

Caversham Park Church

Local Ecumenical Partnership



Report and Accounts for the year ending 31st December 2013

This Annual Report and Accounts were approved by the Annual Meeting of Caversham Park Church held at Caversham Park School on Sunday 6th April 2014, and signed on its behalf by:

Proposer: _____ (Print)

Signed: _____ Date: _____

Seconder: _____ (Print)

Signed: _____ Date: _____

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1.0 Reference and administrative details

1.1 Name

Caversham Park Church

1.2 Charity Registration

The Church is an excepted charity which is not currently required to register. There still exists a possible requirement to register in future.

1.3 Address

Correspondence for the Church should be sent to the Secretary:

Dr Alison Johnston, 12 Whitby Court, Whitby Green, Caversham Park, READING, RG4 6SF

or to the Treasurer:

Robert Dimmick, 12 Lowfield Road, Caversham, READING, RG4 6PA

or to another appropriate officer.

The Church meets for worship at Caversham Park Primary School, Queensway, Caversham, READING, RG4 6RP. Correspondence should not be sent to the School.

1.4 Ecumenical Church Council

The members of the Ecumenical Church Council are the Trustees of the Church. The members during 2013 were:

Name	Capacity	Notes
The Reverend Derek Chandler*	Vicar of St Barnabas, Emmer Green with Caversham Park	Chair of PCC (ex-officio member)
Anthony Champion*	Churchwarden	Chair of ECC, Vice Chair of PCC, also elected as Church warden in 2013 for 1yr term
Dr Alison Johnston*	Secretary	Elected (2011 up to 5yr term)
Robert Dimmick*	Treasurer	Elected (2008 up to 5yr term)
The Reverend Margaret Dimmick*	Associate Priest	ex-officio member
Paula Andrews*	Licensed Lay Minister	ex-officio member
Dorothy Abrey*	Churchwarden	Elected (2013, up to 1yr term)

Also invited to meetings:

Louise Cole	Churches Together in Berkshire
James Peddle	Representing Methodist Church
Richard Cocks	Churches Together in Berkshire

* These members also form the Parochial Church Council of the Parish of Caversham Park. The Chairman of the PCC is the Vicar, and the Vice-Chairman is the Chairman of the ECC.

2.0 Structure, governance and management

2.1 Governing foundation

The Church is a Local Ecumenical Partnership of

- the Church of England (Reading Deanery, Diocese of Oxford)
- the Baptist Church (Southern Counties Baptist Association)
- the Methodist Church (Reading and Silchester Circuit) and
- the United Reformed Church (Wessex Synod).

The Sponsoring Body of the Church is Churches Together in Berkshire.

The Church is an unincorporated association governed by a Constitution signed on 9 January 2000, replacing an earlier constitution dated 6 January 1991.

Under paragraph 7 of the constitution, "The Ecumenical Church Council (ECC hereinafter) shall be deemed to be a meeting of the Anglican Parochial Church Council, Methodist Church Council, Baptist and United Reformed Church Elders".

For Anglican purposes, Caversham Park is a parish within the benefice of St Barnabas, Emmer Green with Caversham Park. For the avoidance of doubt, the Parish Meeting has resolved to form a PCC for the parish comprising all the members of the ECC who are qualified for membership of the PCC (at present, all of them). The PCC meets only for formal purposes and (if required) to endorse decisions relating to any investments held by it on behalf of the ECC; at present there are no such investments.

2.2 Appointment and election of Trustees

The members of the ECC are:

- The authorised Ministers and elders of each denomination (including lay ministers and churchwardens).
- Up to 12 members elected by the Annual Meeting of the Church, retiring after three years (subject to special provision for the Secretary and the Treasurer and those who would otherwise be the only representative of a denomination to serve longer if necessary).
- Co-opted members.

Additionally, external representatives from Churches Together in Berkshire and from those denominations wishing to send representatives are invited to attend meetings of the ECC.

3.0 Vision, Worship and Ministry

The Church adopted the following Vision Statement in May 2007:

"We are a Church wanting to be

- A community in tune with God, and growing in Him
- Channels of God's love, sharing and providing a base for friendship and care
- Encouraging, empowering and supporting the gifts of others by word and deed
- Proclaiming the Good News of Jesus Christ and His love to the people of Caversham Park, inviting them to join with us in new beginnings in Him
- Working with and serving the community."

The Church holds services every Sunday at 11 am at Caversham Park Primary School. The form of service is determined by the Minister or other worship leader, who will generally follow the requirements or practices of his or her own denomination. Usually, Holy Communion is celebrated on the first, third and fifth Sundays of each month, and a non-Eucharistic service occurs on the other Sundays. Holy Communion is held each Wednesday morning in different church members' homes. On special occasions additional services are held either at the school or elsewhere.

The ministerial team for 2013 included:

The Reverend Margaret Dimmick, Associate Priest
Mrs Paula Andrews, Licensed Lay Minister
The Reverend Derek Chandler, Vicar of St Barnabas, Emmer Green with Caversham Park

Regular preachers also include:

Robert Dimmick, licensed by the Bishop of Reading as a lay preacher.
Dr Alison Johnston, in training and discernment for Local Ordained Ministry

Other ministers and lay leaders from churches in the area also lead services and preach occasionally. We have two bible study groups which meet each week, and church members also take part in ecumenical Lent groups.

3.1 Public Benefit

The Church Council is aware of the guidance of the Charity Commission in respect of public benefit, particularly its document "The Advancement of Religion for the Public Benefit" http://www.charity-commission.gov.uk/charity_requirements_guidance/charity_essentials/public_benefit/pbreligion.aspx, and has had due regard to this guidance. The Council believes that, by fulfilling its responsibility to work with the Ministry Team and other local Churches, and to co-operate in all matters of concern and importance for the promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, it provides a benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers;
- Prompting Christian values, and service by members of the Church to their community, to the benefit of individuals and society as a whole.

This benefit is provided principally to residents of the ecclesiastical parish of Caversham Park, and also to others in the surrounding area who choose to take part in the worship and other work of the Church.

