging group of teenagers.

Please pray for our young people as they set out on the road to independence in an uncertain world.

Helen Anderton

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Financial Report

The financial statements and notes to the financial statements are given at the end of the Annual Report. This report provides an overview for parishioners who are not financial specialists. The references in brackets give the relevant heading or note section of the financial statements.

Of course, 2020 has been an exceptional year because of the impact of the COVID pandemic on our worship, community activities and any fund raising. However, although our income for the year dropped by some £26K, because of careful husbandry by our vicar and wardens we have also reduced our costs by £34K and so inadvertently ended up with a small surplus of £7552. Part of the reason for this is the accruals balance was in our favour this year by almost £6000, the Diocese provided grants up to a total of £6900 and late in the year we received a legacy of £2000. Hence, despite the fact, that the cash balance on our main account decreased by about £7000 in the year we achieved a modest accounting surplus. We are very grateful to the Diocese for their grant which we took partly in reduced Parish Share obligations (i.e. the equivalent of cash) and partly by reducing our debt to the Diocese arising from our building developments some years ago.

Because of the COVID pandemic there were very few notable expenditures on renovating the church fabric in 2020. As such, the church running expenses were reduced by some £10,000 for the year. The key notable expenditures included:

- Further improvements to church security (£926)
- Further improvements to the Church office computing systems and software (£716)
- Further repairs to the organ (£229)
- renovations to our electrical wiring (£1584)

The authorised spend on repairs and renovations has been limited and targeted at being effective for the congregation, whilst ensuring the fabric of the Church is well maintained.

A notable element of income and expenditure in these accounts is the operation of the Pre-School. This continues to be a very successful service to the community which is generally in high demand from families in the village. However, in 2020 our Pre-school income was also reduced by some 20% over a portion of the year because of the COVID pandemic which shut or limited its opening times for much of the period from March onwards for the remainder of the year. Although the local authority maintained their grant whether the Pre-school operated or not (due to COVID), parents not unnaturally did not wish to pay for services they were no longer receiving. This loss was mitigated to some extent by staff reducing their hours and also the modest use of the govt furlough scheme. The Pre-school has direct costs of £71,282 which mostly goes on staff salaries. In addition, of course, there are a range of overhead costs which this does not include (e.g. administrative support, cleaning, use of the Vestry Hall, clergy vestry, the dedicated storage area, etc.). To be clear, following on from the Government legislation regarding the auto enrolment for workplace pensions the PCC approved the Church Workers Pension Fund as the appropriate vehicle for its workforce and this was enacted from the 1st June 2016.

Total donations to charities included:

Churches Together in Fleet & Church Crookham (£1450), The Children's Society (£436), The Rainbow Trust (147), Food for Crookham families at Christmas (£473)

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Principal sources of income were:

- Pre-School income from Hampshire County Council, employer vouchers and parents together are the largest single source of income for the PCC at £89659[Note 2c].
- The majority of the congregation donate by planned giving, much of which can have income tax reclaimed. There are others who give in other ways, some of which is also income-tax reclaimable. The total of these [Note 2a] is £71,282, a decrease from the £82886, given in 2019. Our planned giving income this past year was similar to that in 2019 which remains markedly less than in earlier years. However, this is not surprising given the impact of the pandemic on our worship and community activities.

Financial Administration

Our finances continue to be administrated by the following team which was initially put in place at the 2017 APCM and re-affirmed each APCM since:

- Treasurer (Professor Mark Cross)
- Planned Giving Officer (Nigel Hare)
- Pensions Officer (Bruce Bulgin)
- Independent Examiner (David Sprot)

Additionally, we are grateful to Mrs Linda Ayrton, for her assistance to the Treasurer in a variety of ways including each week putting together the weekly income and banking it.

Reserves Policy

It is the policy of the PCC to maintain sufficient unrestricted funds to meet running costs of the Church's ministry, maintenance of the buildings and emergency situations. Although this had not been possible in the last few years (2010-2014) whilst the new annex and upgrades to existing facilities were underway, all these costs are now paid and the Reserves are sufficient to sustain the church operation under normal circumstances for about 8 months should all income cease.

Funds held as custodian trustees on behalf of others

There are no funds in this category.

