



ST ANDREW'S CHURCH CHESTERTON, CAMBRIDGE

**DRAFT ANNUAL REPORT AND FINANCIAL STATEMENTS
OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2013**

Signed on behalf of the PCC

Maggie Fernie, Churchwarden

David Bick , Churchwarden

Administrative information □

Church name: St Andrew's, Chesterton.
 Address: Church Street, Chesterton, Cambridge.
 Incumbent: The Rev'd Canon Nicholas Moir
 Bankers: Barclays Bank Plc, Chesterton Road, Cambridge.
 Solicitors: Messrs Taylor Vinters, Merlin Place, Milton Road, Cambridge.
 Surveyors: January's Chartered Surveyors, York House, Dukes Court,
 54-62 Newmarket Road, Cambridge.
 Independent Examiner: Mr Jim Griffiths, 341 Hills Road, Cambridge.
 Charity Registration No: 1130805.

Trustees of the St Andrew's Church Trust (which now incorporates the St Andrew's Churchyard Charitable Trust) are:

Mrs M White	Chairman
Mrs C Dawson	
Mr J Marsh	
Mr D A Dazeley	Secretary (resigned during the year)

The Trust has wide powers to assist in the promotion of Christianity at St Andrew's.

Statistics

		2006	2007	2008	2009	2010	2011	2012	2013
Communions									
	Sundays & Holy days	4794	4767	4758	4752	5141	5140	4657	5065
	Home	228	331	297	303	200	110	132	103
	Weekday	311	169	246	232	298	286	316	263
	Total	5333	5267	5301	5487	5639	5545	5105	5431
Baptisms		6	26	22	33	26	12	17	16
Weddings		6	7	16	12	11	12	2	6
Funerals									
	Home	14	6	16	12	9	16	12	10
	Away	5	10	10	12	8	12	22	7
	Interment of ashes			5	2	4	10	7	2
Confirmation		7			5		5	2	5
First Communion		6		8	3	6	9	4	4

P.C.C. MEMBERSHIP 2013-14*Ex Officio - Clergy*

The Rev'd Canon Nicholas Moir

The Rev'd Dorothy Peyton Jones

Ex Officio – Wardens

Mr David Bick

Mrs Maggie Fernie

Ex Officio - Synods

Mrs Patricia Abrey

Mrs Alison Wilson

Invited to attend

Mr Peter Wadl

Mr John Marsh

The Revd Tricia Troughton

Elected with a three year term.¹

1. Mrs Anne Williams (2011)
2. Mrs Helen Barker (2012)
3. Mr Robin Hellen (2012)
4. Mr John Reynolds (2012)
5. Mrs Zoe Lewin (2012)
6. Mrs Sharon Neufeld (2012)
7. Prof Dorothy Richardson (2012)
8. Mrs Rosslyn Ayres (2013)
9. Dr Philippa Brice (2013)
10. Dr Helen Druiff (2013)
11. Mrs Julia Eisen (2013)
12. Dr Amber Grantham (2013)
13. Mr Ian Nimmo-Smith (2013)
14. Mr Jim Pollard (2013)
15. Mrs Linda Stollwerck-Boulton (2013)

Co-opted

Mrs E Tofaris

¹ Elected Members of PCC A resolution that we should aim to have 15 elected members was duly proposed and carried. (APCM Minutes 2001)

Vicar's report

The year began with two visiting preachers in January: our local Roman Catholic priest Father Pat Cleary (from St Laurence's Church) came for the Week of Prayer for Christian Unity, and the Reverend Nicholas Wheeler, mission priest in the City of God, Rio de Janeiro, spoke at the first of our mission gift days. I ran the first of two 'Questioning Faith' courses of the year, beetles were driven and pancakes were flipped before we began on our Lenten journey reading through the portion of Luke's gospel that follows Jesus on the way of the Cross. Three groups looked at the texts together, a day of prayer was held on Ash Wednesday, and a number of prayer triplets were formed (at least one of which is still going). Our Holy Week and Easter celebrations were capped by an adult baptism at the Easter Vigil where our usual renewal of baptism vows were given an even richer context.

Shortly after Easter we held another Parish Weekend at Belsey Bridge, Norfolk, with a party of 76, including 19 children and young people (who had their own programme of activities). We were joined for the first time by a small contingent from St George's and the speaker was their new vicar, Ruth Adams. Later that week we had five candidates for the deanery confirmation, held this year at St Andrew's with Bishop Stephen presiding. Four children were admitted to Communion on Pentecost Sunday.

The summer saw Chris Pountain's 65th birthday and his impending retirement both from his day job and from his post as Director of Music at St Andrew's. On Saturday 25 May the church was filled by a 100-strong choir who sang Vivaldi's 'Gloria', Parry's 'I was Glad' and Handel's 'Zadok the Priest'. We said thank you to Chris and Mary (on a number of occasions!) for their wonderful leadership of our church music over a period of twelve years. We are very glad that the Pountains are still part of our church family and still leading us in raising money for – and awareness of – Azul Wasi, the Blue House orphanage.

