



Christ Church Ware  
Jesus led, Spirit empowered, Grace based.

**CHRIST CHURCH WARE**

**TRUSTEES REPORT AND ACCOUNTS**

**FOR YEAR ENDING**

**31 DEC 2019**

For presentation and approval at  
The ANNUAL PAROCHIAL CHURCH MEETING  
deferred from WEDNESDAY 22<sup>nd</sup> APRIL 2020

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### REFERENCE AND ADMINISTRATIVE DETAILS

#### TRUSTEES

Revd John L W Hookway	Mr Chris Woodrow
Revd Caroline Keightley (resigned 12 Aug 2019)	Mrs Louise Brett
Mr Robert Barker – Church Warden	Mrs Catriona Baker
Mrs Cheryl Bevan – Church Warden	Mr Peter Dane
Mr Peter Wall	Mrs Diana Perkins
Mr Joshua Davies (co-opted 20 May 2019)	Mr David Briggs
Mr Paul Davies (elected 24 Apr 2019)	

#### SECRETARY AND TRUSTEE

Mrs Joanne Beer (resigned 30 Sep 2019)  
Mrs Claire Hallett

#### TREASURER AND TRUSTEE

Mrs Samantha Rich

#### KEY MANAGEMENT

Operations Manager - Mr Martin Dudley  
Children's Worker - Miss Jessica Cole  
Youth Worker - Mr Christian Cole

#### OFFICE

Christ Church Office  
New Road, Ware  
Herts  
SG12 7BS

#### INDEPENDENT EXAMINER

Ajay Rajani FCIE  
Stewardship  
1 Lamb's Passage  
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#### BANKS

CAF Bank  
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Kent ME19 4JQ

Lloyds Bank  
5-6 Market Place  
Hertford  
Herts  
SG14 1DF

#### REGISTERED CHARITY NUMBER

1129563

## TRUSTEES' REPORT

The Trustees present their report and accounts for the year ended 31<sup>st</sup> December 2019. The accounts have been prepared in accordance with the accounting policies set out in note 2 to the accounts and comply with the Church Accounting Regulations 2006', the Charities Act 2011 and the Statement of Recommended Practice: *Accounting and Reporting by Charities* preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) issued on 16th July 2014. The report takes account of the requirement for Trustees to report annually on public benefit and the Trustees have had regard to the Charity Commission's guidance on public benefit.

## VICAR'S REPORT

*1 Thessalonians 5:24 The one who calls you is faithful and he will do it.*

This was our motto verse for the year last year, and God has proved faithful, time and time again. It was a year of restoration and transformation as, for 42 weeks, we moved out of the church building to enable its redevelopment.

It is an amazing privilege to be a part of a community that undertakes and dares to transform something for the Lord. It was a year of excitement, it was year of change, it was a year of growth and a year of dependency. We have seen amazing provision and amazing generosity.

The 9.15 service worshiping in the Church hall; it was lovely for us to be together, to be closer and able to chat.

The 11 o'clock service was able to meet in the school, which was a great chance to enhance our partnership with the school. I want to extend my thanks for the generosity of Christ Church school, both to the governors and to the head, Ania Vaughan. And we were also able to do some baptisms on the school field!

It was great to be able to use the Church hall for the 7 evening services and other opportunities of encounter and helping people to grow with Jesus during this year.

Because the church had kindly agreed to develop the offices in phase 1 it meant that all the rest of the activities didn't have to stop and so as we reflect on 2019, our mission and ministry continued to grow.

One of the amazing things is that we got to move into the church on the date that had been planned for it, a couple of years before. It was the 24th of November 2019: In the church calendar, this Sunday was Christ the King. We are Christ Church, we are Jesus' church where he is Lord and He continues to lead, to guide, to strengthen by His Spirit for the glory of God the father.

It was, therefore both with joyful excitement that we re-entered the building with huge hope for the future, longing for all that God is going to do. It was lovely to see the church so full at Christmas for so many different services as we connected with the community: schools, scouts/guides among many others. To deepen and connect, in that relational warmth, and to celebrate, with all the official openings to come in February.

When you come into the new welcoming space, you see the picture of a Vine along the doors. The Vine reminds us that we are to abide in Jesus and was the subject of my first sermon at Christ Church. We are told to abide in Jesus and it as we abide in him, we will bear much fruit.

If you come in, though the North porch entrance, you will see there is a cross shape made by many doves, a dove for each year the church has been serving the community and a single dove flying back to join the rest, for the year that we were meeting outside the building.

1 Thessalonians 5:24 reminds us of the faithfulness of God and the reality that the one who calls you is faithful and he will do it. From the Hanbury's, Buxton's, through many faithful local people and incumbents, the message of Jesus has always been proclaimed and the town served by the community of Christ Church. I want to thank the current congregation, PCC, various teams, committees and all who supported and prayed for the project. To enable this transformation to occur in our day.

In all the changes we also give grateful thanks the ministry of the Rev Caroline Keightley our curate, who went on in September to be the Incumbent of St Mark's, Colney Heath. Christ Church has had long links with this church, as the incumbent here was often one of the Patrons for St Mark's!

As we look to the future with great excitement, with great opportunities to serve our community and to help to take people deeper with the Lord let us, continue to be excited about all that lies before us, and all that God is going to do in and through us.

A church building is a resource for the community, for the people of God to further the call and kingdom of God. So we look forward to being able to use this resource, in so many different ways for the vision that God continues to give us. To know him, to follow him, to be led by Jesus, to listen to his voice, to be full of his spirit empowered by him, to do things in his strength. experiencing the grace of God the Father, first for ourselves and then be able to extend that in his Kingdom in each and every possible way He calls us to. To this town of Ware and beyond.

Thank you so much for all your support and encouragement this year, for this project, as well as all the ministry that happens, because the community of Jesus comes together with all its different talents, all its different gifts, all its different resources and so it's an amazing privilege to be part of a church that chooses together to follow Jesus and to enable his mission, through all times and all seasons.

With my prayers and thanks,

John.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Parochial Church Council (PCC) ("the Charity") was established in 1858 and is governed by two pieces of Church of England Legislations (called measures). These are The Parochial Church Council (Powers) Measure 1956 as amended and The Church Representation Rules. Additionally the Trustees Act 2000 sets out additional duties and powers of unincorporated charities. The PCC became a registered charity on 13<sup>th</sup> May 2009, number 1129563. The Charity was established in 1858 to serve the parishioners of the newly formed parish of Christ Church, Ware. The Charity is

funded by voluntary giving and occasional grants. We seek to continue the vision desired by the benefactor, Robert Hanbury, who financed the building of Christ Church and its associated buildings.

The Trustees are elected by the meeting of the Parishioners or the Annual Parochial Church Meeting, for a period of one year for a church warden or three years for other members. Clergy are automatically trustees due to the clerical post they hold. A resolution dated 26th April 2010 provides for a maximum of 10 elected Trustees.

At the regular PCC meetings, the Trustees agree the strategy and areas of activity for the Charity, including vision, mission and ministry, consideration of grant making, investment, reserves, risk management, safeguarding, premises and performance. The day to day operational requirements of the charity are delegated to the staff team, including the Vicar, Curate and Operations Manager.

At the 10 PCC meetings of the trustees held between January and December 2019, there was an average attendance of 86%.