Financial Risk Management

The PCC income is less than £500,000 per annum so there is no requirement for a formal financial risk policy. However, it is sensible to consider the main areas of risk. These are considered to be:

- Costs arising from unplanned repair or maintenance work that is not covered by our insurance policies. The policies are believed to be adequate and are with Ecclesiastical Insurance, the recognised insurers for churches and PCCs.
- A Quinquennial Review inspection occurred in the summer of 2020, and although no serious issues were uncovered, there are bound to be some costs arising from the findings of our Inspecting Architect when he reports in early 2021. All of the urgent minor work from the 2015 inspection have been completed. It is anticipated that the costs can be contained within current income and special appeals if necessary.
- A significant amount of necessary tree maintenance work has recently been carried out in 2017 and 2018 and any remaining is well within current income levels.

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- Under normal circumstances, although the Pre-School income base is the subject of variation because of Government changes to the funding of early years education, its income is reasonably stable.
- There is always a risk of accidents in the church premises and churchyard with claims against the PCC. No specific financial contingency can be made. The risk can be reduced by ensuring adherence to Health & Safety regulations.
- The church is generally in good repair and the PCC has been diligent in ensuring the QI conclusions have been actioned. However, it is clear that some large ticket items such as the church window frames and the roof will need serious renovation in the next decade or so. The PCC will need to consider how best to raise a fund to support such renovations as this must surely be an intergenerational project – delivered by one for those who follow!

Financial Summary

The church has fortuitously continued in surplus this past year reflecting a trend over the last few years, even after paying back increments of the debt to the Diocese during the year, even including this past year, where some £2500 of grant from the Diocese was applied to the reduction of our debt. Of course, our year of planned worship and community activities have been decimated by the pandemic and this has impacted seriously on our income and expenditure patterns. Through the faithful support of our community, the continued govt support of our Pre-school in various ways and the help of our Diocese we have managed to keep our operation in a modest surplus even though the total income has dropped by some 11% in 2020. It is difficult to anticipate our net expenditure during 2021 because of course it depends on the national response to the pandemic, the roll out of the various vaccines and when we might return to something like normal. However, in the long term it remains important to a) pay off the remainder of our Diocesan debt and b) to put together a fund to enable the restoration and repair of the church window frames and the roof over the coming decade (a project in this coming decade for those that follow on!).

Independent Examiner's Report

This report on the financial statements of the Parochial Church Council (PCC) for the year ended 31 December 2020, as set out on pages 13 to 25, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 (the Regulations) and section 144 of the Charities Act 2011 (the Act).

Respective responsibilities of the PCC and examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and section 144(2) of the Act do not apply, and that an independent examination is needed. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145 of the Act and to be found in the Church guidance, 2013 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 financial statements 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 connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respects the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare financial statements which accord with the accounting records and comply with the 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 financial statements to be reached

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**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF CROOKHAM
FOR THE YEAR ENDED 31 DECEMBER 2020**

Financial Statements

		Unrest- ricted	Desig- nated	Restrict- ed	<u>Total</u>	
	<u>Notes</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2020</u>	<u>2019</u>
INCOMING RESOURCES						
Incoming resources from donors	2a	75,061	0	582	75,643	79,460
Other voluntary incoming resources	2b	7,265	0	468	7,733	8,778
Income from charity & ancillary trading	2c	100,485	0	0	100,485	124,605
Income from investments	2d	14,677	0	7,458	22,135	19,491
TOTAL INCOMING RESOURCES		197,448	0	8,508	205,996	232,334
RESOURCES USED						
Grants & donations	3a	2,074	0	582	2,656	3,929
Activities directly relating to work of the church	3b	166,281	0	421	166,702	196,605
Fund-raising and publicity	3c	0	0	0	0	2,978
Church management and administration	3d	29,085	0	0	29,085	29,374
TOTAL RESOURCES USED		197,440	0	1,003	198,443	232,886
NET INCOMING RESOURCES/RESOURCES USED		47	0	7,505	7,552	-552
BALANCES BROUGHT FORWARD		59,846	265,335	58,255	383,436	383,989
BALANCES CARRIED FORWARD		59,893	265,335	65,760	390,988	383,438
FIXED ASSETS						
Tangible fixed assets	5				250,000	250,000
CURRENT ASSETS						
Debtors	6				11,489	13,752
Short Term Deposits					60,786	60,530
Cash at Bank and in hand					99,379	98,071
					171,654	172,353
Liabilities Falling Due within 1 year	7				-30,666	-38,917
Net Current Assets					140,988	133,436
TOTAL ASSETS LESS CURRENT LIABILITIES					390,988	368,436
LIABILITIES FALLING DUE AFTER ONE YEAR					0	0
					390,988	383,436
REPRESENTED BY FUNDS						
Unrestricted					59,893	59,846
Designated	10				265,335	265,335
Restricted	9				65,760	58,255
Endowment					0	0
Total					390,988	383,436