4.0 Achievements and performance

4.1 Anglican Incumbent's Report – Reverend Derek Chandler

Caversham Park parish is situated in the benefice of Caversham Park and St. Barnabas, Emmer Green. It has been my pleasure over the years to work with ministerial colleagues, Rev. Lynne Davis, Rev. Heather Wilson, and of course, Rev. Margaret Dimmick, Robert Dimmick (Licensed Lay Preacher) and Paula Andrews (Licensed Lay Minister). I express my thanks and appreciation to all of them and in particular to Margaret and Paula as we shared in their retirement celebrations in January 2014. They have all contributed to the work of Caversham Park Church in a valuable way and Robert continues to do so. I would expressly like to thank him for his tireless efforts as the treasurer.

Over the years the Anglican ministry team (Margaret, Paula, Robert, Elizabeth Gash (LLM) and myself), have sought to work in partnership across the benefice. As much as anything else, due to the changing staffing situation it was felt that partnering the two parish churches in the benefice may help to strengthen links and foster fellowship. Since the beginning of last year the two Standing Committees have met occasionally. A Benefice Vision Day took place in the summer of last year with Canon David Winter. Benefice services and Lent groups have happened, and a shared benefice newsletter distributed to residents. All I think have contributed in a positive way to the partnership of the two churches.

I would like to thank Tony Champion and Dorothy Abrey in their work as churchwardens at Caversham Park Church. They both provide valuable leadership and devoted care to the membership of the church. In many ways they sustain the practical running of the church and provide a regular point of contact at the services week by week. Their devotion to their task is more than commendable.

Due to the more recent efforts of Alison Johnston the church has positive links with the Milestone Community Centre. This has opened up creative possibilities and the task presents itself on how to continue to build on these. This and other opportunities present themselves in the light of the composition of the Mission Action Plan over the past year and I would like to thank Alison in particular in the task of co-ordinating and composing this piece of work and in all that it presents to Caversham Park Church in seeking to engage further with the local community.

All of the above and more highlight how Caversham Park Church has faced changed in the past year and how it continues to move forward. For my part I appreciate working with various ecumenical partners and I would like to thank everyone for their various and individual contributions to the life of the church. In the face of continuing change there are challenges but there is also potential. The task seems to be on seeking further ways in which we may engage with God, one another, and the wider community in which God has called us to be his people.

4.2 Church Wardens Report on Ministry

When we gave our ministry update report at last year's AGM we made three recommendations which, in a nutshell said that we would consider the option of working more closely with St. Barnabas as a Benefice with Rev. Derek Chandler assuming a more active leadership role but with CPEC maintaining its full status as an ecumenical church.

As a result of this a benefice vision day was held at St. Barnabas last June facilitated by Rev. David Winter. The standing committees of both churches have met several times and by the time you read this two joint

benefice Sunday services will have been held. Folk from CP attended the St. Barnabas patronal festival, which some have done in previous years. Notices for forthcoming events are shared in both church's, Mark Burton has assisted with music both in a morning service and at Hymnz and cakes. Members of CPEC have attended the Study and discussion group at St. Barnabas and Alison Johnson has been the speaker at this group on several occasions. On the months when there is a fifth Wednesday CP folk are invited to join with St. Barnabas at the midweek communion service and benefice wide Lent groups entitled "Parables and possessions" are taking place.

Rev. Derek Chandler has indeed assumed a more active role at CPEC from his presence during or at the close of services, his visits to members of the congregation, his support of the church wardens and his overall enthusiasm. He and we are very aware that in fact the Anglicans are only one quarter of CPEC with three other signatories having signed up to the covenant. Strenuous efforts are being made to encourage these other denominations to take part in dialogue to support the church in an overall pastoral way.

What else has been happening?

The confirmation service in November conducted by Bishop Andrew was a joyful occasion with our own church member, Linda Miller, being confirmed and supported by members of both churches. In January 2014 we saw the "official" retirement of Rev. Margaret Dimmick and Paula Andrews our licensed lay minister. Although it was the end of an era so to speak, it was a very happy occasion with a good gathering of church members and friends sharing together in a buffet lunch and presentations to the two ladies. Sadly Margaret then suffered a minor stroke as she was preparing to take the funeral service of one of our church members, Mary Glanville. Margaret is now well on the road to recovery. We continue to remember her in our prayers and also to uphold Chris Glanville and his family.

Attendance at Sunday services has kept up well around 30 We have had an interesting variety of speakers from the four denominations, continued to hold our monthly bring and share lunches and Hymnz and Cakes with an increase in numbers recently and Pot of Prayer every three months after the morning service. A new venture born out of responses to a questionnaire linked to the Mission action plan [MAP], has been the bi-weekly prayer breakfast. A small group meets at the Milestone centre at 8.00 on a Saturday morning. Perhaps the incentive is the bacon roll at the conclusion! Why not come and try one?

Margaret regularly visited the Pre-school, Bubbles, and we have attempted to establish links with them along with Messy play activities at Hymnz and Cakes at Easter, harvest and Christmas. The Book group continues to meet on a Monday evening as does the Tuesday morning ecumenical group. There is always room for more to join these groups to study God's word.

The Saturday market has provided us with outreach opportunities chatting to folk as we serve refreshments. We have enjoyed various social activities including Ann and Keith's bread and cheese lunch, Pat's afternoon tea and Macmillan coffee morning and the Barn dance. A very interesting visit to Oxford cathedral was arranged last June. With more people on the social committee we could do more.

As a result of one meeting with the Area Dean, Brian Shenton, in October 2012, we began working on our Mission Action Plan. The congregation has been involved through questionnaires and discussion and presentations at open church meetings, Last November members of both churches attended an excellent training morning for MAP. Although at that point CP was well on its way to producing its document, it was a helpful and encouraging morning. Since then the full document has been launched. Thanks must go to Alison Johnson for all her hard work to get the document to this point. It is important to stress that it is a living document which needs to be constantly reviewed and worked on.

A review of CPEC began in November 2013. This is ongoing and will be completed in time for presentation at the AGM.

That is a snapshot of our activities. If we have missed things out, we apologise.

