

Caversham Park Church

Local Ecumenical Partnership



Report and Accounts for the year ending 31st December 2014

This Annual Report and Accounts were approved by the Annual Meeting of Caversham Park Church held at Caversham Park School on Sunday 19th April 2015, and signed on its behalf by:

Proposer: A Champion (Print)

Signed: A CHAMPION Date: 19/4/2015

Seconder: Dorothy Abrey (Print)

Signed: DOROTHY ABREY Date: 19/4/2015

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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 Benefice Vicar:

Rev. Derek Chandler, St Barnabas Vicarage, 20 St Barnabas Rd, Emmer Green, RG4 8RA

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 2014 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 2014 for 1yr term
Dr Alison Johnston*	Secretary	Elected (2011 up to 5yr term)
Robert Dimmick*	Treasurer	Elected (2008 up to 31 st December 2014)
Dorothy Abrey*	Churchwarden	Elected (2014, up to 1yr term)
Paula Andrews*	Elected member	LLm on PTO (on PCC and ECC)
Stephen Raybould	Elected member	On PCC and ECC

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.

Special Note re Church Council: Robert Dimmick will resign as treasurer at the end of December and will remain on Church Council for the time being and we all give him thanks for many years of service. Rosemarie King a member of Grace Church is being welcomed as our new treasurer and will report to the Church council as a non-voting member. Anthony Champion will also step down as Church Warden at our next AGM and will remain on Church Council.

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, St Barnabas or elsewhere.

The ministerial team for 2014 included:

The Reverend Derek Chandler, Vicar of St Barnabas, Emmer Green with Caversham Park
Robert Dimmick, licensed by the Bishop of Reading as a lay preacher.
Dr Alison Johnston, in training and discernment for Ordained Ministry
(Licenced for Communion-by-extension)

We also have assistance from our retired ministry team members, whose assistance is greatly appreciated:

The Reverend Margaret Dimmick, Now on PTO
Mrs Paula Andrews, Now on PTO

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

It has been an eventful year and the challenges and opportunities for Caversham Park Church LEP are connected to some degree with how we manage change as a Christian community. This is true not only for the LEP but for the benefice as significant changes have been taking place at St. Barnabas Church, Emmer Green. For example, we celebrated Elizabeth Gash's formal retirement as a Licensed Lay Minister of 25 years at the beginning of January. Her current health issues along with those more recently of Paula Andrews, remind each of us how much we need to care for them, including Rev. Margaret Dimmick, as they have cared for us. To ease these transitions we have been fortunate enough to welcome Rev. David Little into the benefice in recent months and his ministry and insights have been valued. David will not be with us permanently but his presence is appreciated while it lasts. Mark Burton has also been formally licensed as a Local Preacher and his ministry continues to grow and be an enhancement to the work of the whole benefice.

We continue to explore the links between St. Barnabas Church and Caversham Park Church LEP and share in fellowship in what it means to be called to mission in the benefice. Dr. Alison Johnston has been based at St. Barnabas from January to Easter to help her continue to explore her Christian ministry. We continue to hold joint Standing Committee meetings between the two churches and I would personally not only like to thank the committees and respective church councils, but in particular Dorothy Abrey and Tony Champion for their continuing and tireless dedication as churchwardens for Caversham Park Church.

The relationship with the Milestone Community Centre continues to be explored and the first initiative in mission by the church council will be the establishment of an office within that complex. In her role as the secretary for Caversham Park Church and the Milestone Community Centre respectively, Alison Johnston has encouraged the church council to become further engaged with the Milestone community with an emphasis on strengthening personal relationships being a perceived significant factor by all. Stephen Reybould has been encouraging church members to become involved in the weekly quiz nights at the complex and church council members continue to explore the relationship between themselves and the Milestone management committee.

On the basis of the church congregation formally voting in September to make the Milestone community a focus for mission and the appointment of a mission officer to facilitate this process, discussions have been opened up with Rev. Alison Boulton of the Baptist denomination. She, with the church council, are reflecting upon the future appointment of a Baptist Pioneer Mission Officer at Caversham Park Church to help forge stronger links between the church and the community. At the present time of writing nothing has been firmly agreed.