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF CROOKHAM
FOR THE YEAR ENDED 31 DECEMBER 2020**

The financial statements on pages 6 to 18 were approved by the Parochial Church Council on 2nd April 2021 and signed on its behalf by:

Revd Steve Franklin, Vicar, Chairman

Professor Mark Cross, Treasurer

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF CROOKHAM
FOR THE YEAR ENDED 31 DECEMBER 2020**

Notes to the Financial Statements

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice: Accounting and Reporting by Charities as revised 2005.

The financial statements have been prepared under the historical cost convention.

Funds

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

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object and can only be expended on the purpose for which they were given. Any balance remaining unused at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Designated funds are part of the unrestricted funds set aside by the PCC for a particular purpose. Unrestricted funds are general funds, which can be used for PCC ordinary purposes.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They 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.

Incoming Resources

Planned giving, collections, donations and fees are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Rental income from the letting of church premises is recognised when due. Interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources used

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is an operational (though not a legal) liability and is accounted for when due. All other expenditure is recognised when a liability is incurred and is accounted for gross.

Church Workers Pension Fund (CWPF) - FRS102 Statement

Crookham PCC (PB2014) participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF CROOKHAM
FOR THE YEAR ENDED 31 DECEMBER 2020**

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable **(2020: £4115, 2019: £5240)**.

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation as at 31 December 2019 was under way as at 31 December 2020.

For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, **Crookham PCC (PB2014)** could become responsible for paying a share of that employer's pension liabilities.

Fixed assets

Consecrated and beneficed property is excluded from the financial statements in accordance with section 10(2)(a) of the Charities Act 2011.

Movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property unless consecrated, and are not included in these financial statements. All expenditure incurred during the year on consecrated or benefice property and inalienable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities in the year in which it is incurred.

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

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF CROOKHAM
FOR THE YEAR ENDED 31 DECEMBER 2020**

Other fittings and equipment used within the church premises, including assets acquired under a finance lease, are depreciated on a straight line basis over 5 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Current assets

Amounts owed to the PCC at the year end less provision for amounts that may prove uncollectable are shown as debtors.

Short-term deposits are cash held on deposit either with the CBF Church of England Funds or at the bank.

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF CROOKHAM
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Unrestricted Funds	Designated Funds	Restricted Funds	2020 Total	2019 Total
2 INCOMING RESOURCES					
a Incoming resources from donors					
Planned giving	58,151			58,151	57,042
Collections at all services	1,156			1,156	4,870
Sundry donations	3,176		582	3,758	3,024
Income tax recoverable	12,578			12,578	14,524
	75,061		582	75,643	79,460
b Other voluntary incoming resources					
Grants & donations	7,265		468	7,733	1,833
Fetes, Bazaars and other fund raising events	0		0	0	6,945
	7,265		468	7,733	8,778
c Income from charitable & ancillary trading					
Magazine	2,223			2,223	3,726
Vestry contributions	1,538			1,538	8,686
Pre-School	89,659			89,659	103,346
Fees	7,065			7,065	8,847
	100,485			100,485	124,605
d Income from investments					
Interest receivable	257			257	452
Funds of School House Trust	0		7,458	7,458	6,531
Rent on Jubilee Drive	14,420			14,420	12,508
	14,667		7,458	22,135	19,491
TOTAL INCOMING RESOURCES	197,448		8,508	205,996	232,334
3 RESOURCES USED					
a Grants & donations					
Missionary & charitable giving UK	2,074		582	2,656	3,929
b Activities directly related to the work of the church					
Ministry:					
Parish share	74,143			74,143	79,066
Clergy expenses	1,085			1,085	2,578
Vicarage expenses	618			618	216
Visiting Clergy	0			0	0
Church - running expenses	16,726		421	17,147	26,412
Professional fees	1,172			1,172	550

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF CROOKHAM
FOR THE YEAR ENDED 31 DECEMBER 2020**

Upkeep of services	670		670	3,358
Expenditure on magazine & library	585		585	1,254
Upkeep of churchyard	0		0	285
Pre-school Salaries & Pensions	69,087		69,087	76,819
Other Pre-School expenses	2,195		2,195	6,067
	166,281	421	166,702	196,605

c Fund raising & publicity

Costs of fetes & other fund raising events	0	0	0	0	2,978
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d Church management & administration