Finally, thank you to everyone. CPEC relies on everyone chipping in whether it be, by stewarding, serving coffee, bringing flowers or bread, reading visiting, hosting house communion or social events. Whatever way you serve, THANK YOU EVERYONE for your help and support. We couldn't do it without you!

4.3 Attendance at Services

The average recorded weekly attendance during 2013 was:

	2010		2011		2012		2013	
	Adults	Children	Adults	Children	Adults	Children	Adults	Children
Sunday and festival Communion services	28.5	0.8	29.2	1.5	30.0	0.3	34.2	0.93
Number of communicants	27.7	0.4	27.5	0.5	28.7	0.48	31.75	0.2
Other Sunday services	27.0	0.6	28.2	1.1	30.0	0.48	31.25	0.625
Wednesday house Communion services	7.9	0.0	8.2	0.0	6.8	0	3.62	0
Sick Communion in individual houses	0.5	0.0	1.0	0.0	6	0	1.13	0
Other events								
Good Friday worship	10	0	12	0	7	0	At St Barnabas	
Hymns and Cakes (Milestone)			20	3	14	1	22	1.25
Carol Café (Milestone)	29	3	25	4	0	0	23	3
Christmas Eve Midnight			20	0	13	0	15	0
Christmas Morning Worship	12		11	1	20	1	23	1

Attendance: This year we have seen a small increase in attendance, however we sadly lost one member who passed away later in the year. We do need to increase our numbers (and income) in order to be able to offer a full ministry to our community in the long term. We have begun a program for this by rejuvenating our outreach programs and fundraising activities to enhance our position in the community and attract new members but much more input is required as this is just a start.

4.4 Outreach and mission activities

During the past year, we have been active with various activities within our community in Caversham Park Village.

4.4.1 Hymns and Cakes plus Messy Church

Hymns and Cakes has become a monthly feature on our timetable with increasing attendance figures and even graced by the regular attendance of some local children with their Mums, This is one of our more valuable outreach activities connecting with people who do not normally attend our main daytime service. This is normally often led by Alison Johnston and from time to time Margaret Dimmick and Paula Andrews. The format generally follows the singing of some great Hymns followed by a Tea/coffee break (and a cake or two), then a short second session of more Hymns and finally a short session on prayer. Music is provided by the good team work of Robert Dimmick and Dorothy Abrey. Currently links are being made stronger with the playschool, with several visits made by Margaret Dimmick, Alison Johnston and shortly Derek Chandler.

Additional activities at the Milestone centre included providing Tea/Coffee to the Saturday market which gave a great opportunity to talk with other local people from the village.

4.4.2 Bible Study and Prayer

Our two Bible study groups continue, one in the evening and one during the day. Those attending the day time group come from several different churches and is mainly Methodist based study – all are welcome. Those joining the Monday evening Book Club will find that it ventures to interpret the Bible with the Bible through deep discussion and sharing what God say's about the passage. There is always room for others to join these groups and they are advertised on the weekly notice sheet and on the Church web site.

In January 2013 we introduced a new venture, "Bring and share a pot of prayer" This is a short informal time of prayer after the morning service. The number attending have been encouraging and we hope to make this a permanent feature in our calendar.

4.4.3 Services

We continue to have a good ecumenical mix amongst those taking services for us. For Holy week 2013 we shared together in an Agape meal and communion at St Barnabas, foot washing on Maunday Thursday at Tony's, and a Good Friday service at St Barnabas.

This year we also had our first Joint service with St Barnabas held here in Caversham Park School as part of our closer working relationship with St Barnabas and very successful that was. Alison Johnston led a traditional service of lessons and carols, and prior to that we had our ecumenical Confirmation service led by Bishop Andrew in November and organised by Rev Margaret Dimmick. This confirmation service was agreed with Bishop Andrew to go ahead at Caversham Park with three other Churches taking part.

Monthly bring and share lunches are now a firmly established part of our activities. These are held on the fourth Sunday in the month after the morning service. The variety of food is amazing and the attendance usually between sixteen and twenty plus.

House communion on a Wednesday is also a regular feature. We are grateful to those who host this week by week and to those who come to celebrate for us.

4.4.4 Fund Raising

Our fund raising group has been very active arranging a variety of events throughout the year which have been both profitable and have enabled people to get together on a social level. We are grateful to those who have opened up their homes so that these events could take place. Although we were unable to take part in the craft event at the Milestone centre because of such short notice, we were able, as a church to support Christine Viney with a stall at Greyfriars and hope this can be repeated this year. One of our highlights was our successful and enjoyable trip to Christ Church Cathedral in Oxford where we had supper and a visit to a museum. At the end of November we had our gathering at the Toby Carvery.

Plans are well in hand for the programme of events for this year

4.4.5 Website

Our website: This is our window to the world. This lets visitors know what we do and what we stand for, additionally it helps people wishing to move to the area or visit, know when we meet and where. This is generally a continual work in progress. However, we have outgrown the current format and needs to be more flexible for nominated people to update regularly without any need in knowledge of webpage programming (A requirement of our MAP). Work on this has begun and progress can be seen on the new site on the temporary URL ww2.cpvc.org.uk. Input from members is most welcome for new ideas to add and continual material for updates such as the daily and intercession prayers, events, news items, family announcements and testimonials etc is greatly appreciated.

We currently have four domain names on the web upon which our main website can be found. These are:

www.cavershamparkvillagechurch.com

www.cpvc.org.uk

www.cavershamparkchurch.com

www.cavershamparkchurch.org.uk

Anyone wishing to request the use of a church e-mail address may do so and the format will be “(your-name)@cpvc.org.uk”, you can access it anywhere in the world on a PC/Tablet or mobile device. Our benefice sister church can be found on the following URL www.saintbarnabas.org.uk

4.5 Health and Safety; Safeguarding children and vulnerable adults

At the last AGM Dorothy Abrey as Health and Safety Officer. We also have a safeguarding policy, and Pat Gray is the safeguarding Officer for 2013 in relation to our Sunday activities. We recognise the need to expand this to a Safeguarding Policy including children and vulnerable adults, and we have DBS Checks for those engaged in new activities. As we expand/revise our outreach programs and fundraising activities a situation may arise where we will need to increase CRB clearance for additional members covering future events.