Unfortunately I cannot thank everyone in this report but I would like to take the opportunity to personally thank Robert Dimmick for his many years of dedicated work and ministry with Caversham Park Church and in recent years as the treasurer as he now formally retires in that latter role this year. A continuing challenge for many churches including Caversham Park, will be the replacement of dedicated long standing lay leadership for the future.

I hope you will see that we all have much to address but also much to be thankful for as we continue to explore together what it means to be followers of Jesus Christ in the 21st century. To that journey let us walk together in faith, hope, and love.

4.2 Church Wardens Report on Ministry

This year has seen an increase in work load for the Wardens, following the retirement of Margaret, Paula, and Robert. The search for an outside treasurer took time when it became apparent that the office could not be filled from inside the Church membership. We started with confused information with regard to the conditions that apply to a non-member undertaking that post. However the Wardens were delighted to recommend Rosemary King who lives on CPV, and is a member of Grace Church.

Dorothy has taken over much of the work of booking the Sunday Service leaders and preachers. Alison looks after the liaison work in both advising Preachers of our requirements, and extracting the orders of service for the musicians and readers, and Tony sees to the printed notices, which Alison puts on the web site.

The numbers of meetings that the Wardens need to attend have increased this year. In addition to the monthly Church Council meetings, the Wardens need to meet regularly, and it is important we also meet with Derek at regular intervals. The Wardens represent the Church at meetings at all levels of importance and business where we are expected to attend.

We have tried hard to lead the Church membership in complying with the terms laid out for us by the sponsoring denominations, that require us to take the Church out into the community that say we aim to serve. We are currently exploring two ways of which one or both could work out to be the tools we need, to do what is asked of us.

The first is to explore the possibility of employing a Mission Enabler.

The Bishop has recently written to the benefice via Derek asking if St B and CPVC would consider running a pilot mission project which has been successfully tried out in some parts of the country. This would be for the Oxford diocese and The Rev. Rachel Smith would be involved with the parishes. Following discussion by the joint standing committees it was felt that clarification as to what was really involved was needed before a commitment could be made. In order to see whether the Mission Enabler could work alongside, or within the parameters of the Partnership for Mission Church venture, Derek has arranged to meet with Ali Bolton and Rachel Smith. So watch this space.

Alison is reaching a point in her training for Ministry where her placement within St B is coming to an end. So we must now support and remember her in our prayers, along with all who are seeking to fulfill their spiritual calling, preparing for a life of Christian service through study and the power of Jesus Christ.

During this year it was decided not to continue with Hymns & Cakes. It was a project that Heather Wilson had started, but after a run of several years, and with practical support falling away, it became an unsustainable burden. Perhaps in the future when the building blocks of mission become a foundation, a replacement activity can be put in place.

The move to the Milestone for Sunday worship is still on the table for when the time is right. We have just signed to take over a small room within the Milestone Centre to be used as the Church Office. It will advertise the presence of the Church, and the plan is to ensure that all who live on the village will know there is a focal point of contact for the Church for whatever need may arise. It will be well advertised. The hours when the office will be manned, well publicized, the main Church contact telephone will be placed there. Fitted with computer / printing facility and private internet. A small working party has been established to get the project started.

Sunday Worship is ongoing with a strong sense of God's presence. The quality of Worship is high. We experience a wide variety of thought provoking preaching by capable Clerical, and Laymen alike. We are truly blessed. Our numbers of worshipers is reasonably consistent. The joint services with St Barnabas have proven to be successful and enjoyable on every level, and something upon which we can and must build. The concept of working as a Benefice makes both Churches so much stronger. We would like to see this expanded during the next year.

The Church lunches certainly have not lost their appeal, and we want to see these continue, and whilst the support is good there is still room for others to share. The chatter and fellowship is always good.

The Pot of Prayer time is good for personal prayer as well tackling weightier national and international needs.

Midweek Communion whilst not having vast numerical support is a vital tool in the Churches armoury. People in prayer, notwithstanding great numbers, radiate out support of immense strength and power to members of the Church wherever their need, or just a blessing for those named. Radiating out to the wider community through the power of the Holy Spirit. We are grateful to all who open up their homes to host. To Keith and Ann who expand the event by providing a Ploughman's lunch and social fellowship.

"The Book Group" meeting each Monday evening at Christine's home ticks all the boxes. Spiritual? Yes. Social? Yes. Good Fellowship? Without any doubt flexible? Always. At the time of writing this report it is a "Lent" group following the syllabus. So a big Thank you to Christine Dorothy and Sarah.