Administration:

Telephone & internet	1,322		1,322	1,492
Computers & Photocopiers	2,166		2,166	2,349
Other administration expenses	960		960	1,262
Staff pay	20,914		20,914	20,405
Investment property expenses	3,526		3,526	3,437
Bank charges	197		197	429
	29,085		29,085	29,374

TOTAL RESOURCES USED

197,440	0	1,003	198,443	232,886
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4 STAFF COSTS

Remuneration			90,001	91,984
Social security costs			0	0
Pension costs			4,115	5,240
			94,116	97,244

5 FIXED ASSETS FOR USE BY THE PCC

Tangible fixed assets

	<u>2020</u>			<u>2019</u>
	<u>FHL&B</u>	<u>Leased</u>	<u>Total</u>	<u>Total</u>

Gross book value

As at January 1st 2020	250,000	0	250,000	250,000
Additions	0	0	0	0
Disposals	0	0	0	0
As at 31 December 2020	250,000	0	250,000	250,000

Depreciation

At 1 January 2020	0	0	0	0
Charge for year	0	0	0	0
Disposals	0	0	0	0
As at 31st December 2020	0	0	0	0

Net book value

As at 31st December 2020	250,000	0	250,000	250,000
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**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF CROOKHAM
FOR THE YEAR ENDED 31 DECEMBER 2020**

6 DEBTORS

Prepayments and accruals	2,288	3,052
Tax recoverable on covenants	9,200	10,700
	11,488	13,752

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

Amounts due under finance leases	0	0
Parish Share	-23,635	-26,135
Other accruals	-7,031	-12,782
Other creditors	0	0
	-30,666	-38,917

8 ANALYSIS OF NET ASSETS BY FUND

	<u>Unrestricted</u> <u>Funds</u>	<u>Designated</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2020</u>	<u>2019</u>
Fixed assets	0	250,000	0	250,000	250,000
Current Assets	90,559	15,335	65,760	171,654	172,352
Liabilities : amounts falling due within 1 year	-30,666	0	0	-30,666	-38,916
Liabilities : amounts falling due within 5 years	0	0	0	0	0
Fund balance	59,893	265,335	65,760	390,988	383,436

9 RESTRICTED FUNDS

	<u>End 2019</u>	<u>Incoming</u>	<u>Outgoing</u>	<u>End 2020</u>
Christ Church Community Project	-9,265	0	0	-9,265
Funds of School House Trust	40,348	7,458	0	47,806
Parish share debt reduction	883	0	0	883
Organ maintenance	19,359	468	-421	19,406
Flowers	415	0	0	415
Library - Joan Blundell bequest	275	0	0	275
Pastoral care	474	0	0	474
Supporting children of the Parish	5,766	0	0	5,766
Collections - UK charities	0	582	-582	0
	58,255	8,508	-1,003	65,760

10 DESIGNATED FUNDS

	<u>End 2019</u>	<u>Incoming</u>	<u>Outgoing</u>	<u>End 2020</u>
Investment properties	250,000	0	0	250,000
Building and Fabric	15,355	0	-10,219	15,335
	265,355	0	-10,219	265,335

**THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF CROOKHAM
FOR THE YEAR ENDED 31 DECEMBER 2020**

2b - The receipts for Churchyard Upkeep include £15 for the upkeep of a family grave and £30 from the Commonwealth War Graves Commission for the maintenance of the war graves in the cemetery.

4 - During the year the PCC employed organists, cleaners, a parish administrator, two assistants and Pre-School staff, none of whom earned more than £60,000 p.a. (2019: Nil). Together these employees equate to 5 full time employees (2019: 5).

Payments to PCC members and persons related to PCC members: The expenses paid to various members of the PCC may have included an immaterial proportion relating to their specific function as a member of the PCC.

The Parish Administrator (until the end of October 2020) is married to a member of the PCC (until September 2020). She was appointed through an open process with a set of formal interviews for a number of candidates. Furthermore, it was only after her appointment that her husband was elected to the PCC. No other payments were made in 2020 to persons closely connected to members of the PCC (2019: Nil).

5 - An investment property fund was set up by the PCC in 2013, to buy the freehold property, which is held as an investment, and is let.

There are no endowment funds to report.

There are no contingent liabilities as at 31 December 2020 (2019: Nil)

The registration number of the Crookham PCC with the Charity Commission is 1132174.