4.6 Charitable Grants Committee

This committee (approx. 6 persons, which may include members who are not members of the ECC) are appointed each year at the AGM. This committee will recommend grants to be awarded each year and how much from the available “Charitable Grants Fund” as specified by the Treasurer after the annual budget is approved.

5.0 Plans for future periods

Our long-term plan is to witness to Christ in our area as effectively as possible, to make new disciples who will follow Him and join us in our journey with God and service for Him in Caversham Park. We hope this will lead to growth in the church and secure our longer-term future.

We will carry out this plan by developing new activities particularly for outreach to the community, and to raise public awareness of our existence and work, and to continue to develop outreach in the community.

The Church intends to adopt the standard Constitution for single-congregation LEPs recommended by the Charity Commission and Churches Together in England, together with associated documents to ensure that we continue to operate in an appropriate way for our own circumstances. This is awaiting resolution of some queries from the Diocese of Oxford, which we had hoped would have place in the first half of 2011, but so far there is no change to the current status.

6.0 Financial Review

Full details of the Church’s finances are contained in the Financial Statements and the Report of the Independent Examiner, which are attached and form an integral part of this Report.

6.1 General

During the whole of this year, the Church had no stipendiary Minister, and this situation is now expected to continue for the long term.

Giving by the congregation increased by about £1,000 from 2012, and we also benefited from the new Gift Aid Small Donations Scheme (GASDS), under which we expect to receive top-up payments of £587. Because of lower interest rates and the need to invest money for shorter terms, income from interest fell by £1,108. Minor sources of income fell slightly, and the overall effect was that the income was virtually the same as last year. Total income was £19,507 (2012: £19,447) including £541 (2012: £314) collected for external charities.

Expenditure on normal operations was lower than in 2012 because we did not have to bear ministry costs which had amounted to £12,904 that year. Other ordinary expenditure was about the same as the previous year at £16,178 (2012: £15,789), and the surplus on ordinary operations was £3,329.

The one exceptional item was the employer debt to the Baptist Pension Fund. We allowed for £25,000 in the 2012 accounts, but when the amount was finally calculated it came to £38,843, and the difference of £13,843 has been treated as expenditure in 2013. At the year end this amount had not been paid. Further details of this are given below.

Total expenditure in 2013 was therefore £30,021, giving a deficit of £10,514.

The net assets of the Church amounted to £84,697 at the start of the year and £74,183 at the end.

6.2 Employer Debt under the Pensions Act 1995 Section 75

The Annual Report for 2012 explained in detail that when Heather Wilson ceased to be our Minister, we became liable to pay the Baptist Pension Fund the share of the deficit on the Fund's Defined Benefit pension scheme which corresponded to pensions earned by Heather and her predecessor, Lynne Davis, while serving with this Church. In that report we estimated this share at £10,600, plus a valuation cost of £6,000, plus an unquantified amount for orphan liabilities. The amount of £10,600 was lower than some previous estimates made during the year.

The exact amount payable could not be calculated without a full valuation. To take a cautious view, we included in the 2012 accounts a nominal sum of £25,000 including valuation costs, which was treated as expenditure in that year and as a debt owed by the Church at the year end.

We also considered the option of paying regular annual contributions to the Fund while retaining nominal membership, but rejected it for reasons described in the 2012 report.

In December 2013, the Fund informed us that they had calculated the sum due from us at £38,842.80. This was not strictly the amount payable as a debt, but a proposal to settle the debt under a Flexible Apportionment Arrangement under the Occupational Pension Schemes (Employer Debt) Regulations 2005, regulation 6E. The advantages of such an arrangement are that a full valuation is not required, merely an estimate (which had cost £4,000 to reach, included in the total above), and that the matter could be concluded more quickly.

On examining how this amount had been calculated, we recognised that our previous estimate had been seriously in error because:

- It had based the estimated annuity costs on annuities that made no provision for dependents (since our former Ministers have none that we know of), but the Fund had to use costs that were not related to the particular circumstances of the Ministers concerned;
- The measure of the deficit on the Fund, which determines the proportion of the total cost that we have to pay, is based on winding up the Fund and financing all future pensions via annuities, and is not comparable to the published deficit which assumes that the Fund will continue.

Each of these factors substantially increases the amount that is due from us.

After careful examination, the Treasurer concluded that there were no grounds for disputing the calculated amount. He also concluded that the reasons for paying off the debt remained valid.

In January 2014 the Church Council decided to approve the Flexible Apportionment Arrangement proposed by the Fund, and to pay the sum demanded. It also decided to include the increase over the previous estimate (£13,843) as expenditure in 2013.

These accounts therefore show an outstanding debt of £38,843 as at 31 December 2013. This debt was paid in January 2014 after a Deed of Apportionment had been executed on behalf of the Church, the Baptist Pension Trust Limited, and the Baptist Union of Great Britain. Under the Deed, the Union takes over all our future liabilities for contributing to the pensions of our former Ministers, and settles them for a nominal amount of one pound in addition to the sum paid by us.

The Report and Accounts for 2014 will show a reduction in debts owed by the Church equal to the amount paid, and a corresponding reduction in the deposits held by the Church.

6.3 Income

The Church's income is mainly derived from Sunday collections and standing orders from members. Much of this income is Gift Aided:

	2013		2012	
Gift Aided income before tax relief	9,568	62%	9,094	65%
Tax relief	2,392	15%	2,322	17%
Cash gifts qualifying for GASDS	2,347	15%	0	0
GASDS top-up payments	587	4%	0	0
Other collections	620	4%	2,625	19%
Total collections	15,514	100%	14,041	100%

GASDS is the Gift Aid Small Donations Scheme, introduced from 6 April 2013. A top-up of 25% (equivalent to the tax relief on Gift Aid donations) is claimable on donations that were:

- Received in (or after) the 2013-4 tax year
- Paid in cash (not cheques or standing orders)
- Not more than £20 for each donation
- Received in a community building
- Up to a total of £5,000 for each such building.