## **OBJECTIVES AND ACTIVITIES**

The principal activity in the year under review was that of a Parochial Church Council to a Church of England Parish Church. Christ Church has adopted the appropriate governing documents with the primary objective of "Promoting in the Ecclesiastical Parish the whole mission of the Church". The PCC (Powers) Measure 1956 states that the PCC is 'To co-operate with the minister in promoting in the parish the whole mission of the church, pastoral, evangelistic, social and ecumenical' Christ Church is committed to:

- regular public worship open to all
- teaching Christianity through sermons, courses and small groups
- the provision of children's and youth work with a Christian ethos
- the promoting of Christianity through staging of events, meetings and encouragement to live out the teachings of Jesus Christ
- promoting the whole mission of the Church through provision of activities for senior citizens, parents & toddlers and other special need groups.

The PCC has adopted the Mission Statement "Jesus led, Spirit empowered, Grace based".

Emmanuel Shared Church is an Ecumenical Project within the parish, jointly between Christ Church, Ware and Ware Baptist Fellowship.

Christ Church currently appoints five Foundation Governors and recommends two Diocesan Governors out of the 12 governors of Christ Church C of E (Voluntary Aided) Primary School and Nursery, and the incumbent is an ex-officio Foundation Governor.

The PCC employs an Operations Manager (Martin Dudley), Youth Pastor (Christian Cole) and Children's Worker (Jess Cole) who support the clergy in management of the church. Additional support is provided by a Parish Administrator (Ann Dawson), PA to the Vicar (Sam Cooper/Joanne Beer) and cleaners (Eva Ilott and Lisa Capel). The PCC also employs Gill Tyson, Pastoral Worker, on behalf Emmanuel Shared Church.

The following sub-committees are appointed by the PCC:

- **Standing Committee:** This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the council.
- **Sub-Committee to look at Missions Policy**
- **Sub-Committee to look at Building Refurbishment**
- **Sub-Committee to look at Finances**
- **Sub Committee to look at allocation of tithed monies from building project**

## **REVIEW OF VISION, ACHIEVEMENTS AND PERFORMANCE**

At all meetings

- Monthly accounts are presented and discussed and actions taken to ensure income and expenditure track against budgets.
- The vicar provides an update on any crucial parish affairs including pastoral and his own workloads and things that are on his mind and heart.
- Staffing and future resourcing has been a constant agenda item throughout 2019 as the trustees review and discuss ongoing needs.

### **JANUARY 2019**

At the January meeting, the PCC was joined by Steve Elliott chair of the building committee. He gave a detailed explanation of the phases of the building, changes, costs and so on. Bob Barker discussed the arrangement for temporary church and the PCC approved the mission committee budget along with an operating budget.

### **FEBRUARY 2019**

At the February meeting, the PCC received and discussed the annual safeguarding report. This highlighted the changes that have been made to the documentation and the responsibility on each member of the PCC to be aware of safeguarding within the church. The PCC received an update about the building project, including temporary church. Permission was given for the vicar and church wardens to sign a mortgage application should the need arise. The PCC received and adopted the Mission Action Plan and 3 year strategic plan.

### **MARCH 2019**

At the March meeting the PCC discussed the future of the toddler ministry, the details of the financial situation with regards to the building project and gave approval for some changes to the specification of items within the project.

Chris Woodrow asked to remain as a trustee until the building project was completed even though this would take him beyond the point at which he should have a sabbatical. Agreement was given. The PCC discussed options for resourcing Christ Church once Rev Caroline Keightley moved to her new parish in the summer. In addition, the PCC also approved the final reports for presentation at the APCM.

### **APRIL 2019**

The Annual Parochial Church Meeting and Meeting of Parishioners took place. At this meeting the church elected various trustees and the trustees celebrated God's blessing in the past year, shared their vision and challenges for the coming year with the members.

## **MAY 2019**

The May PCC meeting began with the election of the various office holders, the Standing Committee and declaration of interests.

The PCC looked at the church finances in some detail, there was an update in relation to the building project and then there was a time of prayer for this project.

Rev Caroline Keightley reported back to the PCC in relation to the toddler ministry and there is now a sustainable plan for its continuation.

## **JUNE 2019**

The PCC were given a presentation from Jess Cole, the children's worker at Christ Church. Jess spoke about how she had found the last year, the support she had received and future plans.

Steve Elliott then joined the meeting and gave a detailed update on the building project, in particular, taking the trustees through the risk assessment which had been undertaken.

The PCC then discussed a request from Emmanuel Shared Church to support them in obtaining a coffee van for the purpose of outreach on the King George estate.

The Treasurer lead a very interesting discussion with relation to the financial position of the church especially how we could manage the cashflow of the building project and the trustees assessed the need to purchase additional alarms to secure the roof against theft of lead.

## **JULY 2019**

The PCC was joined by Steve Elliott, Chair of the Building Committee. He spoke about the current position with regards to the ongoing building work and also updated the PCC about the plans for moving back into the church.

The PCC was then joined by Gary Parkes to discuss current and potential missionaries. A long discussion was had about where the PCC wished to direct its resources and the terms of reference for the Missions Committee were agreed.

## **SEPTEMBER 2019**

The PCC received a written report with regards to the building project. The PCC then welcomed Christian Cole, Youth Pastor, to the meeting and were given an encouraging description of the many activities which are available for the youth. The PCC noted how many young people are being reached through this ministry and thanked Christian and all the youth team for their hard work. There was an update in relation to the coffee van proposed by Emmanuel Shared church.

## **OCTOBER 2019**

As the building project neared completion, the PCC received a very detailed explanation about the current status of all items including those outstanding. Due to the imminent return to the building, there were discussions around the furniture, fittings and decorations.

## **NOVEMBER 2019**

Gary Parkes (Chair of the Missions committee) joined the meeting and gave updates about the existing missionaries the church supports, feedback from the mission committee and proposals for support in 2020 for consideration.

The PCC approved fee revisions for 2020 including hall hire. Steve Elliott joined the meeting and gave a final update on the building project including the items which still needed to be rectified.

## **ELECTORAL ROLL AND CHURCH ATTENDANCE**

The Electoral Roll was revised in 2019. 199 names were on the new Roll when presented to the APCM. 69 are resident in the parish, 130 are non-resident and 11 on the roll were members of Emmanuel Shared Church.

During the year there were 3 babies under a year old were baptised plus 5 children over one year old but less than 13 years old. 1 baby under a year old was welcomed with a thanksgiving service

There were 3 Weddings and 2 funerals held in church followed by burial or cremation. There were 2 cremations. The Revd Ysmena Pentelow kindly granted permission for the church weddings and funerals to be conducted at St Mary's, Ware.

246 people received Communion on Easter Day and 265 on Christmas Day and Eve. Over 740 people attended services on Christmas Eve and Christmas Day. On an 'average' Sunday 205 adults and 51 children and young people attended services.

## **CHURCH WARDENS AND FABRIC REPORT**

We continue to be grateful for the leadership, direction and guidance provided by our vicar, John, reminding us that 'Great is His Faithfulness' and guiding us through such an eventful church journey this year.

We have been so blessed this past year to have our hardworking, committed staff team at Christ Church. At this time, we acknowledge those who have moved on. After her three year post as our curate, we were so pleased to see Caroline accept an offer of the position of Vicar at Colney Heath. It was a privilege to share her journey of training, preparation and growth. With God's strength, she was ready and equipped to embark upon the challenges of this new exciting chapter of her life. We said a fond farewell to Ann, who has retired after five years as our parish administrator. We also acknowledge Sam Cooper, employed as John's hardworking PA since 2016. Their hard work, care and attention to detail has been much appreciated by all.