During the summer we also said farewell to Adrian Layer, our 'Time for God' gap year student; he returned to Heidelberg where he is training in hotel management.

But that was not before the Chesterton Festival at the end of June when St Andrew's was beautifully decorated again by our flower group and we welcomed the wider community through the doors. The displays were all connected to the Christian year and the way we decorate the church for its different seasons – including the altar hangings. Much of the work on display was by Lyn Carr who had died a few months previously. Lyn was a former churchwarden of St Andrew's and her prayerful spirituality has left its considerable and highly beneficial mark on us both as a community and in our church decorations. Her home – thanks to her own Christian kindness and that of her daughter, Bridget – is now host to a small community exploring the way of l'Arche, the movement founded by Jean Vanier that brings together the able-bodied alongside those with learning difficulties.

During the summer we also played host to a number of concerts including a visit from the (Swedish) Umea Oratorio Choir. This was an initiative of Berit (Patrick and Michael), former members of St Andrew's. After a memorable Saturday concert the choir joined New Voices at the end of our Sunday service to sing the Hallelujah chorus from Handel's 'Messiah', much to the discomfort of the roof.

At the end of the summer we had another memorable Holiday Club (Club AD 30) where we were joined again by Ruth Adams from St George's, and we welcomed two new arrivals to St Andrew's: Peter Wadl as our new Director of Music and Julia Birke as our 'Time for God' student.

During the autumn we remembered the saints in our worship, from St Michael & All Angels on Michaelmas Day to St Andrew at the beginning of Advent (whom we commemorated in dance as well as in song). We had a memorable service and gift day focussing on the Melanesian Mission and we began to hold united evening services (2nd Sundays) with St George's.

The biggest service of the year was, as usual, the Christmas Eve Nine Lessons & Carols. The massed choir – under Peter's leadership – was in fine form and a lovely balance of jollity and meditateness (culminating in the late John Tavener's 'The Lamb') was a perfect preparation for the Holy Day.

Nick Moir

Children and Young Families Ministry

During the last year, St Andrew's has offered a wide range of opportunities and experiences for children and their parents and carers, including:

Church Mice

Caters for families from a wide range of backgrounds, who speak a variety of languages. Monthly services and seasonal activities in church are well attended.

Junior Church

Has over sixty five children on the registers, and continues to run four age-based groups on second and fourth Sundays, with around forty children attending each session. We a Second Sunday informal Eucharist in the hall at least once a term, with the children meeting in their Junior Church groups and the adults doing a Bible study.

Minims and Junior Youth Choirs

Both choirs have an enthusiastic membership. Several members of Minims have now progressed to the JYC. The choirs sang together at the crib service, and the Minims sang at the Mothering Sunday service.

First Communion – five children received their first Communion at Pentecost 2013.

Sunday Services give the opportunity to continue to explore ways of making services accessible to children, including movement, multi-sensory elements, liturgical materials and craft and play activities.

Special Services and Events

- Great and Small Tea Party – Junior Church provided refreshments and entertainments for older members of the congregation.
- Holiday Club –Bible themed activities in the last week of August.
- All Hallows Party – children came to the hall dressed as goodies and baddies and engaged in a variety of activities
- St Andrew's Fayre – seasonal 'crafts in the cupboard'.
- Nativity tableau – during the December family service
- Crib and Christingle Service - with music led by Church Mice, Minims and Junior Youth Choirs, and followed by all-age crafts and refreshments in the hall.
- Pancake Party – pre-Lenten celebration in the hall, with food and craft activities.
- Palm Sunday prayer stations and crafts – in the hall during the morning service
- Holy Week story trail – in the church on Maundy Thursday morning
- Good Friday – multi-sensory prayer stations at 12.15pm, followed by crafts in the hall.
- Easter Garden –created by the children of the church on Easter Saturday.

Youth Ministry

YOCFC has been running for three years, and a group of younger children has now been incorporated. Between 15 and 20 children regularly attend, and have a fun time doing a variety of activities.

YOCFC2 has just started up to replace the Sports Club on the first Sunday of the month. The first session proved popular, with a combination of physical activities, food and a film about God as creator.

Faith and Film caters for older teenagers, and meets after church on some first and third Sundays.

Confirmation - three young people aged 14 were confirmed in April 2013, and another will be baptised at Easter 2014 and confirmed in the Summer term.

Victoria Goodman

Finance report

In our general fund we made a surplus of £9,402 on a turnover of £115,987. This was mostly due to a significant increase in individual giving to £98,220 (from £87,758 in 2012). Some of this increase is from one-off gifts that will not be repeated next year.

Fundraising, donations and service collections for good causes raised £10,378. St Andrew's itself gave a further £4,232. The total money donated included £9,020 for Azul Wasi, £1,424 for Romsey Mill and £832 for Wintercomfort.

The Parish Share remains the major expenditure at £62,401. St Andrew's continues to support the broader work of the diocese through this contribution as well as indirectly supporting the employment of our vicar.