Unseen Work. The Church Secretary's tasks are ongoing. As is that, of the Treasurer. Both are vital to the well running of our organization.

We are very fortunate that Alison's work takes her into the field of IT, and she brings all of this to the fore in our communication's set up. The maintenance of the website and PA equipment. Alison is now well known in many local services into which she takes CPVC.

Rosemary King is our new Treasurer, whom we welcome into our Church family to look after our finances and to keep us abreast of our financial wellbeing. Using her skills from her working life brings financial knowledge to support the work of God, in our Church and our area of work on CPV. Rosemary is a member of Grace Church, living on CPV with her husband Nick. She has two lovely daughters.

There are many jobs being carried out within our Church that go on every day. A telephone call here, a visit there, a prayer when a potential need is identified. A loaf cake given as gesture of love & concern. Providing transport, or just giving a word of help or advice. Visiting when folk are poorly, shopping for others when they cannot get out. It is all part of the pastoral care, and the Wardens thank everybody who continuously keep an eye on those who may from time to time need a helping hand.

4.3 Attendance at Services

The average recorded weekly attendance during 2014 was:

	2011		2012		2013		2014	
	Adults	Children	Adults	Children	Adults	Children	Adults	Children
Sunday and festival Communion services	29.2	1.5	30.0	0.3	34.2	0.93	29.68	.29
Number of communicants	27.5	0.5	28.7	0.48	31.75	0.2	28.08	.166
Other Sunday services	28.2	1.1	30.0	0.48	31.25	0.625	27.88	.148
Wednesday house Communion services	8.2	0.0	6.8	0	3.62	0	7.43	0

	2011		2012		2013		2014	
	Adults	Children	Adults	Children	Adults	Children	Adults	Children
Sick Communion in individual houses	1.0	0.0	6	0	1.13	0	0	0
Other events								
Good Friday worship	12	0	7	0	At St Barnabas		At St Barnabas	
Hymns and Cakes (Milestone)	20	3	14	1	22	1.25	13.65	1.5
Prayer Breakfast (Milestone)							4.2	0
Carol at Milestone	25	4	0	0	23	3	15	6
Christmas Eve Midnight	20	0	13	0	15	0	At St Barnabas	
Christmas Morning Worship	11	1	20	1	23	1	16	0

Attendance: 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. Due to the current low attendance on some special service days, these services are now done as a joint Benefice service at St Barnabas.

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 which was for a while one of our better outreach programs has temporarily been shelved as we re-arrange ourselves and prepare to take on office facilities at the Milestone centre. Once this is done a new revamped version of the old Hymns and Cakes will begin. Watch the notices for further updates – anticipated re-launch will be April/May 2015.

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.

"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 is a continuing 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 2014 we shared together in an Agape meal and communion at St Barnabas, and a Good Friday service was held at St Barnabas.

This year we also held another Joint service with St Barnabas here in Caversham Park School and one at St Barnabas as part of our closer working relationship with St Barnabas and very successful they were. Alison Johnston led our Carol service at the Milestone, which was very successful with Children taking part.

Monthly bring and share lunches are 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

Fund raising this year has been low due to the work being concentrated on developing our future. As plans progress during the coming year 2015. Fund raising activities will begin to strengthen. Activities such as Curry nights, Fish and Chip nights, Barn dance etc will return to the calendar.

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 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

Dorothy Abrey is our Health and Safety Officer. We also have a safeguarding policy, and Pat Gray is the safeguarding Officer for 2014 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 DBS (Disclosure and Baring Service) 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. During 2014 there were insufficient members to take up this important role. Therefore this role was passed to Church Council who agreed the Charity distribution this year. A new committee needs to be assembled at the next AGM.

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. This situation is now expected to continue for the long term, although the Church might appoint a Mission Enabler later in 2015.

Giving by the congregation was £14,415, down by £1100 from 2013. Interest received was £1,167 (2013: £1,776), reduced by lower interest rates. We were much less successful in fundraising than last year: income of £91 (2013: £1592).

The total income was £16,147 (2013: £19,507).

Expenditure overall was £13,926, compared with £16,178 on a comparable basis in 2013. The surplus was £2,221 (2013: £3,329). These figures exclude the exceptional expenditure in 2013 on employer debt to the Baptist Pension Fund.