This year we have also congratulated our youth pastor of six years, Christian, as he left to move on to a new role working for the Diocese, supporting youth work in churches over Herts and Bedfordshire. We gave thanks for the leadership, teaching and spiritual guidance he had given our young people over the years. We knew he greatly appreciated the committed team he had around him while serving young people in this way. In this interim period, we give extra thanks for these committed helpers who ensure continuity of provision for young people in this period of transition.

We continue to be blessed as a church by Martin, our operations manager, who with selfless efficiency looks after the daily administration and management of all at Christ Church. We have been mindful that during this past year his workload, tasks and responsibilities have become more varied and increased with all that has been required with a building project. We have thoroughly appreciated his diligence, support and commitment throughout the whole process this past year. We have been delighted to welcome two new staff members to our team just recently this year. Joanne, John's new PA and Elaine, our new Church Administrator. We are very grateful to both employees for undertaking these roles and hope they will find being part of our team rewarding. In February 2019 we thanked Eva for her many years of kind and faithful service as our church cleaner. We always appreciated her friendly disposition in this role. We continue to be grateful for

Lisa who joined our team early 2019 initially to clean our church centre but is now employed to provide care for our newly developed church building as well. Many thanks to Lisa.

We are very blessed to have Jess Cole, as our children's ministry worker. She has had a very busy year planning and implementing wonderful opportunities for children to spend time together in fellowship and worship. Partnership with the school continues to be strong as Jess supports and guides children there and encourages them to join in with all that is happening at our church.

We also give thanks to all the helpers who support Jess in events and on Sunday mornings. We thank the teams who lead or assist in Crèche, Bubbles, Splash and Extreme. Without this fantastic, energetic group of committed helpers, these activities would not be possible.

We continue to be grateful to Gill, Emmanuel's Pastoral Worker, who uses our church office to facilitate her role. We appreciate the support she gives Christ Church, her experience, creative ideas and companionship in the office.

We give thanks for the commitment of our wide team of volunteers who helped in the 9:15am, 11:00am and 7pm services on Sundays and for their patience and flexibility during the time worshiping away from the church building. Thank you to those who have taught us through ministry, those on the 'set up' teams, the assistant wardens, welcome teams, readers, those who shared prayers, musicians, communion servers, sides people and teams who served teas and coffees. It is through this invaluable support that we were able to create new spaces of worship during this time of temporary relocation. To our delight we continued to welcome new people and families to be part of our worshiping community even during our time away from our church building.

Last year we remembered Ephesians 3:20, 'Now to Him who is able to do immeasurably more than all we ask or imagine, according to His power that is at work within us'. Our committed PCC members have been faced with some tricky decisions this year and we thank God for showing us His wisdom and guidance and reminding us of the truth that 'With man this is impossible, but with God all things are possible.' (Matthew 19:26).

In summary, this year has been a wonderful journey of Faith. We have been reminded that God has been faithful in the past, is faithful now and will continue to be always. We praise and celebrate Him for that. At Christ Church we look forward to the year ahead and delight in many more opportunities to receive God's blessings for our staff team, our church family and for our community and beyond. We are ready to listen to God's callings and move forward, serving Him according to His plans for us and our church.

Cheryl Bevan  
Church Warden

**Building project** - 2019 leading into 2020 has been a challenging and unique time for Christ Church, Ware. The major refurbishment of the building means a large part of the infrastructure in the church has been replaced. The work included;

- A new entrance at the west end of the building.
- Three toilets at the rear of the building.
- Mezzanine floor at the west end of the church.
- New flooring, with an underfloor heating system, finished off with a carpet.
- New and upgraded electrical wiring & lighting.

- New public address system.
- Cleaning of the internal walls.
- Painting the ceiling and the walls in the chancel.
- The pews being replaced with comfortable chairs.

The refurbishment was a major team effort by many members of Christ Church, who gave many hours of dedicated commitment in the lead up to and during the work. The Building Committee and Sub Committees worked on the detailed plans to ensure the project stayed on course and to time scale.

The refurbishment resulted in Christ Church holding Sunday services in temporary accommodation for forty-two weeks. The 9.15am and evening services met in the main hall of the Church Centre, the 11am service was held in Christ Church School. Every week teams were required to set up and take down after each service.

The success of the project was built on people praying. We must give thanks to God for leading us through this period where our church has been transformed. As a leadership team we wish to record our thanks to everyone who was involved, all the teams and the committees. Your commitment, willingness to give time & energy and attention to detail were all important factors in the success of the project.

We must record our thanks to Christ Church School, in particular the Headteacher, for their help and cooperation in the use of the school building for the 11am Sunday service.

**Return to the church building** - It was planned for the church to be handed back on Monday 11<sup>th</sup> November 2019. Some delays, minor holdups bearing in mind the scale of the building work, resulted in the church being handed back at 10am on Friday 22<sup>nd</sup> November. More committed work from team Christ Church allowed the first service to be held at 9.15am on 24<sup>th</sup> November, less than forty-eight hours after the hand back and in line with originally planned date!

We have gradually been getting familiar with our new church building. Some large congregations were present for carol services in the lead up to Christmas. On 22<sup>nd</sup> December 2019, the 500 adults and 50 children were present for the carols by candlelight; the church was packed to capacity, as many chairs as possible had been set out and thirty-five people stood at the back.

**Community event & rededication weekend** - On 1<sup>st</sup> & 2<sup>nd</sup> February the events marked the formal reopening of the church.

During the afternoon of Saturday 1<sup>st</sup> February twenty two organisations connected to Christ Church had displays outlining their activities; approximately 450 people came to see the newly refurbished building and exhibits. The number of visitors far exceeded expectations.

On Sunday 2<sup>nd</sup> February during a joint morning service the Bishop of St Albans, Bishop Alan, preached and rededicated the building. During his sermon Bishop Alan made the point that everyone can be used by God, there is opportunity for all to minister. The point was particularly relevant as so many people had contributed in such a variety of ways to the refurbishment project.

The building now offers flexibility for use; to date three events have been held where the chairs at the side of the church have been moved to accommodate poster presentations and children's activities. In February the Forgiveness Project stands displayed extraordinary examples of

forgiveness for a week before the church was returned to the set up necessary for the Sunday services.

We now have a warm, light, welcoming building with inviting colourful chairs; a building that can be used in many and different ways. There are additional benefits; for example, it is possible to get close to and appreciate the stained-glass window in the west end of the church, a feature that was largely overlooked in the previous set up.

We trust the legacy of this work has made the building suitable for use for decades to come.

**Clergy at Christ Church** - For several years the leadership team have been concerned at the number of clergy available to serve at Christ Church, with the resulting pressure and workload on our Vicar, Reverend John Hookway. In 2016 a report was submitted to the Bishop of Hertford seeking to appoint an associate leader to support the vicar. Since then the leadership team have discussed the matter with Diocesan senior managers, in the last year the PCC have discussed options on a monthly basis. We hope that during 2020 a suitable associate leader will be appointed to support the work at Christ Church.

**Conclusion** – Following the major refurbishment it could be tempting to think, ‘We have done it!’ Sit on our laurels and not move forward. The church now provides many and improved mission and ministry opportunities to serve the people of Ware and beyond. The energy levels shown in the lead up to and during the project will allow right and appropriate opportunities to be taken.

As we move into the new era, remember the plaque in church in memory of Edmund Smith-Hanbury, who died in 1913, bearing the inscription, ‘He served his generation according to the will of God.’ A strong objective that is as relevant as ever.

**Thank you** - Thank you to everyone for your commitment to serve in the Christ Church team in such a wide variety of ways. We are a church truly blessed by God.