For our purposes, Caversham Park School is a community building.

Including other sources of income, we had

	2013		2012	
Collections etc. as above	15,514	82%	14,041	73%
Fundraising and similar activities (gross)	1,250	7%	1,923	10%
Fees (mainly passed on to Diocese of Oxford)	425	2%	285	1%
Interest on deposits	1,776	9%	2,884	15%
Total collections	18,966	100%	14,041	100%

The cost of fundraising was £414 (2012: about £1,000).

Additionally, £541 (2012: £314) was collected for external charities during services and passed on to them.

6.4 Expenditure

Charitable grants

We have a long-established policy of paying out 10% of our voluntary income to charities, and additionally some charitable payments are occasionally made out of collections at particular services or from general funds.

From income

	2013	2012
Christians against Poverty	£500	
Christian Community Action	£250	
DEC Syria Appeal	£250	
Churches in Reading Drop-in Centre	£183	
Sponsor a Nurse	£250	
<i>Total</i>	£1,433	£1200

From the Women's Group Fund

<i>Churches in Reading Womens' Centre</i>	67	
<i>Total</i>	67	0

From Church general funds

Southern Counties Baptist Association (Lynn Green retirement)	£10	
DEC Philippines Typhoon Appeal	£149	
<i>Total</i>	£159	£393

From collections

Christian Aid (Harvest Festival)	£201	
DEC Philippines Typhoon Appeal	£151	
Bishop of Oxford's Outreach Fund	£189	
<i>Total</i>	£541	£314

Grand Total	£2,200	£1,907
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Paid ministry

Total	£0.00 (2012: £12,820)
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Denominational contributions

We made contributions to our parent denominations, based on the Berkshire Formula for LEPs, amounting to:

	2013	2012
Church of England	£1109	£1125
Methodist Church	£1700	£1125
United Reformed Church	£504	£1125
Baptist Union (subscription)	£198	£127
Baptist Home Mission Fund (for Southern Counties Baptist Association)	£680	£550
Baptist Missionary Society	£900	£1007
<i>Total</i>	<u>£5,091</u>	<u>£5,059</u>

Other costs

Other significant expenditure items were:

	2013	2012
Rent for Caversham Park Primary School for services	£3,978	£3,855
Social and food	£89	
Fundraising expenses	£414	
2012: Social and food, including fundraising expenses		£1,032
Printing and book purchase	£864	£948
Communion supplies etc	£353	£129
Depreciation of equipment	£532	£532
Subscriptions	£222	£232

Total expenditure

Our expenditure can be summarised as follows:

	2013		2012	
Paid ministry	£0	0%	£12,820	45%
Denominational contributions	£5,091	31%	£5,059	18%
Rent for Caversham Park School	£3,978	25%	£3,855	13%
Grants and charitable payments	£2,200	14%	£1,907	7%
All other costs	£4,909	30%	£5,052	18%
Total of ordinary expenditure	£16,178	100%	£28,693	100%
Total of ordinary expenditure	£16,178	54%	£28,693	53%
Employer debt	£13,843	46%	£25,000	47%
Total	£30,021	100%	£53,693	100%

6.5 Payments to Trustees

The following payments included above were made to members of the Ecumenical Church Council (trustees of the Church) as repayment of mileage and other expenses incurred:

	2013	2012
Heather Wilson (as identified above)	-	£711
Reverend Margaret Dimmick	£681	£663
Robert Dimmick	£209	£65
Paula Andrews	-	£55
Dorothy Abrey	£53	£40
Dot Lever	£4	£4

Additionally, £650 (2012:£616) was paid to Caversham Tiles Ltd (in which Tony Champion has a financial interest) for photocopying mainly of notice sheets, and £108 (2012:£135) was paid to the Reverend Derek Chandler in respect of banns fees and will be deducted from his stipend by the Diocese.

6.6 Funds

The Church holds the following restricted funds, which may be applied only for particular purposes:

- 1) The remaining balance (nil; 2012: £67) of a fund for a Women's Group which closed down in about 2002. This amount was included in a grant to the Churches in Reading Women's Centre, and the fund has now been closed.
- 2) Short-term restricted funds are set up each year to account for any collections that are taken for specific charities; such funds are closed when the balance is paid to the charity concerned, and the balance at the year-end is usually nil.

The Church holds the following designated fund, which it intends to use for particular purposes but may re-direct for other purposes:

The Charitable Grants Fund (£113; 2012: £286) holding the amounts intended to be given to charities as a proportion of income, and not yet paid to particular charities. The balance in the fund includes a proportion of tax refunds payable but not yet received. Grants are made when the corresponding income is received.

6.7 Reserves and Investments

As at 31 December 2013 the Church has the following deposit accounts:

Institution	Account type	Maturity	Rate	Balance
Julian Hodge Bank	Capital Millennium Bond (1 year)	18/02/14	1.70% fixed	£34,544
Leeds Building Society	1 Year Bond	02/01/14	2.00% fixed	£15,286
Ecology Building Society	Earthsaver Bond Issue 4	04/03/14	2.25% fixed	£30,558
CCLA Investment Management Ltd	CBF Church of England Deposit Fund (Mission)	N/A	0.50% variable	£28,215

In addition, an amount of £2,979 was due to be claimed from HMRC in Gift Aid tax relief and GASDS top-up payments.

The balances shown include accrued interest which appears in the accounts as a debtor.

The following changes are planned:

The Leeds Building Society deposit was closed on maturity in order to fund part of the payment of the employer debt. The remainder was funded by a withdrawal of £23,000 from the CBF Church of England Deposit Fund and a small amount from the bank account.

The Julian Hodge Bank deposit will be reinvested on maturity, with a fixed term of two years.

The Ecology Building Society deposit will probably be re-invested with the same society in a 60-day notice account.