The net assets of the Church amounted to £74,183 at the start of the year and £76,404 at the end.

The employer debt of £38,843 was included in the 2013 accounts as a creditor, and was paid in full in January 2014. No further liability to the pension fund can arise from the past employment of ministers, and it is unlikely that any future employees could cause a similar liability.

6.2 Income

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

	2014		2013	
Gift Aided income before tax relief	8,687	60%	9,568	62%
Tax relief	2,172	15%	2,392	15%
Cash gifts qualifying for GASDS	2,600	18%	2,347	15%
GASDS top-up payments	650	5%	587	4%
Previous year correction	(27)	0%	-	-
Other collections	335	2%	620	4%
Total collections	<u>14,415</u>	<u>100%</u>	<u>15,514</u>	<u>100%</u>

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

	2014		2013	
Collections etc. as above	14,415	90%	15,514	80%
Fundraising and similar activities (gross)	91	1%	1,791	9%
Fees (mainly passed on to Diocese of Oxford)	389	2%	425	2%
Interest on deposits	1,167	7%	1,776	9%
Total	<u>16,062</u>	<u>100%</u>	<u>19,133</u>	<u>100%</u>

The cost of fundraising was nil (2013: £414).

Additionally, £85 (2013: £541) was collected for external charities during services and passed on to them.

6.3 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

	2014	2014	2013
Mityana Charity	250		
DEC Ebola Crisis Appeal	250		
Kisiizi Partners (formerly Sponsor a Nurse)	250		
REInspired Caversham	500		
Total		1,250	1,433

From the Women's Group Fund

Total		0	67
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From Church general funds

Total		0	159
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From collections

Church Urban Fund	85		
Total		85	541

Total

Grand total		1,335	2,200
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Denominational contributions

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

	2014	2013
Church of England	1,121	1,109
Methodist Church	1,600	1,700
United Reformed Church	696	504
Baptist Union (subscription)	201	198
Baptist Home Mission Fund (for Southern Counties Baptist Association)	935	680
Baptist Missionary Society	468	900
Total	5,020	5,091

The Church of England and United Reformed Church payments were the amounts that they requested, which were less than the amounts calculated according to the formula. The Church of England figure includes rebates of £18 for prompt payment in 2013 and £11 for changing to Direct Debit in 2014.

Other costs

Other significant expenditure items were:

	2014	2013
Rent for Caversham Park Primary School for services	3,791	3,978
Social and food	346	89
Fundraising expenses	0	414
Printing and book purchase	335	864
Communion supplies etc	22	353
Depreciation of equipment	370	532
Subscriptions	222	222
Equipment (keyboard)	500	0
Employer debt	0	13,843

Total expenditure

Our expenditure can be summarised as follows:

	2014		2013	
Denominational contributions	5,020	36%	5,091	31%
Rent for Caversham Park School	3,791	27%	3,978	25%
Grants and charitable payments	1,335	10%	2,200	14%
All other costs	3,675	27%	4,909	30%
Total of ordinary expenditure	<u>13,821</u>	<u>100%</u>	<u>16,178</u>	<u>100%</u>
Total of ordinary expenditure	13,821	100%	16,178	54%
Employer debt	0	0%	13,843	46%
Total	<u>13,821</u>	<u>100%</u>	<u>30,021</u>	<u>100%</u>

6.4 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:

	2014	2013
<i>Dorothy Abrey</i>	522	53
<i>Reverend Margaret Dimmick</i>	128	681
<i>Robert Dimmick</i>	28	209
<i>Alison Johnston</i>	50	0
<i>Derek Chandler</i>	20	0

The sum for Dorothy Abrey includes £500 for equipment purchase.

Additionally, £565 (2013: £650) was paid to Caversham Tiles Ltd (in which Tony Champion has a financial interest) for photocopying mainly of notice and service sheets. In 2013, £108 was paid to the Reverend Derek Chandler in respect of banns fees and were deducted from his stipend by the Diocese; the arrangements have now changed and such fees are payable.

6.5 Funds

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

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 redirect for other purposes:

The Charitable Grants Fund (£25; 2013: £113) 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.