**Bob Barker**  
**Church Warden**

## **PLANS FOR FUTURE PERIODS**

The trustees are delighted with the completion of the work to the church building, which has created a flexible, accessible, comfortable and welcoming space. These new facilities offer additional opportunities to connect with the community throughout the week as well as to provide a resource for events in partnership with the St Albans Diocese, CPAS and New Wine, to name just a few. The intention is to make much more use of the church building during the week.

The additional opportunities afforded by the refreshed building have further heightened the need for extra leadership capacity. The PCC has been highlighting this need for some years and it is now obvious that investment is needed into this area as a matter of urgency. The PCC aims to have an additional senior leader in post during 2020. This necessitates a stretch budget in order to fulfil this role so the PCC has set a budget which requires an increase in income of £27,000 in order to cover this.

The PCC is also actively recruiting a new youth pastor after Christian Cole moved to a new role in January 2020. The PCC are grateful for all his work at Christ Church and during his tenure with us, there has been significant growth in the number of young people engaging during the week. The PCC would like to increase the role of youth pastor to full-time in order to invest properly into both the youth leadership team and the young people themselves but recognises that budget constraints require this to be a longer term plan.

There is additionally a desire by the PCC to increase the hours offered to our children's worker, Jess Cole, and also to invest in young families and to restructure the provision of pastoral care. These are all aspirational at the current time.

## **FINANCIAL REVIEW**

The year of 2019 has been a year of great blessing and challenge for Christ Church. The completion of the most comprehensive building work in the church's history is a significant milestone for us and the PCC is thankful to God for His blessings and the generosity of Christ Church in getting to this point.

The PCC is reliant on income from individual donors and gift aid with some income from church activities. In the year under review, unrestricted income was approximately £1,500 higher than in 2018 but restricted income increased by £535,000 due to contributions to the Development Fund.

Additionally, the PCC has accepted £343,600 of interest free loans to assist in the management of cashflow, which has enable the PCC to cover the total building cost of approximately £1.48 million without drawing on a commercial mortgage. The PCC also was awarded grants of £150,000 from a number of external funders, and is very thankful to the team who spent many hours writing grant applications and meeting potential funders. The PCC also took advantage of the Listed Places of Worship Grant Scheme to cover the VAT on the project, receiving £210,000 towards this to date. This is all testament to God's grace and the generosity of His people and the PCC have been hugely encouraged throughout this period. Thank you to all who have been, and who continue to be, a part of this effort. Additional fundraising of c. £195,000 is still required to cover the total cost of the project and fully repay the loans.

The PCC had expected that there would be a challenge to the ongoing funding of church ministries during such a major project and was closely reviewing the expenditure throughout the year. A faith budget had been set for the year, which required an increase in income of £21,500. Whilst income did not increase to this extent, some gaps in staffing, and the rental income from Cromwell Road enabled the unrestricted funds to balance for the year. Some urgent expenditure, however, is needed on Cromwell Road in order to bring it back to an appropriate standard.

The final instalment of 2019 Diocesan Parish Share remains unpaid. An additional £19,488 towards this is shown as a creditor, but the PCC has deferred a decision on making this payment until after the final accounts have been agreed for the building work.

The PCC continues to try to look outward to the wider world and to additionally set aside funds each year to support mission partners. In 2019 the figure for unrestricted giving was £22,700, which represented approximately 10% of the previous year's unrestricted voluntary income.

## **RESERVES POLICY**

The PCC aims to hold unrestricted net current assets of £68,000, which equates to about 3 months' unrestricted expenditures, so that the PCC could continue to operate should income and / or expenditure vary adversely. At the year end the charity's unrestricted net current assets were £64,985 and the PCC is broadly complying with its reserves policy.

## **FUNDS IN DEFICIT**

The restricted development fund ended the year in deficit by just over £250,000. Though the development work was completed in 2019, not all of the income promised to the project could be included in these accounts. In total a further £210,000 has been pledged towards the project, which the charity expects to receive over the next five years. The charity is also continuing to fundraise and the trustees are confident that the deficit on this fund will be cleared. In making this assessment, the trustees have carefully considered (a) whether the pledges promised are likely to be received and (b) the income that the PCC is likely to receive from continued fundraising.

## **RISK STATEMENT**

In common with other churches and charities the PCC faces risks be they operational, financial or reputational. The PCC has considered the major areas of risk, which include reputational, operational and financial, to which it is exposed, measuring both the likelihood and impact of a particular event or action and has established systems to mitigate those risks. This will involve regular reviews in identification, assessment and monitoring.

A key risk to the PCC is not being able to eliminate the deficit on the development fund, either due to pledges not being able to be fulfilled, or that additional fundraising is not successful. The PCC have considered this and note that, should it be required, a residential property owned by the PCC could be sold and the proceeds used to settle the development fund's liabilities.

## **SAFEGUARDING**

The PCC has a legal obligation 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) and it complied with this duty at its meeting on the 11th February 2019. Furthermore it intends to comply with this duty annually.

The trustees received regular updates throughout the in regard to safeguarding matters from the diocese and Thirty one Eight pertinent to their roles and responsibilities.

## **PUBLIC BENEFIT**

The Trustees have complied with the duty to have due regard to the public benefit guidance published by the Charity Commission.

## **TAXATION STATUS**

The PCC is an exempt charity for taxation purposes as a church is defined as a place of worship under Place of Worship Act 1855.

## **EVENTS SINCE YEAR END**

In March 2020 the charity took steps (in line with government advice) to help contain the nationwide outbreak of Covid-19. This included the temporary suspension of all physical gatherings and the charity has had to curtail, or change, how it operates; the charity has been able to continue some of its activities using on-line media. To date there has been no significant impact on net income, nonetheless the trustees are continuing to monitor income and expenditure closely and, if it becomes necessary, will take measures to mitigate any financial impact.

## **TRUSTEES' RESPONSIBILITIES IN RELATION TO THE ACCOUNTS**

Law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the Charity's financial activities during the year and of its financial position at the end of the year. In preparing these accounts the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charities SORP;
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed , subject to any material departures disclosed and explained in the accounts: and
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website.

## **EXEMPTION FROM AUDIT**

In a year with usual levels of income, the charity is entitled to exemption from audit under Section 145 of the Charities Act 2011 and in accordance with directions given by the Commissioners under section 145 (5) (b).

In 2019, the charity's income exceeded £1 million and is therefore required by the Charities Act to appoint an auditor. Having regard to CC31 (Charity Commission guidance on independent examination of charity accounts), the charity requested approval for an independent examination in place of an audit for the financial year ending December 2019 on that grounds that there are exceptional circumstances surrounding the increase in income and that there would be limited public benefit to a one-off audit, particularly in light of the LPW grant scheme having already scrutinised c.£200,000 of income and expenditure, in addition to the significantly increased cost and administrative burden this would place on the charity. This audit dispensation was granted on

24<sup>th</sup> April 2020 under Regulation 34(3)(b) of the Charities (Accounts and Reports) Regulations 2008.

This dispensation is for the financial year ended 31 December 2019 only, and allows an independent examination in place of an audit for this year.

The dispensation is given based upon the information provided by the trustees that:

- the exceptional circumstances outlined mean that an audit would be disproportionate;
- there are no constitutional or other requirements on the charity which require an audit; and
- the charity is not incorporated under company law.