At the end of 2013 Jim Pollard resigned as our treasurer due to other commitments. He kindly agreed to remain as acting treasurer until the annual meeting, including preparing the accounts for 2013. We would like to thank Jim for all his hard work over the last couple of years and for seeing us through to the annual meeting.

We would also like to express our gratitude to Jim Griffiths, our independent examiner of many years, who has also stepped down from the role. We will be seeking a new independent examiner for the 2014 accounts.

David Bick

Fabric and building report

No major works were completed this year. The anticipated changes to the north porch, to introduce a permanent ramp and a new draught lobby, were delayed to allow us to concentrate on the hall development. The plans for the hall might allow us to relocate the parish office to the hall, which in turn would allow us to convert the existing vestry toilet into a larger more accessible toilet by reducing the size of the clergy vestry. When we return to the plans for the porch later in the year we will consider scheduling the work on the toilet to be completed at the same time.

Many hours were devoted to understanding and resolving the chancel repair liability. Legislation specified a deadline of October 2013 for PCCs to register an interest in any land believed to carry the liability. Nick spent a great deal of time researching the history of the rectorial land of St Andrew's, and the ways in which the liability may have been transferred as land was divided and sold. As a result of this research we approached Trinity College and ask them to accept full liability for chancel repair in perpetuity, on the basis of their land ownership and their role as our historic lay rectors. Trinity College has accepted this responsibility in principle and a deed is being drawn up by the diocesan

Registrar's office for both parties to sign; we are grateful for Trinity's continued support of St Andrew's.

David Bick

Bell installation Report

The steeplekeepers carried out an inspection on 3/4/2014 and report as follows:

The installation is safe from the point of view of ringers, congregation and church fabric. There is no indication that anything is likely to fail catastrophically. There are no major, urgent tasks needing attention.

Some routine maintenance tasks are needed and will be attended to by the steeplekeepers. This includes the purchase of replacement ropes. These will be paid for by the bell ringers (although purchases may be made by the church for tax reasons).

Some medium-sized tasks should be attended to professionally in the next few years, but not just yet. When due, we will ask the church to arrange them. The list so far is:

Repaint frame

Stabilise treads of ladder between intermediate chambers

Grease bell bearings (by bell hanging firm)

Replace pulleys (by bell hanging firm)

New blocks for stay mechanism (by bell hanging firm)

For the bell hanging items, we would ask firms of bell hangers to inspect the installation and quote for the work they think needs doing.

We request the church to install a double socket in the belfry, to facilitate using both an inspection lamp and a powered tool (e.g. a vacuum cleaner).

Nicholas Small and Barbara Le Gallez

Deanery Synod Report

Under the Chairmanship of Nick Moir, Rural Dean, in June Matthew McDade the Assistant DAC (Diocesan Advisory Committee) secretary provided an overview of the

current system in place for pursuing church building developments, and future plans to streamline and improve the process. He explained the system of "Ecclesiastical Exemption" by which the Church of England is not subject to normal local authority planning processes but has to be accountable and sensitive to the heritage church buildings represent. Hence a faculty has to be obtained for changes to church buildings and the thought & reasoning behind the plans given scrutiny.

In October a joint session of North and South Cambridge deaneries took place at St Georges Church when the then Director of Ministry Diocese, Aly Buxton explained that Education, Ministry and Mission are headed by 3 separate directors and each has separate sections on the Ely diocese website. The diocesan synod has published a new vision statement, One Small Step. In Ely diocese the tremendous variation of settings was explained as almost a tale of 2 settings, Cambridge and "the rest". One size does NOT fit all when planning in Ely. The ALM (Authorised Lay Ministry) training has in some ways undermined Reader training and a review is underway to ensure it is complimentary not competitive. Nick Moir has been recruited by Bishop Stephen to be part of that process.

Matters financial were considered at the February meeting with a presentation from Canon Brian Atling explained that there is a desire for greater simplicity and transparency, a move away from simply 'balancing the budget' to 'mission and generosity', and greater fairness regarding the formula for calculating the ministry share, in line with the Bishop's clear vision for self-sustaining, mission-driven local churches. There is no external source of income, so a new 'cost-based' model is now out for consultation:

- designed to *support* the pastoral plan (rather than dictate)
- support those areas that are more needy – the '*weak*'
- allow for *deaneries* to have autonomy, flexibility and responsibility

The new model will be based on the number of full-time stipendiaries approved in the diocese, each at the calculated full cost (£45,000 + £20,000 for wider costs of diocese + investing in future e.g. curates).

We also heard from Rosemary Watson and Arn Dekker provided an overview of the two credit unions operating in the Synod area: Cambridge City Credit Union and Rainbow Saver Anglia Credit Union. Aimed at those who otherwise have no access to high street banking help and who might otherwise be at the mercy of the so called "payday loan sharks" their aims are:

- To help people save money securely and manage money well, particularly valuable for those on low incomes or who would otherwise find it difficult to open an account (poor credit rating, ethnic minorities etc) but not for those already heavily in debt
- To make available affordable loans when cash flow is a problem (usually £200-500 pounds; 2.5% interest) without the penalties and fees often associated with payday lenders

There are ways for churches & individuals to get involved – take a look at their websites.