6.6 Reserves and Investments

As at 31 December 2014 the Church had the following deposit accounts:

Institution	Account type	Maturity	Rate	Balance
Julian Hodge Bank	Capital Millennium Bond (1 year)	18/02/16	1.80% fixed	35,161
Ecology Building Society	Eco-60 Deposit Account	N/A	1.55% fixed	31,070
CCLA Investment Management Ltd	CBF Church of England Deposit Fund	N/A	0.45% variable	4,215

In addition, an amount of £5,773 (2013: £2,979) was due to be claimed from HMRC in Gift Aid tax relief and GASDS top-up payments. We are concerned that our claim for 2013 has still not been paid.

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

6.7 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 provide a supplementary source of income from investments.
7. 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 the employer debt has been paid, the first two purposes cease to be applicable.

6.8 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, 6.5) above.

The following pages contain information of how our funding is achieved and distributed.

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 2014						
	Unrestricted	Restricted	TOTAL FUNDS		Difference	
Note	Funds	Funds	2014	2013	14 on 13	
	£	£	£	£	£	
INCOMING RESOURCES						
Incoming resources from donors	6.11.2a	14,415	0	14,415	15,514	(1,099)
Other voluntary incoming resources	6.11.2b	91	85	176	1,791	(1,616)
Income from ancillary trading	6.11.2c	389	0	389	425	(36)
Other incoming Resources	6.11.2d	0	0	0	0	0
Income from Investments	6.11.2e	1,167	0	1,167	1,776	(610)
TOTAL INCOMING RESOURCES		16,062	85	16,147	19,507	(3,360)
RESOURCES USED						
Grants	6.11.3a	(1,335)	(85)	(1,420)	(2,400)	980
Activities directly relating to the work of the Church	6.11.3b	(10,221)	0	(10,221)	(11,412)	1,191
Mission Work	6.11.3c	(501)	0	(501)	(773)	272
Church management and administration	6.11.3d	(1,784)	0	(1,784)	(1,592)	(191)
Exceptional item - Employer Debt re pensions	6.11.9	0	0	0	(13,843)	13,843
TOTAL RESOURCES USED		(13,841)	(85)	(13,926)	(30,021)	16,095
NET INCOMING/(OUTGOING) RESOURCES		2,221	0	2,221	(10,514)	12,735
Balances brought forward at 1/1/14 (13)		74,183	0	74,183	84,697	(10,514)
Balances carried forward at 31/12/14 (13)		76,404	0	76,404	74,183	2,221

BALANCE SHEET AS AT 31ST DECEMBER 2014				
	Note	TOTAL FUNDS		Difference
		2014	2013	14 on 13
		£	£	£
FIXED ASSETS				
Tangible	6.11.4	2	372	(370)
Investments		0	0	0
TOTAL FIXED ASSETS		2	372	(370)
CURRENT ASSETS				
Short term deposits	6.11.5a	69,906	107,252	(37,346)
Sundry Debtors	6.11.5b	6,579	4,510	2,069
Current Account	6.11.5c	1,226	2,173	(947)
Longer term deposits	6.11.5d	0	0	0
TOTAL CURRENT ASSETS		77,711	113,934	(36,224)
LIABILITIES				
Amounts falling due within one year	6.11.6, 6.11.9	(1,309)	(40,123)	38,814
NET CURRENT ASSETS		76,402	73,811	2,591
NET ASSETS(FIXED & CURRENT)	6.11.7	76,404	74,183	2,221
FUNDS	6.11.8			
Unrestricted		76,404	74,183	2,221
Restricted		0	0	0
TOTAL FUNDS		76,404	74,183	2,221

Approved by Caversham Park Church Council on Thursday 12th March 2015

and signed on its behalf by:

6.11 CAVERSHAM PARK CHURCH – Notes to the Financial Statements

For the 12 months ended 31st December 2014

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 2014, are:

- 1) The General Fund, for all ordinary income and expenditure
- 2) The "Charity Giving" fund, which is credited with a proportion (in 2014, 10%) of all incoming resources from donors, and debited with the amounts given by the Church to other charities.

The "restricted" funds of the Church, at 31st December 2014, are:

- 1) The "restricted" funds of the Church now consist only of the proceeds of any collections for special purposes from the congregation. As these are usually remitted within a few weeks, there are normally no balances in such funds at the end of a year.
- 2) The Church formerly held other restricted funds but these have now been exhausted.

The Church's funds, both unrestricted and restricted, are held in:

- 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.