Approved by the Trustees and signed on their behalf by:

----- John Hookway

----- Samantha Rich

Date:

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF**  
**CHRIST CHURCH WARE**  
**('the Charity')**

I report to the members of the PCC (who are also the charity's trustees) on my examination of the accounts of the Charity for the year ended 31 December 2019 on pages 17 to 25 following, which have been prepared on the basis of the accounting policies set out on pages 20 and 21

**Responsibilities and basis of report**

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a Fellow of the Association of Charity Independent Examiners, which is one of the listed bodies.

The Charity's income for the year ended 31 December 2019 exceeded £1,000,000 and usually a charity with this level of income would need to be audited, not independently examined. However on 24 April 2020 the Charity Commission exercised one of its discretionary powers and granted the charity an exemption from audit for the year ended 31 December 2019. Having inspected the dispensation, I am satisfied that the Charity is entitled to have an independent examination for the year in question.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ajay Rajani FCIE  
Fellow of the Association of Charity Independent Examiners  
Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

2020

**Annual Report and Financial Statements of Christ Church, Ware PCC  
for the year ended 31 December 2019**

**Christ Church, Ware PCC Statement of Financial Activities  
for the year ended 31st December 2019**

	Note	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total Funds 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Endowment Funds 2018 £	Total Funds 2018 £
<b>INCOME FROM</b>									
Donations and legacies	3(a)	249,569	825,881	-	1,075,450	249,898	292,497	-	542,395
Investments		1,166	-	-	1,166	836	-	-	836
Church activities	3(b)	22,588	13,426	-	36,013	21,141	10,952	-	32,093
Other trading activities		23,000	-	-	23,000	-	-	-	-
<b>Total Income</b>		<b>296,323</b>	<b>839,307</b>	<b>-</b>	<b>1,135,630</b>	<b>271,875</b>	<b>303,449</b>	<b>-</b>	<b>575,325</b>
<b>EXPENDITURE ON</b>									
Charitable activities	4	296,097	1,359,972	-	1,656,069	263,511	137,918	-	401,429
Raising funds	5	-	683	-	683	169	1,030	-	1,199
<b>Total Expenditure</b>		<b>296,097</b>	<b>1,360,655</b>	<b>-</b>	<b>1,656,752</b>	<b>263,680</b>	<b>138,948</b>	<b>-</b>	<b>402,628</b>
<b>Net income/(expenditure)</b>		<b>226</b>	<b>(521,348)</b>	<b>-</b>	<b>(521,122)</b>	<b>8,195</b>	<b>164,501</b>	<b>-</b>	<b>172,696</b>
Transfers between funds	12	(456)	456	-	-	(1,713)	1,713	-	-
<b>Net Movement in Funds</b>		<b>(230)</b>	<b>(520,893)</b>	<b>-</b>	<b>(521,122)</b>	<b>6,482</b>	<b>166,214</b>	<b>-</b>	<b>172,696</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		171,639	308,397	290,319	770,356	165,157	142,184	290,319	597,659
<b>Total funds carried forward</b>		<b>171,410</b>	<b>(212,496)</b>	<b>290,319</b>	<b>249,233</b>	<b>171,639</b>	<b>308,398</b>	<b>290,319</b>	<b>770,356</b>

Movements on reserves and all recognised gains and losses are shown above.

The notes on pages 20 - 25 form part of these accounts.

## Christ Church, Ware PCC Statement of Cash Flows for the year ended 31st December 2019

	Total funds £	Prior year funds £	Note
<b>Cash flows from operating activities:</b>			
<b>Net cash provided by (used in) operating activities</b>	<u>(339,415)</u>	<u>168,082</u>	a
<b>Cash flows from investing activities:</b>			
Dividends, interest and rents from investments	1,166	836	
Purchase of property, plant and equipment	(23,567)	(304)	
<b>Net cash provided by (used in) investing activities</b>	<u>(22,400)</u>	<u>532</u>	
<b>Cash flows from financing activities:</b>			
Cash inflows from new borrowing	338,600	3,000	
<b>Net cash provided by (used in) financing activities</b>	<u>338,600</u>	<u>3,000</u>	
<b>Change in cash and cash equivalents in the reporting period</b>	(23,215)	171,615	
<b>Cash and cash equivalents at the beginning of the reporting period</b>	<u>367,181</u>	<u>195,566</u>	b
<b>Cash and cash equivalents at the end of the reporting period</b>	<u>343,966</u>	<u>367,181</u>	b

### Analysis of changes in net debt:

	At start of year £	Any non-cash movements £	Cash-flows £	At end of year £
Cash	367,181		(23,215)	343,966
Bank loans:				
Falling due within one year	-	-	-	-
Falling due after one year	-	-	-	-
Concessionary loans:				
Falling due within one year	-	-	(100,000)	(100,000)
Falling due after one year	(5,000)	-	(238,600)	(243,600)
<b>Total net funds / (debt)</b>	<u>362,181</u>	<u>-</u>	<u>(361,815)</u>	<u>366</u>

### Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	Current year £	Prior year £
<b>Net income/(expenditure) for the reporting period (as per the statement of financial activities)</b>	(521,122)	172,696
<b>Adjustments for:</b>		
Depreciation charges	6,768	1,042
(Gains)/losses on investments	-	-
Dividends, interest and rents from investments	(1,166)	(836)
Loss/(profit) on the sale of fixed assets	-	-
(Increase)/decrease in stocks	-	-
(Increase)/decrease in debtors	5,130	1,104
Increase/(decrease) in creditors	170,976	(5,924)
<b>Net cash provided by (used in) operating activities</b>	<u>(339,415)</u>	<u>168,082</u>

### Note b: Analysis of cash and cash equivalents

	Current year £	Prior year £
Cash in hand	14,776	69,954
Notice deposits (less than 3 months)	329,190	297,227
Overdraft facility repayable on demand	-	-
<b>Total cash and cash equivalents</b>	<u>343,966</u>	<u>367,181</u>

**Annual Report and Financial Statements of Christ Church, Ware PCC  
for the year ended 31 December 2019**

**Christ Church, Ware PCC  
Balance Sheet as at 31st December 2019**

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total funds 2019 £	Total funds 2018 £
<b>FIXED ASSETS</b>						
Tangible assets	7	106,425	17,675	290,319	414,419	397,620
<b>CURRENT ASSETS</b>						
Debtors	8	11,174	8,637	-	19,810	24,940
Cash at bank and in hand	9	81,890	262,076	-	343,966	367,181
		<u>93,063</u>	<u>270,713</u>	<u>-</u>	<u>363,776</u>	<u>392,122</u>
<b>CREDITORS :</b>						
amounts falling due within one year	10a	(28,078)	(257,284)	-	(285,362)	(14,386)
		<u>64,985</u>	<u>13,429</u>	<u>-</u>	<u>78,414</u>	<u>377,736</u>
<b>NET CURRENT ASSETS</b>						
		<u>171,410</u>	<u>31,104</u>	<u>290,319</u>	<u>492,833</u>	<u>775,356</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>						
<b>CREDITORS :</b>						
amounts falling due after more than one year	10b	-	(243,600)	-	(243,600)	(5,000)
		<u>171,410</u>	<u>(212,496)</u>	<u>290,319</u>	<u>249,233</u>	<u>770,356</u>
<b>NET ASSETS</b>						
<b>FUNDS:</b>						
Unrestricted general funds	12a	66,250			66,250	66,479
Unrestricted designated funds	12a	105,160			105,160	105,160
Restricted funds	12b		(212,496)		(212,496)	308,398
Endowment funds	12c			290,319	290,319	290,319
		<u>171,410</u>	<u>(212,496)</u>	<u>290,319</u>	<u>249,233</u>	<u>770,356</u>

Approved by the PCC and signed on their behalf on 2020 by

John Hookway

Samantha Rich

The notes on page 20 - 25 form part of these accounts.