Patricia Abrey

Healing Group Activities

Throughout the year 2013-14 members of the Healing Group have continued to offer prayer with those who request it at the Sunday morning Eucharist services, and at the special Healing and Reconciliation services which are held once a term, in Lent, at Pentecost and at Luketide. The group also meets regularly in Room 1 in the Hall, on the 1st Monday evening of the month, and at noon on the 3rd Friday, when anyone who wishes is welcome to come along. In November 2013, as in previous years, the group attended the annual Ely Diocesan Healing Day (now organised by Alasdair Coles in his role as diocesan advisor for healing). And this year for the first time, an awayday, with emphasis on healing was held at Lode Baptist Chapel. This quiet contemplative time was led by Tricia Troughton - our thanks to her.

Rosmary Matthew

St Andrew's Hall

2013 was the Hall's seventh full year of operation – though we didn't enjoy much of a Sabbath... Alongside the staple diet of bookings, dropper-inners and church-led activities, annual one-off events continued apace, including our Flippin' Marvellous Pancake Party for Shrove Tuesday, Celebrate May Day with madrigal singing from Eyehall Musick, dancing from Gog Magog Molly and breakfast from food4food Café (worth getting up early for, we promise), the Hooray and Hiss party for hallowe'en and St Andrew's Fayre, a.k.a the Hall birthday party. We also played a key role in wider community initiatives such as Chesterton Festival and *Chesterton News*. Aside from the obvious pleasure they bring to those who attend them, all these activities serve to strengthen existing links and to generate new friendships.

It has not, however, all been plain sailing. In June, a member of visiting group had an accident on the premises about which – at the time of writing – negotiations with our insurers are on-going, and architects' plans for our hoped-for Hall extension are now rivalling Doctor Who for the number of incarnations they have been through. On a day-to-day level, there was a period last autumn when I made almost daily SOS calls to Abrey Maintenance in search of advice regarding malfunctioning equipment, mysterious ceiling stains and - horror of horrors – a front door whose lock refused to function. As ever, with characteristic calm and good humour, they more than lived up to their strap-line: 'Ask us what we don't do'.

On a staffing level, invaluable help has once again come from an ever-growing fleet of weekly and occasional volunteers (you know who you are), from the Hall Management Committee and the PCC, from Jan Mentha our finance officer and from Adrian Layer and Julia Birke, Time for God volunteers for 2012 – '13 and 2013 – '14 respectively. Particularly encouraging has been the advent of Open Mind, a series of study courses now taking place at the Hall which has been running since September and has proceeded entirely without my involvement.

Thank you to all who have lent a hand on deck this year.

Eleanor Whalley, Hall Manager

Future Developments

Eleanor Whalley will be leaving in June 2014 to take up a curacy at St Neots after eight years of cheerful and unflinching service to the community in Chesterton. She and Belle will prove a hard act to follow. The Committee started the recruitment process for her successor in January 2014 and aim to make an appointment prior to Eleanor's departure.

The addition of an extension to the front of the hall and alterations to the rear of the main building were approved by the North Area Planning Committee during the year and the work put out to tender in December 2013. The tender prices were such as to require an extensive rethink of the scale of the project but it is hoped that work can still be completed by August 2014 in accordance with the original. The new space will increase the variety of the overall offer at St Andrew's Hall and maintain its rating as one of the best meeting places in the City.

Financial Review

The year saw a small loss on the Hall's main operations, as for last year, but an overhaul of the accounts has revealed an understatement of assets of £2,193.54 that is being corrected this year. The Hall has weathered the storm of the recession without too much damage to its reserves. In the coming year we will need to manage our resources very carefully as the closure of the Hall for an extended period for planned building works will impact directly and adversely on our income with far less impact on expenditure.