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 14 on 13
				2014	2013	
		£	£	£	£	£
<i>6.11.2a Incoming resources from donors</i>						
Planned giving:						
	Gift Aid	8,687		8,687	9,568	(881)
	Non-GA giving qualifying for GASDS	671		671	1,167	(495)
	Ordinary Collections	1,928		1,928	1,705	223
	House Communion and other cash gifts not in comm bdg	285		285	228	57
	Gift Aid and GASDS payments	2,794		2,794	2,979	(184)
	Donations not qualifying for Gift Aid or top-up (note 6.11.f)	50	0	50	(131)	181
	Legacies	0	0	0	0	0
		14,415	0	14,415	15,514	(1,099)
<i>6.11.2b Other voluntary incoming resources</i>						
	Grants	0		0	0	0
	Donations, appeals, fundraising etc.	0	85	85	1,592	(1,507)
	Friday Tea Break	0		0	3	(3)
	Social, Coffee & Lunches	91		91	196	(106)
		91	85	176	1,791	(1,616)
<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	389		389	425	(36)
		389	0	389	425	(36)
<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	1,167		1,167	1,776	(610)
		1,167	0	1,167	1,776	(610)
TOTAL INCOMING RESOURCES		16,062	85	16,147	19,507	(3,360)

6.11.3 RESOURCES USED		Unrestricted Funds	Restricted Funds	TOTAL FUNDS		Difference 14 on 13
				2014	2013	
		£	£	£	£	£
6.11.3a Grants						
Missionary & Charitable Giving:						
Local, Home & Overseas based on church income		(1,250)		(1,250)	(1,433)	(183)
Local, Home & Overseas additional		(85)		(85)	(360)	275
Womens Group: balance paid			0	0	(67)	67
Special collections donations			(85)	(85)	(541)	(456)
		(1,335)	(85)	(1,420)	(1,907)	(980)
6.11.3b Activities directly relating to the work of the Church						
Ministry: Assemblies & Conferences		(300)		(300)	(37)	(263)
Anglican diocesan quota		(1,121)		(1,121)	(1,109)	(12)
Other denominations		(3,900)		(3,900)	(3,982)	82
Ministers Expenses		(32)		(32)	(307)	275
Visiting Ministers Exs/Preaching Fees		0		0	0	0
School Rent-Church Services		(3,791)		(3,791)	(3,976)	187
Equipment & Associated Consumables		(335)		(335)	(864)	529
Pulpit Supplies		(22)		(22)	(353)	331
Training		0		0	0	0
Sunday Circle		0		0	(25)	25
Social, Coffee & Lunches		(346)		(346)	(89)	(257)
Fundraising Costs		0		0	(414)	0
Fees paid to Diocese		(375)		(375)	(254)	(121)
		(10,221)	0	(10,221)	(11,412)	1,191
6.11.3c Mission Work		(501)	0	(501)	(773)	272
		(501)	0	(501)	(773)	272
6.11.3d Church Management & Administration						
Stationery, Postage & General Admin		(28)		(28)	(166)	138
Equipment and software		(502)		(502)	0	(502)
Insurance		(249)		(249)	(222)	(27)
Subscriptions		(222)		(222)	(222)	0
Copyright		(171)		(171)	(172)	1

Continued...

Deficit contribution to Baptist Pension Fund DB scheme	0	0	(13,843)	13,843
Depreciation (see note 4)	(370)	(370)	(532)	162
Governance costs: AGM, Independent Examiner	(242)	(242)	(279)	37
	(1,784)	0	(1,784)	13,652
TOTAL RESOURCES USED	(13,841)	(85)	(13,926)	16,095

6.11.4 FIXED ASSETS FOR USE BY THE CHURCH COUNCIL

Tangible Fixed Assets

		Sound	Projector			Total
Gross book value	at 31/12/13	559	1,568			2,127
Additions		0	0			0
	at 31/12/14	559	1,568			2,127
Depreciation	at 31/12/13	513	1,242			1,755
Charge for year		45	325			370
	at 31/12/14	558	1,567			2,125
Net Book Value	at 31/12/13	46	326			372
	at 31/12/14	1	1			2