6.8 Reserves Policy

The reserves policy approved on 19 January 2012 is:

The Church holds reserves for the following purposes:

1. While we are paying for a Minister, to enable us to pay stipend and other expenses (directly or by way of enhanced contributions to one or more denominations) for a period of at least three years, during which we expect that membership and giving would rise to cover the full costs.
2. To enable the Church to contribute as may be required (under Section 75 of the Pensions Act 1995 as amended, or otherwise) to fund the pension rights accrued by present or former Ministers while serving at this Church.
3. To cover short-term or medium-term fluctuations in income and operating costs.
4. To enable us to fund a significant project of outreach and evangelism.
5. To cover any repairs, improvements or other capital costs in connection with property used for the purposes of the Church.
6. To fund the replacement or improvement of equipment and furnishings used for the Church, such as audio-visual and computer equipment, hymn and service books, office equipment and decorative items.
7. To provide a supplementary source of income from investments.
8. To the extent that reserves exceed the foreseeable requirement for the above purposes, the Church may draw upon them for charitable donations.

Now that we no longer have a Minister, and after the payment of the employer debt, the first two purposes cease to be applicable

6.9 Funds held as custodian trustee on behalf of others

There are no such funds, except temporarily following collections for specific purposes as described in (Funds, 6.6) above.

6.10 THE FINANCIAL STATEMENTS

For the 12 months ended 31st December

CAVERSHAM PARK CHURCH - Local Ecumenical Partnership

STATEMENT OF FINANCIAL ACTIVITIES						
For the 12 months ended 31st December 2013						
	Unrestricted	Restricted	TOTAL FUNDS		Difference	
Note	Funds	Funds	2013	2012	13 on 12	
	£	£	£	£	£	
INCOMING RESOURCES						
Incoming resources from donors	6.11.2a	15,514	0	15,514	14,041	1,473
Other voluntary incoming resources	6.11.2b	1,250	541	1,791	2,237	(446)
Income from ancillary trading	6.11.2c	425	0	425	285	140
Other incoming Resources	6.11.2d	0	0	0	0	0
Income from Investments	6.11.2e	1,776	0	1,776	2,884	(1,108)
TOTAL INCOMING RESOURCES		18,966	541	19,507	19,447	60
RESOURCES USED						
Grants	6.11.3a	(1,792)	(608)	(2,400)	(1,907)	(493)
Activities directly relating to the work of the Church	6.11.3b	(11,412)	0	(11,412)	(24,471)	13,059
Mission Work	6.11.3c	(773)	0	(773)	(336)	(437)
Church management and administration	6.11.3d	(1,592)	0	(1,592)	(1,979)	386
Exceptional item - Employer Debt re pensions	6.11.9	(13,843)	0	(13,843)	(25,000)	11,157
TOTAL RESOURCES USED		(29,413)	(608)	(30,021)	(53,693)	23,672
NET INCOMING/(OUTGOING) RESOURCES		(10,447)	(67)	(10,514)	(34,246)	23,732
Balances brought forward at 1/1/13 (12)		84,630	67	84,697	118,943	(34,246)
Balances carried forward at 31/12/13 (12)		74,183	0	74,183	84,697	(10,514)

BALANCE SHEET AS AT 31ST DECEMBER 2013				
	Note	TOTAL FUNDS		Difference
		2013	2012	13 on 12
		£	£	£
FIXED ASSETS				
Tangible	6.11.4	372	904	(532)
Investments		0	0	0
TOTAL FIXED ASSETS		372	904	(532)
CURRENT ASSETS				
Short term deposits	6.11.5a	107,252	101,323	5,929
Sundry Debtors	6.11.5b	4,510	6,784	(2,274)
Current Account	6.11.5c	2,173	1,740	433
Longer term deposits	6.11.5d	0	0	0
TOTAL CURRENT ASSETS		113,934	109,847	4,087
LIABILITIES				
Amounts falling due within one year	6.11.6, 6.11.9	(40,123)	(26,054)	(14,069)
NET CURRENT ASSETS		73,811	83,793	(9,982)
NET ASSETS(FIXED & CURRENT)	6.11.7	74,183	84,697	(10,514)
FUNDS	6.11.8			
Unrestricted		74,183	84,630	(10,447)
Restricted		0	67	(67)
TOTAL FUNDS		74,183	84,697	(10,514)

Approved by Caversham Park Church Council on Thursday 13th March 2014

and signed on its behalf by:

6.11 CAVERSHAM PARK CHURCH – Notes to the Financial Statements

For the 12 months ended 31st December 2013

Changes from last year are side-lined on the left thus.

6.11.1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the requirements of the Church of England as defined in the Church Accounting Regulations, 2006, which require compliance with the Charities Statement of Recommended Practice 2005. The Baptist, Methodist and United Reformed Churches also require statements in accordance with this SORP. They are also in accordance with the charities act 2011.

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

a) Funds

The funds of the Church, over which the Church Council has ultimate responsibility, have to be classified as either "Unrestricted" or "Restricted". "Unrestricted" are those funds that the Church Council can use for whatever purpose is agreed by it to carry out the ministry and administration. "Restricted" funds have a specific purpose and can only be used by agreement of the special committees controlling the funds in accordance with their constitutions.

The "unrestricted" funds of the Church, at 31st December 2013, are:

- 1) The main current account with the National Westminster Bank, which earns no interest on credit balances (although a linked savings account is available, which does pay interest)
- 2) The deposit account with the Central Board of Finance of the Church of England (CBF). This earns interest at a higher rate, which is credited to the main current account.
- 3) Other short and medium term investments, including fixed rate deposits for a fixed term planned to mature shortly before the funds are expected to be required for current use.
- 4) The "Charity Giving" fund, which is credited with a proportion (in 2013, 10%) of all incoming resources from donors, and debited with the amounts given by the Church to other charities. This fund is held within the main current account.