Michael Bond, Hall Treasurer

Statement of Financial Activities

Income	2013				2012	
	Current	Other funds			Total	Total
		Unrestricted	Restricted	Endowments		
Income from individual donors	£98,220	£0	£3,200		£101,420	£89,720
Gift Aid	£62,451	£0	£2,072		£64,523	£58,277
Prior deduction of Gift Aid	£10,452		£0		£10,452	£8,782
Not Gift Aid	£9,002	£0	£628		£9,631	£8,591
Tax rebate	£16,315	£0	£500		£16,815	£14,071
Grants	£3,215	£27,138	£0		£30,353	£6,423
Donations incl Trinity, Old Schools	£2,465				£2,465	£2,465
Friends of St Andrews		£22,039			£22,039	£0
St A Trust: pastoral coordinator	£0				£0	£1,333
St A Trust: parish weekend	£750				£750	£0
Trinity College		£5,099			£5,099	£0
Listed Places of Worship Grant					£0	£2,625
Good causes			£10,378		£10,378	£12,114
Army Benevolent Fund			£456		£456	£0
Azul Wazi			£8,617		£8,617	£6,261
Bible Society			£0		£0	£587
Food Bank			£25		£25	£788
Macmillan Cancer Care			£0		£0	£166
Melanesia Mission			£399		£399	£568
Romsey Mill			£424		£424	£0
USPG			£228		£228	£998
Wintercomfort			£80		£80	£654
Zimbabwe			£150		£150	£2,091
Fees	£4,165	£10			£4,175	£5,131
Clergy fees	£4,165				£4,165	£1,531
Headstones		£10			£10	£3,600
Other income	£10,005	£0	£0	£0	£10,005	£1,713
Parish weekend	£7,963				£7,963	£865
Jubilee lunch	£0				£0	£207
Christian Easter Eggs	£0				£0	£0
Holiday club	£228				£228	£231
Misc income	£1,814				£1,814	£410
Income from investments	£382	£13,887	£298		£14,567	£14,215
Interest	£11	£418	£9		£438	£429
Dividends	£371	£13,469	£289		£14,129	£13,785
Capital items		£3,505	£0		£3,505	£0
Roof Repair Insurance		£3,505				
Coffee morning		£281			£281	£506
Healing group		£0			£0	£200
Youth choir funds		£2,550			£2,550	£2,366
Hall Capital						-£5,000
Hall Management Committee		£85,920			£85,920	£62,373
TOTAL INCOME	£115,987	£133,291	£13,877	£0	£263,155	£189,761
Expenditure	2013				2012	
	Current	Other funds			Total	Total
		Unrestricted	Restricted	Endowments		
Parish share	£62,401				£62,401	£61,019
People	£12,177	£0			£12,177	£15,523
Clergy expenses	£1,305				£1,305	£1,380
Admin fees and expenses	£4,294				£4,294	£4,776
Musician fees and expenses	£3,423				£3,423	£1,200
Pastoral coordinator	£0	£0			£0	£1,773
Children and young families worker	£2,734				£2,734	£2,422

St Andrew's Chesterton

Annual accounts 2013

Time For God volunteer	£421				£421	£3,972
Buildings	£14,644	£3,503	£128		£18,276	£30,833
Maintenance & repairs	£5,168				£5,168	£1,243
Church gas, electric, water	£3,953				£3,953	£4,078
Insurance	£3,908				£3,908	£4,020
Telephone	£756				£756	£1,043
Fire alarm maintenance	£242				£242	£607
Cleaning	£17				£17	£720
Flowers	£600				£600	£600
Headstones	£0	£1,633			£1,633	£3,097
Organ	£0		£128		£128	£455
Clock repair	£0	£1,415			£1,415	£0
Stained glass	£0	£132			£132	£10,684
Building development project	£0	£0			£0	£0
Cycle racks	£0				£0	£1,357
Copper roof repairs	£0				£0	£177
Roof Repair	£0	£324			£324	£2,751
Activities	£2,336	£75	£0	£0	£2,411	£3,781
Worship & Ministry	£675				£675	£886
Music	£907				£907	£847
Junior Church	£386				£386	£989
Youth Group	£161				£161	£15
Education	£0				£0	£379
Social	£109				£109	£589
Pastoral	£98				£98	£75
Healing Group	£0	£75			£75	
Administration	£3,277				£3,277	£3,591
Copying	£2,335				£2,335	£2,732
Chesterton Chimes	£0				£0	£389
Equipment	£888				£888	£308
Other, incl accountants	£54				£54	£163
Good causes	£4,232		£9,527		£13,758	£16,473
Army Benevolent Fund	£0		£456		£456	£0
Azul Wazi	£1,000		£8,020		£9,020	£7,635
Bible Society	£0		£0		£0	£587
Cambridge Youth for Christ	£200		£0		£200	£0
Camtrust	£0		£0		£0	£100
Churches Housing Trust	£0		£0		£0	£100
Food Bank	£200		£0		£200	£788
Free a Dalit Child	£200		£0		£200	£0
Hope Cambridge	£100		£0		£100	£100
Link House Trust	£200		£0		£200	£0
Melanesia Mission	£200		£399		£599	£0
Macmillan Cancer Care	£0		£0		£0	£166
Peshawar Church	£100		£0		£100	£0
Ringsfield Hall	£0		£0		£0	£400
Romsey Mill	£1,000		£424		£1,424	£1,000
Send a Cow	£0		£0		£0	£568
The Barnabas Church	£200		£0		£200	£0
USPG	£0		£228		£228	£998
Whitworth House	£0		£0		£0	£100
Wintercomfort	£832		£0		£832	£1,848
Zimbabwe	£0		£0		£0	£2,083
Other costs	£7,518				£7,518	£1,242
Parish weekend	£7,300				£7,300	£954
Hall	£0				£0	£0
Holiday club	£880				£880	£202
Adjustment	-£662				-£662	£85
Coffee morning			£0		£0	£337
Healing Group			£75		£75	£337
Youth choir funds			£1,978		£1,978	£2,698
Hall capital			£4,469		£4,469	£0
Hall Management Committee			£85,164		£85,164	£63,046
TOTAL EXPENDITURE	£106,585	£95,189	£9,655		£211,429	£198,544