6.11.5 CURRENT ASSETS		Unrestricted Funds	Restricted Funds	TOTAL FUNDS		Difference 14 on 13
				2014	2013	
		£	£	£	£	£
<i>Falling due within one year</i>						
6.11.5a	<u>Short term deposits</u>					
	General fund on deposit CBF	4,215		4,215	28,215	(24,000)
	Leeds BS 1 Year Charity Bond	0		0	14,994	(14,994)
	Julian Hodge Bank 2 Year Bond	34,621		34,621	34,043	579
	Ecology BS Earthsaver Bond	31,070		31,070	30,000	1,070
	Total on deposit	69,906	0	69,906	107,252	(37,346)
6.11.5b	<u>Sundry Debtors</u>					
	Payments in advance and cash in hand	266	0	266	181	86
	Accrued interest on deposits	540	0	540	1,350	(811)
	Gift Aid tax refund and GASDS top-up due	5,773	0	5,773	2,979	2,794
		6,579	0	6,579	4,510	2,069
6.11.5c	<u>Current account</u>					
	General Fund	1,201		1,201	2,060	(859)
	Charity Giving Fund	25		25	113	(88)
	Total current account balance	1,226	0	1,226	2,173	(947)
	<i>Total assets falling due within one year</i>	77,711	0	77,711	113,934	(36,224)
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	77,711	0	77,711	113,934	(36,224)

6.11.6 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS		Difference 14 on 13
			2014	2013	
	£	£	£	£	£
Uncleared cheques	(1,309)	0	(1,309)	(1,229)	(80)
Sundry Creditors	0	0	0	(51)	51
Employer Debt (Pensions Act 1995 s75)	0	0	0	(38,843)	38,843
Total Creditors	(1,309)	0	(1,309)	(40,123)	38,814

6.11.7 NET ASSETS

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS		Difference 14 on 13
			2014	2013	
	£	£	£	£	£
Fixed assets (note 6.11.4)	2		2	372	(370)
Current assets (note 6.11.5)	77,711	0	77,711	113,934	(36,224)
Liabilities (note 6.11.6)	(1,309)	0	(1,309)	(40,123)	38,814
TOTAL FUNDS (cf note 6.11.8e)	76,404	0	76,404	74,183	2,221

6.11.8 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS		Difference 14 on 13
			2014	2013	
	£	£	£	£	£
<i>6.11.8a General Fund</i>					
Fixed assets	2		2	372	(370)
Deposit account	4,215		4,215	28,215	(24,000)
Julian Hodge Bank 2 Year Bond	34,621		34,621	34,043	579
Leeds BS 1 Year Charity Bond	0		0	14,994	(14,994)
Ecology BS Earthsaver Bond	31,070		31,070	30,000	1,070
Sundry debtors	6,579		6,579	4,510	2,069
Current account	1,201		1,201	2,060	(859)
Total assets	77,688		77,688	114,193	(36,506)
Liabilities	(1,309)		(1,309)	(40,123)	38,814
Net assets	76,379		76,379	74,070	2,309
<i>6.11.8b Charity Giving Fund</i>					
- Current account	76,404	0	25	113	(88)
<i>6.11.8e TOTAL FUNDS (cf note 7)</i>	74,183	0	74,183	84,697	(10,514)

6.11.9 Pensions

Former Ministers of the Church were members of what is now the Baptist Pensions Scheme, which had a substantial deficit. The amount required to make up the shortfall for the pensions accrued by these Ministers was an employer debt, payable by this Church, under Section 75 of the Pensions Act 1995.

In December 2013 the Fund proposed that the debt be settled by making a Flexible Apportionment Arrangement under the Occupational Pension Schemes (Employer Debt) Regulations 2005, regulation 6E. Under this arrangement, the Church would pay the sum of £38,842.80 to the Fund, being an estimate (not an exact valuation) of the debt including a cost of £4,000 for making this estimate. The Baptist Union would pay £1.00 to the Fund as a nominal apportioned share of the liabilities, and would replace this Church in accepting any future liability for our Ministers' pensions. At 31 December 2013 no payment had been made to the Fund, but the balance of £13,842.80 was included in the 2013 accounts as expenditure, and the creditor amount was increased accordingly.

A Deed of Apportionment was executed by the Church, the Fund and the Union, and the sum of £38,842.80 was paid to the Fund in January 2014.

Following these arrangements, no further liability for these ministers' pensions can fall on this Church.

6.11.10 Changes to Accounting since last year

None.