The "restricted" funds of the Church, at 31st December 2013, are:

- 1) The "Mission Fund" on deposit with the CBF, which earned interest at the same rate as the deposit A/C but the interest was retained in the account. Relevant expenditure was initially paid from the main bank account, and the net total was transferred from the Mission Fund CBF account to the General Fund CBF account at the end of the year or early the following year. The Mission Fund was closed with effect from 31 December 2012 and is included for comparison only.
- 2) The Women's Group had a small balance and was treated as "restricted" because the Church Council had no control over its affairs but the Group ran under the umbrella of the Church. This fund was held within the main current account. The balance has been put towards a grant to the Churches in Reading Women's Centre and the fund was closed in August 2013.
- 3) Any special collections from the congregation or donations made for specific designated purposes are also "restricted".

b) Incoming resources

All incoming resources are only recognised when received by the Church Council, with the following exceptions:

1. Interest on fixed-rate deposit accounts earned up to 31 December but not yet credited
2. Gift Aid tax refunds and Gift Aid Small Donations Scheme top-up payments due on donations received during the year, but not yet paid by HMRC (whether or not a claim has been submitted at 31 December).

c) Resources used

All resources used are accounted for when the liability arises. Any unpaid liability, at the year end, is included in the Balance Sheet as a creditor. No accrual is made for telephone rental paid in advance or for the unexpired insurance premiums.

d) Fixed Assets

Any equipment, used by the Church, is depreciated on a straight line basis over the likely life of that asset, usually four years.

Any item costing less than £500 will be charged to resources used in the year of purchase.

Software is depreciated only when purchased together with a computer.

e) Current Assets

Any cash in hand or on deposit at a bank will be included. Any incoming resource, known to be committed by a third party, but not received at year end, is included as a debtor.

6.11.2 INCOMING RESOURCES		Unrestricted Funds	Restricted Funds	TOTAL FUNDS		Difference 13 on 12
				2013	2012	
		£	£	£	£	£
<i>6.11.2a Incoming resources from donors</i>						
Planned giving:						
	Gift Aid	9,568		9,568	9,094	473
	Non-GA giving qualifying for GASDS	1,167		1,167	1,178	(11)
	Planned giving not qualifying for Gift Aid	1,705		1,705	1,189	516
	Ordinary Collections	228		228	258	(31)
	House Communion and other cash gifts not in comm bdg	2,979		2,979	2,322	657
	Gift Aid and GASDS payments	(131)		(131)	0	(131)
	Legacies	0	0	0	0	0
	Womens Group		0	0	0	0
		15,514	0	15,514	14,041	1,473
<i>6.11.2b Other voluntary incoming resources</i>						
	Grants	0		0	0	0
	Donations, appeals, fundraising etc.	1,052	541	1,592	2,130	(538)
	Friday Tea Break	3		3	0	3
	Social, Coffee & Lunches	196		196	107	90
		1,250	514	1,791	2,237	(446)
<i>6.11.2c Income from charitable and ancillary trading</i>						
	Refunds from other organisations	0		0	0	0
	Ancillary trading	0		0	0	0
	Fees	425		425	285	140
		425	0	425	285	140
<i>6.11.2d Other ordinary income resources</i>						
	Insurance claims	0	0	0	0	0
		0	0	0	0	0
<i>6.11.2e Income from investments</i>						
	Bank & Deposit Interest - General funds	1,776		1,775	2,881	(1,105)
	Interest - Mission Fund		0	0	3	(3)
		1,776	0	1,776	2,884	(1,108)
TOTAL INCOMING RESOURCES		18,966	541	19,507	19,447	60

The amount identified as "Donations not qualifying for Gift Aid or top-up" includes a deduction of £270; a corresponding amount is added to "Gift Aid". This is because payments made in 2012 were covered by a retrospective Gift Aid declaration received during 2013

6.11.3 RESOURCES USED		Unrestricted Funds	Restricted Funds	TOTAL FUNDS		Difference 13 on 12
				2013	2012	
		£	£	£	£	£
6.11.3a Grants						
Missionary & Charitable Giving: Local, Home & Overseas based on church income		(1,433)		(1,433)	(1,200)	(233)
Local, Home & Overseas additional		(360)		(360)	(393)	33
Womens Group: balance paid			(67)	(67)	0	(67)
Special collections donations			(541)	(541)	(314)	(227)
		(1,792)	(608)	(2,400)	(1,907)	(493)
6.11.3b Activities directly relating to the work of the Church						
Ministry:	Minister's Stipend etc	0	0	(6,332)	(6,332)	6,332
	Assemblies & Conferences	(37)		(37)	(14)	(23)
	Anglican diocesan quota	(1,109)		(1,109)	(1,125)	17
	Other denominations	(3,982)		(3,982)	(2,927)	(1,056)
	Baptist Home Mission	0		0	(1,007)	1,007
	Ministers Expenses	(307)		(307)	(1,101)	794
	Visiting Ministers Exs/Preaching Fees	0		0	0	0
	15 Northbrook Road: Rent	0		0	(5,015)	5,015
	Council tax, Telephone, Water	0		0	(762)	762
	School Rent- Church Services	(3,978)		(3,978)	(3,855)	(124)
	Equipment & Associated Consumables	(864)		(864)	(948)	84
	Pulpit Supplies	(353)		(353)	(129)	(224)
	Training	0		0	0	0
	Sunday Circle	(25)		(25)	(21)	(5)
	Social, Coffee & Lunches	(89)		(89)	(1,032)	943
	Fundraising Costs	(414)		(414)	0	0
	Fees paid to Diocese	(254)		(254)	(204)	(50)

Continued...