Surplus (-deficit) for 2013	£9,402	£38,102	£4,222	£0	£51,725	-£8,783
Gains on investments (unrealised)	£839	£30,471	£654	£5,721	£37,684	£29,148
Transfers between funds	£0	£0	£0	£0	£0	£0
Total funds 1 January 2013	£8,508	£363,880	£13,059	£51,271	£436,718	£1,096,353
Total funds at 31 December 2013	£18,748	£432,452	£17,935	£56,992	£526,127	£1,116,718

Assets	1 Jan 2013	Total Income	Total Expenditure	Transfers (+ for in)	Increase in asset value	31 Dec 2013
Fixed assets	£48,971.24	£0.00	£0.00	£0.00	£5,720.79	£54,692.03
Endowments	£48,971.24				£5,720.79	£54,692.03
Dixon	£1,384.91				£161.78	£1,546.69
Ida Elsom	£3,394.16				£396.50	£3,790.66
Mabel Elsom	£4,665.55				£545.03	£5,210.58
Clark	£5,698.55				£665.71	£6,364.26
Kettle Grave	£1,861.68				£217.48	£2,079.16
Harris	£31,966.39				£3,734.29	£35,700.68
Current assets	£402,600.73	£262,954.72	-£206,977.31	-£9,936.94	£31,963.43	£480,604.64
PCC current account	£10,548.68	£143,686.25	-£121,939.86	-£23,492.96		£8,802.11
PCC deposit account	£41,757.73	£14,567.17		£40,000.00		£96,324.90
PCC investment a/c	£273,613.77			£0.00	£31,963.43	£305,577.20
PCC debtors	£21,105.98	£18,781.79	126.45	-£20,443.98		£19,570.25
PCC prepayments	£200.00		£0.00	£0.00		£200.00
SNAP debt (to be paid off by 2014)	£12,903.28			-£6,000.00		£6,903.28
Hall project assets	£42,471.29	£85,919.51	-£85,163.90			£43,226.90
Current liabilities	-£14,854.35	£200.00	-£4,452.02	£9,936.94		-£9,169.43
PCC liabilities	-£10,598.94	£0.00	-£5,037.02	£9,936.94		-£5,699.02
PCC deferred income	-£3,050.00	£200.00	£585.00	£0.00		-£2,265.00
Hall liabilities	-£1,205.41					-£1,205.41
Net current assets	£401,395.32					£479,399.23
GRAND TOTAL	£436,717.62	£263,154.72	-£211,429.33	£0.00	£37,684.22	£526,127.24

Represented by

Funds	1 Jan 2013	Total Income	Total Expenditure	Transfers	Increase in asset value	31 Dec 2013
Unrestricted funds	£372,387.37	£249,277.95	-£201,774.21	£0.00	£31,309.40	£451,200.51
PCC general fund	£8,507.71	£115,986.71	-£106,585.14	£0.00	£838.78	£18,748.07
Coffee morning	£169.39	£281.00	£0.00	£0.00		£450.39
Healing group	£200.00	£0.00	-£75.00	£0.00		£125.00
Youth choir	£505.42	£2,550.00	-£1,977.68	£0.00		£1,077.74
Capital	£50,027.19	£32,891.73	-£1,870.80	£0.00	£4,932.22	£85,980.34
Headstones	-£226.00	£10.00	-£1,632.59	£0.00		-£1,848.59

King project fund	£78,059.89	£3,507.41	£0.00	£0.00	£7,695.98	£89,263.29
Hall Management Committee	£41,265.88	£85,919.51	-£85,163.90			£42,021.49
Hall capital	£193,877.88	£8,131.59	-£4,469.10	£0.00	£17,842.42	£215,382.79
Hall building	£0.00					£0.00
Restricted funds	£13,059.02	£13,876.77	-£9,655.12	£0.00	£654.03	£17,934.70
Good causes	£5,530.93	£10,378.30	-£9,526.72	£0.00		£6,382.51
Army Benevolent Fund	£0.00	£455.50	-£455.50	£0.00		£0.00
Azul Wazi	£5,484.89	£8,616.59	-£8,020.00	£0.00		£6,081.48
Food Bank	£0.00	£25.00	£0.00	£0.00		£25.00
Melanesia Mission	£0.00	£398.62	-£398.62	£0.00		£0.00
Romsey Mill	£0.00	£424.45	-£424.45	£0.00		£0.00
USPG	£0.00	£228.15	-£228.15	£0.00		£0.00
Wintercomfort	£0.00	£80.00	£0.00	£0.00		£80.00
Zimbabwe	£46.05	£150.00	£0.00	£0.00		£196.05
Organ	£894.29	£200.40	-£128.40	£0.00		£966.29
Fabric	£6,633.79	£3,298.07	£0.00	£0.00	£654.03	£10,585.89
Endowments	£51,271.24			£0.00	£5,720.79	£56,992.03
Dixon	£1,384.91				£161.78	£1,546.69
Ida Elsom	£3,394.16				£396.50	£3,790.66
Mabel Elsom	£4,665.55				£545.03	£5,210.58
Clark	£5,698.55				£665.71	£6,364.26
Kettle Grave	£1,861.68				£217.48	£2,079.16
Harris	£31,966.39				£3,734.29	£35,700.68
TB Robinson	£2,300.00			£0.00		£2,300.00
GRAND TOTAL	£436,717.62	£263,154.72	-£211,429.33	£0.00	£37,684.22	£526,127.24