# Annual Report and Financial Statements of Christ Church, Ware PCC for the year ended 31 December 2019

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## Christ Church, Ware PCC Notes to the Accounts for the year ended 31st December 2019

### 1 Statutory Information

The Parochial Church Council of the Ecclesiastical Parish of Christ Church Ware is a charity registered with the Charity Commission in England & Wales. The charity's registered number is 1129563 and principal address is Christ Church, New Road, Ware, Hertfordshire, SG12 7BS.

### 2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention. The financial statements include all activities for which the PCC is legally responsible; the activities of informal gatherings of church members and groups that owe their main affiliation to another body are excluded.

These financial statements have been prepared in accordance with The Church Accounting Regulations 2006, the 'Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' ('the Charities SORP'), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

#### a) Going concern

The PCC have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The PCC have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the PCC has considered the impact of Covid-19 and has concluded that its net impact will not be material.

#### b) Income

Income (which includes planned giving, collections and other donations) is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities, particularly mission and evangelism projects. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church centre hire, PCC fees and rental income from houses on Cromwell Road and King George Road.

Investment income represents income generated by the charity's assets and includes income from bank interest.

Income from other trading activities represents the value to the charity of equipment given to the PCC in exchange for use of the church by the supplier for promotional purposes.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

## Annual Report and Financial Statements of Christ Church, Ware PCC for the year ended 31 December 2019

### c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish share are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year. Any contributions that have not been paid over by the year end are included as a creditor.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Expenditure on raising funds comprises the costs incurred on commercial trading activities and fundraising.

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. The nature of the work of the church is considered to be so integrated that the core charitable activity costs are considered to be for the one activity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, include costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

### d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

### e) Tangible fixed assets

Canon law prohibits PCCs from holding title to property as consecrated land and buildings are set aside for sacred use for ever i.e. after their acquisition they are effectively given back to God. However as it is the policy of English Law always to seek an individual in whom the legal estate of property is invested, the fixed assets are vested in the following :-

#### (a) Land and buildings

Church and churchyard	Incumbent
Vicarage	Incumbent
Curate's house	) The legal custodian is the St Albans Diocesan Board of Finance but beneficial
Christ Church Centre	) ownership rests with the PCC; they are included in the PCC's tangible fixed assets.

#### (b) Ornaments and furnishings

Church Wardens

The PCC's responsibility is solely for the insurance, upkeep and maintenance of all such church land, buildings, ornaments and furnishings.

Canon F17 requires the Churchwardens and Incumbent to maintain a register of all lands, goods, and other possessions of the parochial churches and chapels therein; this is called the Terrier.

Canon E1 requires the Churchwardens to maintain an Inventory of all plate, ornaments and moveable goods of the church. Neither the Terrier nor the Inventory list values.

A Church Log Book is used to record, with costs, all alterations, additions, removals and repairs to the church.

All these records are inspected at least once in every three years by the archdeacon or their representative.

All expenditure on consecrated buildings is written off in the year in which it is incurred.

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £150 and the item is expected to benefit the charity over more than one accounting period. Depreciation is provided on fixed assets at the following rates, so as to write off the assets over their useful economic lives. When an asset is valued at less than £50, it is written off.

Freehold land	Not depreciated as it is not consumed by use
Freehold buildings	Not depreciated as the amount in the PCC's opinion would be immaterial
Plant and equipment	25% on written down value
Fixtures and fittings	25% on written down value
Office equipment	25% on written down value

### f) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

### g) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

### h) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Creditors (including concessionary loans received) and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive).

### i) Critical accounting estimates and areas of judgement

The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

**Annual Report and Financial Statements of Christ Church, Ware PCC  
for the year ended 31 December 2019**

**3 Income**

(a) Voluntary income	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £
Planned Giving:						
Gift Aid donations	182,596	120,629	303,225	173,069	121,226	294,295
Tax recoverable	36,683	30,343	67,026	35,575	27,855	63,431
Other planned giving	13,109	337,586	350,695	17,090	86,888	103,979
Cash Collections	3,482	-	3,482	4,482	-	4,482
Grants	-	319,277	319,277	-	29,200	29,200
Legacies	-	-	-	5,000	-	5,000
Other recurring donations	13,549	6,965	20,514	9,862	3,900	13,762
One-off donations	150	11,081	11,231	4,819	23,428	28,247
	<u>249,569</u>	<u>825,881</u>	<u>1,075,450</u>	<u>249,898</u>	<u>292,497</u>	<u>542,395</u>

During the year the charity received government grants totalling £191,277 (2018: £nil) from the Listed Places of Worship Grant Scheme; all conditions associated with this grant income had been satisfied by the balance sheet date.

(b) Income from Church activities						
PCC Fees	1,417	-	1,417	6,114	-	6,114
Church Centre Hire	5,761	-	5,761	4,415	-	4,415
Rent - Cromwell Rd & King George Rd	3,655	13,426	17,081	311	10,952	11,263
Events	5,907	-	5,907	6,077	-	6,077
Other income	5,848	-	5,848	4,224	-	4,224
	<u>22,588</u>	<u>13,426</u>	<u>36,013</u>	<u>21,141</u>	<u>10,952</u>	<u>32,093</u>

**4 Charitable activities**

(a) Church activities	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £
Ministry expenses:						
Parish share	101,951	-	101,951	98,751	-	98,751
Ministry Salaries	73,114	15,848	88,962	71,017	13,097	84,114
Other ministry expenses	3,482	145	3,627	3,947	1,223	5,170
Mission & Evangelism projects	14,140	12,591	26,731	13,240	18,138	31,378
Expenses (of clergy)	2,036	-	2,036	1,994	-	1,994
Training costs	1,320	-	1,320	313	-	313
Other expense	-	1,197	1,197	-	90	90
	<u>196,042</u>	<u>29,780</u>	<u>225,822</u>	<u>189,262</u>	<u>32,548</u>	<u>221,811</u>
Property expenses:						
Church running expenses	2,594	-	2,594	4,046	-	4,046
Church maintenance	1,844	-	1,844	1,971	-	1,971
Church utility bills	4,712	-	4,712	4,306	-	4,306
Church Centre running costs	12,061	-	12,061	9,454	-	9,454
Other PCC property upkeep	2,555	35	2,590	754	-	754
Depreciation	876	5,892	6,768	1,042	-	1,042
Major repairs church	23,000	1,151,056	1,174,056	-	98,947	98,947
Interior & exterior redecoration	-	92,232	92,232	-	-	-
Movable furnishings & equipment	-	56,997	56,997	-	-	-
	<u>47,641</u>	<u>1,306,212</u>	<u>1,353,853</u>	<u>21,573</u>	<u>98,947</u>	<u>120,520</u>
Missionary and charitable giving:						
Supporting mission:						
Build Partners	-	6,250	6,250	-	-	-
Bible Society of Egypt	-	6,250	6,250	-	-	-
Amigos	-	3,500	3,500	-	-	-
Future Hope	500	525	1,025	500	525	1,025
Jews for Jesus - Harvey	4,900	-	4,900	4,900	-	4,900
CPAS	1,200	150	1,350	1,000	150	1,150
TEAR Fund	3,000	-	3,000	3,000	-	3,000
The Leprosy Mission	-	60	60	-	60	60
Operation Mercy - Tipper	-	375	375	-	375	375
Avail Mission - Subhedi	-	100	100	-	-	-
Missionary Contingency Fund	1,569	-	1,569	2,950	-	2,950
Interserve Urban Vision - Lynch	4,400	-	4,400	4,200	-	4,200
WEC International - Lapworth	2,333	-	2,333	3,400	-	3,400
OM - De Lima	3,000	10	3,010	2,400	-	2,400
Other one-off gifts	1,798	2,260	4,058	150	1,413	1,563
Supporting education:						
Christ Church School	-	4,500	4,500	-	3,900	3,900
	<u>22,700</u>	<u>23,980</u>	<u>46,680</u>	<u>22,500</u>	<u>6,423</u>	<u>28,923</u>
(b) Governance costs						
Independent Examiner's fee for examining the accounts	2,040	-	2,040	1,207	-	1,207
	<u>2,040</u>	<u>-</u>	<u>2,040</u>	<u>1,207</u>	<u>-</u>	<u>1,207</u>
Support and Administration						
Administrative salaries	17,067	-	17,067	17,962	-	17,962
Office expenses	6,930	-	6,930	7,360	-	7,360
Insurance	3,678	-	3,678	3,647	-	3,647
	<u>27,675</u>	<u>-</u>	<u>27,675</u>	<u>28,969</u>	<u>-</u>	<u>28,969</u>
Combined Charitable Activities costs	<u>296,097</u>	<u>1,359,972</u>	<u>1,656,069</u>	<u>263,511</u>	<u>137,918</u>	<u>401,429</u>