	Youth Work	0	0	0	0
	Emmaus/Alpha	0	0	0	0
		(11,412)	0	(11,412)	13,059
6.11.3c	<i>Mission Work</i>	(773)	0	(773)	(437)
		(773)	0	(773)	(437)
6.11.3d	<i>Church Management & Administration</i>				
	Stationery, Postage & General Admin	(166)	(166)	(70)	(96)
	Equipment and software	0	0	0	0
	Insurance	(222)	(222)	(172)	(50)
	Subscriptions	(222)	(222)	(232)	10
	Copyright	(172)	(172)	(129)	(43)
	Deficit contribution to Baptist Pension Fund DB scheme	(13,843)	(13,843)	(25,672)	11,829
	Depreciation (see note 4)	(532)	(532)	(532)	0
	Independent Examiner's Honorarium	(279)	(279)	(172)	(107)
		(15,435)	0	(15,435)	11,543
	TOTAL RESOURCES USED	(29,413)	(608)	(30,021)	23,672

6.11.4 FIXED ASSETS FOR USE BY THE CHURCH COUNCIL

Tangible Fixed Assets

		Sound	Projector			Total
Gross book value	at 31/12/12	559	1,568			2,127
Additions		0	0			0
	at 31/12/13	559	1,568			2,127
Depreciation	at 31/12/12	373	850			1,223
Charge for year		140	392			532
	at 31/12/13	513	1,242			1,755
Net Book Value	at 31/12/12	186	718			904
	at 31/12/13	46	326			372

6.11.5 CURRENT ASSETS		Unrestricted	Restricted	TOTAL FUNDS		Difference
		Funds	Funds	2013	2012	13 on 12
		£	£	£	£	£
<i>Falling due within one year</i>						
6.11.5a	<u>Short term deposits</u>					
	General fund on deposit CBF	28,215		28,215	3,715	24,500
	Mission fund on deposit CBF (Closed)		0	0	0	0
	Leeds BS 1 Year Charity Bond	14,994		14,994	35,617	(20,623)
	Julian Hodge Bank 2 Year Bond	34,043		34,043	61,991	(27,949)
	Ecology BS Earthsaver Bond	30,000		30,000	0	30,000
	Total on deposit	107,252	0	107,252	101,323	5,929
6.11.5b	<u>Sundry Debtors,</u>					
	Payments in advance and cash in hand	181	0	181	4,144	(3,963)
	Accrued interest on deposits	1,350	0	1,350	2,640	(1,290)
	Gift Aid tax refund and GASDS top-up due	2,979	0	2,979	0	2,979
		4,510	0	4,510	6,784	(2,274)
6.11.5c	<u>Current account</u>					
	General Fund	2,060		2,060	1,381	679
	Charity Giving Fund	113		113	292	(179)
	Mission Fund (Closed)		0	0	0	0
	Women's Group		0	0	67	(67)
	Total current account balance	2,173	67	2,173	1,740	433
	<i>Total assets falling due within one year</i>	113,934	0	113,934	109,847	4,087
6.11.5d	<i>Falling due at later dates</i>					
	(NONE)					0
	<i>Total longer-term assets</i>	0	0	0	0	0
	TOTAL CURRENT ASSETS	113,934	0	113,934	109,847	4,087

6.11.6 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS		Difference 13 on 12
			2013	2012	
	£	£	£	£	£
Uncleared cheques	(1,229)	0	(1,229)	(1,054)	(176)
Sundry Creditors	(51)	0	(51)	0	(51)
Employer Debt (Pensions Act 1995 s75)	(38,843)	0	(38,843)	(25,000)	(13,843)
Total Creditors	(40,123)	0	(40,123)	(26,054)	(14,069)

6.11.7 NET ASSETS

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS		Difference 13 on 12
			2013	2012	
	£	£	£	£	£
Fixed assets (note 6.11.4)	372		372	904	(532)
Current assets (note 6.11.5)	113,934	0	113,934	109,847	(4,087)
Liabilities (note 6.11.6)	(40,123)	0	(40,123)	(26,054)	(14,069)
TOTAL FUNDS (cf note 6.11.8e)	74,183	0	74,183	84,697	(10,514)

6.11.8 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS		Difference 13 on 12
			2013	2012	
	£	£	£	£	£
<i>6.11.8a General Fund</i>					
Fixed assets	372		372	904	(532)
Deposit account	28,215		28,215	3,715	24,500
Julian Hodge Bank 2 Year Bond	34,043		34,043	61,991	(27,949)
Leeds BS 1 Year Charity Bond	14,994		14,994	35,617	(20,623)
Ecology BS Earthsaver Bond	30,000		30,000	0	30,000
Sundry debtors	4,510		4,510	6,784	(2,274)
Current account	2,060		2,060	1,381	679
Total assets	114,193		114,193	110,392	3,802
Liabilities	(40,123)		(40,123)	(26,054)	(14,069)
Net assets	74,070		70,040	84,338	(10,268)
<i>6.11.8b Charity Giving Fund</i>					
- Current account	113		113	292	(179)

Continued....

6.11.8c	- <i>Women's Group</i>				
	- Current account	0	0	67	(67)
6.11.8e	- TOTAL FUNDS (cf note 7)	74,183	0	74,183	84,697
					(10,514)

6.11.9 Pensions

The text of the Annual Report explains that the Church became liable to pay an Employer Debt to the Baptist Pension Fund when Heather Wilson ceased to be our Minister. The amount of this debt was estimated in the 2012 Annual Report and Accounts at £25,000, but the final amount is £38,842.80.

The Ecumenical Church Council has decided to approve the additional expenditure of £13,842.80 in the 2013 accounts, and to record this amount of £38,842.80 as a debt due from the Church to the Pension Fund as at 31 December 2013.

The debt was paid in January 2014.

For more details see the relevant section of the Annual Report.

6.11.10 Changes to Accounting since last year

Gift Aid and Gift Aid Small Donations Scheme

Income from freewill offerings is now analysed according to whether it qualifies for Gift Aid or for payments under the Gift Aid Small Donations Scheme. The scheme came into effect on 6 April 2013 but the analysis has been applied to the whole year. The figures at Note 2 therefore do not correspond to the amount on which GASDS payments are due

Period	To 5 th April	From 6 th April	2013
Planned giving: Non-GA giving qualifying for GASDS	192	975	1167
Ordinary Collections	449	1255	1705
House Communion	46	117	163
Totals	688	2347	3034
GASDS payments due	0	587	587

6.11.11 Independent Auditors Report

Independent Examiner's Report to the Trustees of Caversham Park Church.

I report on the accounts of the church for the year ended 31 December 2013 which are set out on pages 1 to 9.

Respective responsibilities of trustees and examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

(Name) **GREGORY DANIELS**

(Date) **17/3/2014**

(Relevant professional qualification or body)

(Address)

13 Crawshay Drive
Emmer Green
READING
RG4 85X