St Andrew's Chesterton

Financial statements and notes to the accounts

for the year ended 31 December 2013

The notes that follow form part of the accounts for the year ended 31 December 2013.

1 General Accounting Policies

The accounts have been prepared in accordance with the Church Accounting Regulations 1997 together with applicable accounting standards and the Charities SORP.

1.1 *Income and expenditure*

The accounts are prepared on an accruals basis rather than on a receipts and payment basis. This means that the costs and incomes relate to the period of account rather than to the time when monies are received or paid. For example, Hall rental income is recognised at the date of usage.

Collections, planned giving, grants and legacies are recognised when received. Funds raised are accounted for gross.

1.2 *Grants*

Grants are credited to the accounts in full when received.

Most grants relate to the purchase of assets and are immediately utilised in full; the only conditions attached to such grants is usually that the asset is used for the purpose it was intended for.

Other grants are credited to a specific reserve to ensure that they are spent only for the purpose they were intended.

1.3 *Assets*

1.3.1 *Current assets*

Short-term deposits include cash held either with the CCLA Church of England Funds, or at the Bank.

1.3.2 *Fixed Assets*

Consecrated land and buildings are excluded from the accounts by Section 96(2)(a) of the Charities Act 1993.

No value is placed on movable church furnishings held which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA.

Individual items of equipment are written off at cost when the equipment is acquired.

1.3.3 Investments

Investments are valued at market value on 31 December. Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

1.4 Equipment

Equipment is never acquired with a view to future sale, or the generation of income. For this reason the cost is written off when incurred and hence depreciation is not charged. If an item of equipment is sold any proceeds are credited in full to the accounts, reducing the level of equipment expenditure reported in the accounts for that period.

A listing of important assets is maintained by the Wardens and Treasurer and these are reviewed on an annual basis.

2 Categorisation of funds

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include informal gatherings of Church members.

Some funds are **restricted**, meaning that we can only spend it on particular purposes; some are **unrestricted**, meaning that while the PCC may have designated it for particular purposes, it is free to change its mind; and some are **endowments**, meaning that the PCC cannot touch the capital. The funds at 31 December are as follows:

Unrestricted:

- PCC general fund
- Capital fund.
- King Project fund
- Youth choir fund
- Hall Management Committee. This fund is managed entirely by the Hall Management Committee, under the general oversight of the PCC.
- Hall Capital fund. This unrestricted fund contains money arising from the sale of the old Hall.

Restricted

- Fabric fund
- Organ fund
- Good causes; contains money given to St Andrews for specific good causes, typically on a Giving Day.

Endowments: Dixon, Ida Elsom, Mabel Elsom, Clark, Kettle Grave, Harris, TB Robinson.

3. SNAP Nursery debt

The SNAP Nursery purchased the old Hall from the PCC in 2004. Beyond the purchase price they agreed to pay a further £60,000 over 10 years. The figures for 2013 are

Debt at 1 Jan 2013	£12,903.28
Paid during 2013	£ 6,000.00
Debt at 31 Dec 2013	£ 6,903.28

4 The St Andrew's Hall Project

4.1 Hall Ownership and Book Value

The Hall and the land on which it stands is owned by the Diocese of Ely as custodian trustee, on behalf of the PCC (under the PCC Powers Measure of 1956).

As a result the Hall does not appear in the PCC balance sheet.

4.2 Obligations of the Church Regarding the Hall

The Church received a Grant of £246,000 from Cambridge City Council toward the cost of building the Hall. The Section 106 agreement relating to this grant places various constraints on the Church as to how the hall should be used for a period of 25 years following the opening of the Hall in November 2005.

The main terms are as follows:

- **Availability.** The Hall must be made available for at least 60 hours a month for community use and at least 20 hours a month local use
- **Standards.** The Hall must be kept in a condition suitable for community use
- **Advertising.** The PCC must advertise the Hall in a suitable manner and have a suitable system for taking bookings for community use

The agreement provides for termination under certain circumstances, with a claw-back of the grant on a tapering basis, from 90% when terminated after three years, to 10% after eleven years, and nothing thereafter.