## Annual Report and Financial Statements of Christ Church, Ware PCC for the year ended 31 December 2019

- (c) Other  
41 hampers (approx. value £1025) were distributed, as agent, to CAP clients from goods donated by members of Christ Church and Hertford Baptist Church. (2018: 26 hampers (approx. value £650))

	Unrestricted Funds	Restricted Funds	Total 2019	Total 2018
	£	£	£	£
<b>5 Cost of raising funds</b>				
Bookstall	-	-	-	169
Fundraising Events	-	683	683	1,030
	-	683	683	1,199

### 6 Analysis of staff costs, trustee remuneration and expenses and related party transactions

	2019	2018
Staff costs		
Salaries (gross)	101,982	99,545
Employer's National Insurance costs	3,380	3,288
Pension contributions by the employer	7,383	6,277
	<u>112,746</u>	<u>109,111</u>

The average number of people employed (Full Time Equivalent) by the PCC during the year was as follows :-

	No.	No.
Pastoral and worship	1.9	1.8
Cleaning and maintenance	0.3	0.4
Administration	1.9	1.9
	<u>4.1</u>	<u>4.2</u>

The charity's activities are generally carried out by volunteers. No staff received salaries at a rate of more than £60,000 per annum.

Remuneration and employee benefits payable to key management personnel employed by the PCC amounted to £72,564 in the year (2018: £68,355).

Rev John Hookway and Rev Caroline Keightley receive a stipend from the Diocese and so they are not employees; some of the Parish Share paid to the Diocese is used to meet the cost of these stipends. Both had customary clergy accommodation provided at a cost to the PCC of £110 (2018: £97) and £214 (2018: £283) respectively. The charity also reimbursed expenses to Rev John Hookway and Rev Caroline Keightley; these are disclosed in note 4(a) under Expenses (of clergy).

The working expenses of the incumbent and curate are repaid in full, including the provision of a telephone in the vicarage. Travel costs are reimbursed at the rate recommended by the Diocese, currently 45p per mile. Members of the PCC and volunteers are encouraged to claim out-of-pocket expenditure incurred as part of their church activities. Some training event costs are covered by the PCC.

Grants were given to Rev John Hookway and Talitha Hookway, his daughter, towards the church mission trip totalling £1,360. No other remuneration was paid to any trustee during the year not to any person connected to them. (2018: £nil)

Payroll costs included redundancy and termination payments totalling £1,890 (2018: £nil) and comprise statutory payments and ex-gratia payments where this was considered appropriate. Redundancy and termination payments are charged when the liability or obligation arises.

Fees payable to Stewardship, other than for the independent examination totalled £nil (2018: £nil).

The total amount of donations funded by trustees, key management personnel and connected parties was £109,741 (2018: £103,992).

The PCC donated £4,500 to Christ Church School to support religious education in the school. (2018: £3,900) The PCC also paid £2,362 for usage of the school hall. (2018: £nil)

The PCC provides services to Emmanuel Shared Church (ESC) including, but not limited to, the employment of Gill Tyson (ESC Pastoral Worker), provision of administrative support, office space and parish share contribution. The associated costs are covered by a combination of the rental income from King George Road and a donation from ESC. No other transactions took place with related parties during the year.

Rev John Hookway is a Regional Director of New Wine. There is no contract of employment between New Wine Trust and Rev John Hookway. However the New Wine Trust paid the PCC £5,000 (2018: £5,000) which is unrestricted income and has enabled the PCC to employ additional administrative support for Rev John Hookway.

During the year the charity received loans totalling £10,000 (2018: £3,000) from 1 trustee. Loans totalling £0 (2018: £0) were repaid during the year and at the year end the charity owed £15,000 (2018: £5,000) to 2 trustees. The loans are interest free and unsecured and fall due for repayment by 31 Dec 2024.

### 7 Tangible Fixed Assets

	Land & buildings	Plant & equipment	Fixtures, fittings	Office equipment	Total
	£	£	£	£	£
Cost					
At 1st January	394,826	2,775	5,307	4,554	407,463
Additions	-	23,567	-	-	23,567
Disposals	-	(873)	-	(789)	(1,662)
At 31st December	<u>394,826</u>	<u>25,469</u>	<u>5,307</u>	<u>3,765</u>	<u>429,367</u>
Depreciation					
At 1st January	-	2,346	4,713	2,783	9,842
Charge for the year	-	5,970	148	413	6,531
Disposals	-	(757)	-	(669)	(1,426)
At 31st December	-	<u>7,559</u>	<u>4,862</u>	<u>2,527</u>	<u>14,947</u>
Net book value					
At 1st January	394,826	430	594	1,772	397,621
At 31st December	<u>394,826</u>	<u>17,910</u>	<u>445</u>	<u>1,239</u>	<u>414,420</u>

### 8 Debtors and Prepayments

	2019	2018
	£	£
Tax recoverable	17,487	17,489
Other Debtors	1,334	5,196
Prepayments	989	2,255
	<u>19,810</u>	<u>24,940</u>

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for the year ended 31 December 2019**

	2019	2018
<b>9 Cash at Bank and in Hand</b>	£	£
Bank operating accounts	14,717	69,928
Bank deposits	329,190	297,227
Petty cash	59	27
	<u>343,966</u>	<u>367,181</u>
<b>10 Creditors</b>	2019	2018
(a) <b>Liabilities falling due within one year</b>	£	£
PAYE/NI	1,865	1,498
Trade Creditors	101,479	7,315
Accruals	82,018	5,572
Loans (see note 11)	100,000	-
	<u>285,362</u>	<u>14,386</u>
(b) <b>Liabilities falling due after more than one year</b>	2019	2018
Loans toward Development Fund	243,600	5,000

**11 Loans and finance leases**

The liabilities for loans, finance leases and concessionary loans referred to in notes 10(a) and 10(b) fall due for repayment as follows:

	Otherwise than by instalments		Concessionary loans	
	By instalments		2019	2018
Repayable:			£	£
Within one year	100,000	-	100,000	-
Between one and five years	79,000	-	79,000	3,000
After five years	164,600	-	164,600	2,000
	<u>343,600</u>	<u>-</u>	<u>343,600</u>	<u>5,000</u>

The concessionary loans are interest free and unsecured; they must be repaid in full on or before the final maturity date.