4.3 Hall Management Committee

In order to get the best use from the Hall and to maximise benefit for the community the PCC in partnership with the local Residents Associations has set up a Hall Management Committee. This is made up of representatives of the PCC, Old Chesterton Residents Association, St Andrew's Road Residents Association and Hall User groups. The Committee meets on a regular basis. They are responsible for ensuring that the Hall is operated in accordance with the Section 106 agreement. They also deal with practical day-to-day matters and make recommendations to the PCC as to general policy.

4.4 Hall Development Project

No costs or revenues regarding the Hall Development Project have been shown in the 2013 PCC accounts. Some costs and revenues do appear in the Hall accounts.

4.5 Time for God volunteer – Hall contribution

There is an adjustment of £662 because the 2012 accounts understated the Hall contribution to the Time for God volunteer by this amount.

4.6 Hall Accounts

Ownership of the Hall is vested in the Diocese and the capital value of the Hall does not appear in the PCC accounts

The Section 106 agreement sets out that an annual report must be submitted covering the Hall finances and details of letting.

An income and expenditure account setting out all the income earned and costs incurred by the PCC in operating the Hall is prepared and reported to the Hall Management Committee

by the Hall Treasurer. The income and expenditure totals as reported by the Hall Treasurer appear in the PCC accounts. The PCC balance sheet shows the balance in the Hall account as reported for 31.12.12 and the balance at 31.12.13. In the PCC accounts Hall income includes a prior year adjustment of £1,516.99.

Arrangements have been made for the accounts for the Hall for 2013 to be separately examined by another Independent Examiner and not by the Independent Examiner for the PCC. Both the PCC accounts and the Independent Examiners' Report are therefore qualified with regard to the Hall accounts.

Jim Pollard – Treasurer
Nick Moir - Vicar
St Andrews Chesterton PCC

**St Andrews Church, Chesterton, Cambridge
Accounts, Year ended 31st December 2013**

Independent Examiner's Report

I am writing to you as the representatives of the PCC following my examination of the accounts and associated books and records.

Firstly I am obliged to advise the following:

Terms of Engagement

For the avoidance of doubt I can confirm that the engagement is undertaken in line with the sample engagement letter set out on page 108 and following, of the book "The Charities Act 1993 and the PCC 3rd edition. A guide to the SORP 2005 revisions". The Charities Act 2011 came into force from 14th March 2012 but it is my understanding that this is simply a consolidating act and has no effect on the church accounts (or Independent Examination).

Respective responsibilities of PCC and Examiner

As the members of the PCC you are responsible for the preparation of the accounts and Financial Statements. You consider that the audit requirement of Regulation 3(3) of the Church Accounting Regulations 1997 and section 43(2) of the Charities Act 1993 (the Act) do not apply. My responsibility is to issue this Report on those financial Statements in accordance with the terms of those Regulations.

Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section s 43(7) b of the Act and to be found in the guidance from the Church Accounting Regulations, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts produced with those records – it also includes a consideration of any unusual items or disclosures in the accounts and seeking such explanations from the respective Treasurers (and also if considered necessary from you as Trustees), concerning those matters.

Independent Examiner's Statement – Chief findings of my Examination:

Main Church Accounts

My Independent Examination continued to be of accounts prepared using the old spreadsheet system. Although a new Charity Accounts package, Paxton, was purchased during the year, no data was shown to me and therefore I cannot comment on progress with the implementation of that system.

Given my familiarity with the old spreadsheet system, I was able to conduct my Review in a satisfactory manner and I was given explanations for all the queries that I raised. A number of amendments were subsequently necessary to the accounts but these were not controversial or indeed material.

I am satisfied that the version of the accounts sent to me on 5th April 2014 is now accurate in all material respects although I have not this year been able to verify any of the figures relating to the Hall - I understand these have been the subject of a separate Review process.

I must therefore qualify my report in respect of all figures included in the accounts that relate to St Andrews Hall.

Since conducting my Review, I am advised that Jim Pollard has resigned as Treasurer and this is obviously a major concern for the church leadership with the transition to the Paxton system being a work in progress. I believe that professional advice is being sought to assist with the transition, and in the absence of volunteers being available with the necessary experience and qualifications, this course of action seems to be appropriate and inevitable.

Overall Conclusion and Comment

I am satisfied that the overall finances of the church remain sound and that good stewardship is being exercised by the PCC as Trustees.

Resignation as Independent Reviewer

2013 is the 8th year for which I have carried out the Independent Review and this will definitely be my final year as other work and family pressures oblige me to tender my resignation. The PCC will be aware that I intended to resign last year but I "left the door open" to do one more year due to the difficulties the church would have in finding a new reviewer for both Main accounts and Hall.

I strongly recommend that the search for a replacement Independent Reviewer begins immediately in order to give the new person maximum time to familiarise themselves with the financial systems, especially with the transition to the new Paxton system.

My thanks to everyone I have worked with over the past 8 years particularly Simon Peyton Jones, Jim Pollard, Nick Moir and Eleanor Whalley.

Yours sincerely

Mr A.J. Griffiths
341, Hills Road
Cambridge
CB2 2QT

14 April 2014