**12 Funds**

**Unrestricted:**

Ministry fund - the PCC's income and expenditure for all ministry and general activities.

Development - funds designated for works to the buildings and grounds

Capital & Reserves for 10 Cromwell Rd - fund representing original investments into 10 Cromwell Road

**Restricted:**

Vicar & Churchwardens fund - to assist members of the congregation in a crisis situation.

Leaving gifts - to hold funds collected as a gift to those moving on to a new ministry.

Ministry Training fund - to assist members of the congregation during training for ministry in the Church of England or as missionaries.

Repairs fund - for repairs and renewals to the buildings and grounds.

Development fund - to hold funds collected towards redeveloping Christ Church buildings and facilities

LoveWare:LiveWare - for managing the funds associated with the community work of the Ware churches

Garden fund - to hold gifts given for improvements to the church grounds

Mission fund - to hold gifts given to support missionary organisations.

Oasis - to hold funds for the group for single parents to meet and gain support from others in the same position.

Women's Ministry - to hold gifts for running women's ministry events

CAP - for funds towards supporting the Ware Christians Against Poverty partnership

KGR - income from King George Road property, associated costs and costs for ESC's pastoral worker

Christ Church School fund - for contributions received towards supporting Christ Church school.

Pastoral Care - to hold gifts given to fund pastoral care

Youth - to hold gifts given to fund Christ Church's work with young people

Escape Event - to hold gifts for the evangelistic event held in September 2018.

**Endowment:**

The endowment funds represent work carried out on the church centre and car park (completed in 1998). These are treated as endowment because either the PCC may not sell those properties or, if the PCC were allowed to sell the properties, then the Diocese would require the proceeds of the sale to be expended on other building projects.

Movements in the funds for the year are as follows:

	2019	2019	2019	2019	2018	2018	2018	2018
	Incoming resources	Outgoing resources	Transfers in the year	Closing balance	Incoming resources	Outgoing resources	Transfers in the year	Closing balance
	£	£	£	£	£	£	£	£
(a) Unrestricted:								
Ministry (General) fund	296,323	296,097	(456)	66,250	271,875	263,680	(1,713)	66,479
Development fund	-	-	-	9,000	-	-	-	9,000
Capital & Reserves for 10 Cromwell Rd	-	-	-	96,160	-	-	-	96,160
Total Unrestricted	<u>296,323</u>	<u>296,097</u>	<u>(456)</u>	<u>171,410</u>	<u>271,875</u>	<u>263,680</u>	<u>(1,713)</u>	<u>171,639</u>
(b) Restricted:								
V & CW	1,535	120	-	4,665	1,349	1,223	-	3,250
Leaving Gifts	914	1,197	283	-	24	90	66	-
Ministry Training	-	25	0	(0)	-	-	-	25
Repairs fund	80	-	-	7,373	-	920	-	7,293
Development fund	800,174	1,322,860	-	(250,515)	267,557	99,058	638	272,172
Love Ware:Live Ware	1,180	1,854	-	549	3,585	3,458	(3,800)	1,223
Garden Fund	-	35	3	(0)	-	-	-	32
Gifts to specified Missions	2,789	3,480	-	6,650	4,060	2,523	-	7,341
Oasis	267	437	170	-	214	335	78	-
Women's Ministry	-	-	-	168	-	-	-	168
Christians Against Poverty	11,978	9,905	-	5,940	8,272	8,576	-	3,868
King George Road Rental	13,426	13,382	-	10,127	10,952	13,097	-	10,084
Christ Church School	6,965	6,965	-	-	3,900	3,900	-	-
Pastoral Care	-	-	-	442	-	-	-	442
Youth	-	395	-	2,105	2,500	-	-	2,500
Escape Event	-	-	(0)	0	1,038	5,769	4,732	0
Total Restricted	<u>839,307</u>	<u>1,360,656</u>	<u>456</u>	<u>(212,496)</u>	<u>303,449</u>	<u>138,948</u>	<u>1,713</u>	<u>308,398</u>
(c) Endowment:								
Completed Projects	-	-	-	290,319	-	-	-	290,319

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Transfers totalling £1,713 were made from unrestricted general funds to restricted funds to eliminate the deficits that would have been reported by some restricted funds.

The trustees note that the PCC has ended the year with a deficit of just over £250,000 on the restricted Development fund. By the year-end the PCC had received pledges totalling £210,000, which the charity expects to receive over the next five years. In addition the charity is continuing to fundraise and the trustees are confident that the deficit will be cleared. In making this assessment, the trustees have carefully considered whether the pledges promised are likely to be received and the income that the PCC is likely to receive from continued fundraising.

The assets and liabilities represented by the various funds are as follows:

	2019		2019		2018		2018	
	Fixed assets	Bank & cash balances	Other net assets	Total	Fixed assets	Bank & cash balances	Other net assets	Total
	£	£	£	£	£	£	£	£
Restricted funds	17,675	262,076	(492,247)	(212,496)	-	311,985	(3,587)	308,398
Unrestricted general funds	10,265	72,890	(16,904)	66,250	11,141	46,196	9,141	66,479
Unrestricted designated funds	96,160	9,000	-	105,160	96,160	9,000	-	105,160
Endowment funds	290,319	-	-	290,319	290,319	-	-	290,319
	<u>414,419</u>	<u>343,966</u>	<u>(509,152)</u>	<u>249,233</u>	<u>397,620</u>	<u>367,181</u>	<u>5,554</u>	<u>770,356</u>

The curate's house is carried at historical cost of £96,000. However, if there was a need to liquidate this asset, it is likely it could be sold for c.£400,000.

### 13 Events since the year end

All expenses to the completion of the building work have been included in 2019.

Following the implementation of restrictions on movement due to COVID-19 in March 2020, the PCC continues to assess, monitor and manage the risks arising from the closure of our buildings and the cessation of face to face ministry activities and to plan for the future.

### 14 Acting as agent

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. This income is received as agent for these other charities and the income, and the related payments, are excluded from the Statement of Financial Activities; any money that has not been distributed by the year end is recognised as a creditor.

During the year the charity acted as agent for Acts435 and for Skillman Trust and, in that capacity:

- received £860 (2018: £1,105) and paid £860 (2018: £1,105)
- at the year end the charity owed / was owed £nil (2018: £nil)

### 15 Reserves

The PCC aims to maintain unrestricted net current assets at £68,000, which equates to about 3 month's unrestricted expenditure. At the year end unrestricted net current assets amounted to £55,985, which is slightly less than the target set. The Repairs fund is a restricted fund, which acts as a reserve for relatively minor repairs and renewals to buildings used by the PCC.

### 16 Investments

The majority of Christ Church's funds are not required at short notice and therefore may be invested for a longer term. The PCC ensures investments are capital guaranteed and covered by the FSCS guarantee and therefore invests a maximum of £85,000 with a single institution. During 2019, funds held with a single financial institution have exceeded this amount but the finance committee have reviewed the risks and considered them acceptable due to the short term nature of the additional cash held and the credit quality of the relevant institutions.

The PCC seeks to invest ethically, considering our social and environmental responsibility. The PCC tries to balance financial return and social return and will actively consider investments with a potentially lower return in order to have assurance that the investment has a positive impact on society and the environment.

### 17 Pension commitments

During the year employer's pension contributions totalling £7,383 (2018: £6,277) were payable to defined contribution personal pension schemes. Pension contributions of £280 were owing at the balance sheet date (2018: £370).