

DIOCESE OF LONDON



DEANERY OF HARROW

**S<sup>T</sup> ANDREW'S CHURCH ROXBOURNE**  
*Malvern Avenue, Harrow*

[www.standrewsroxbourne.org.uk](http://www.standrewsroxbourne.org.uk)

REGISTERED CHARITY N<sup>o</sup> 1131727



**ANNUAL REPORT ON THE  
PROCEEDINGS OF THE  
PAROCHIAL CHURCH COUNCIL  
AND THE ACTIVITIES OF THE PARISH GENERALLY**  
*and the*

**FINANCIAL STATEMENTS OF THE  
PAROCHIAL CHURCH COUNCIL**  
*for the year ended*

**31<sup>st</sup> DECEMBER 2013**

Approved by the Council at its meeting on  
6<sup>th</sup> March, 2014

ROBERT CROWHURST (Church Warden)

SUSAN McLEOD (Church Warden)

WENDY GODWIN (Treasurer)

REV<sup>D</sup> LYNDON NORTH (Chairman)

# **ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL 2013**

## **INTRODUCTION**

1. The purpose of the Parochial Church Council (PCC) is to cooperate with the Vicar of S<sup>t</sup> Andrew's in promoting in the parish the whole mission of the Church: pastoral, evangelical, social and ecumenical. It is a body corporate with perpetual succession and is a registered charity (N<sup>o</sup> 1131727 - *The Parochial Church Council of the Ecclesiastical Parish of S<sup>t</sup> Andrew Roxbourne Harrow.*) Its members are the trustees and are elected by members of the church who are registered on the parish's Electoral Roll. The Roll is normally re-created every six years (as it was in 2013) and in other years revised, prior to the Annual Parochial Church Meeting (APCM).

2. At the time of the APCM, March 2013, there were 121 members on the Electoral Roll, of whom 89 were resident within the parish, and 32 were living outside the parish. Aggregating the attendances at the 8.00am and 9.45am services for each of the four Sundays, the average weekly attendance in October 2013 was 90, while Easter and Christmas communicants were, respectively, 128 and 194.

3. S<sup>t</sup> Andrew's PCC comprises the Vicar of S<sup>t</sup> Andrew's as Chairman, the two serving Churchwardens, one of whom is a member of the London Diocesan Synod, two members of the Harrow Deanery Synod, and up to twelve elected members. There is also power to co-opt at any time up to two people for the remainder of the parochial year, and one was in April 2013. A full list of names of those who served during 2013 is at Appendix A; while a list of all those elected, or serving *ex officio*, is on permanent display in the church porch, following each APCM.

4. The directly-elected members (but not the *ex officio* members) of the PCC are appointed to serve for three-year terms, with one-third standing down each year and eligible for further election subject to a person not serving continuously for more than six years without standing down for at least one year. Representatives to the Deanery Synod are also elected every three years, as occurred in 2011. The representative to the Diocesan Synod (for which the electorate is members of the Deanery Synods) was re-elected for a further three years in 2012.

5. As well as the annual independent examination of the PCC's accounts and financial statements, S<sup>t</sup> Andrew's is visited generally every 3 years by the Archdeacon who verifies all registers, Minutes and other written records, goods and ornaments, and compliance with faculty-requirements. Such a visitation took place in June 2013.

## **COUNCIL MEETINGS**

6. Current arrangements are for the PCC normally to meet every other month, with the Standing Committee normally meeting in the alternate months. In fact, the PCC met six times during 2013.

7. The Agenda for each PCC meeting is posted on the notice board in the Porch beside the main door, invariably at least one week beforehand. Copies of the Minutes of each meeting, as approved at the following meeting, are filed at the back of the Church for inspection by anyone who may wish to look at them.

## **PAYMENTS TO COUNCIL MEMBERS**

8. Excluding reimbursements for purchases made on behalf of the church, no payments were made to PCC members during 2013.

9. Expenses reimbursed to the Vicar are noted in the Accounts. The PCC sets aside an annual budget for any training requirements; and also a further £350 each year for discretionary assistance to those in need and for other similar requirements. In line with Diocesan requirements, £500 is available for Vicarage internal redecoration, when required, at a rate of £500 for each year.

## **STANDING COMMITTEE AND PCC SUB-COMMITTEES**

10. Church law requires each year's PCC to establish a Standing Committee, drawn entirely from members of the PCC. In 2013, this comprised the Vicar and Churchwardens, together with five (three, following the 2013 APCM) other lay members: see Appendix A. Generally speaking, the duties of the Standing Committee are to:

- (a) transact urgent PCC business arising between meetings of the Council;
- (b) plan and prepare items of business for Council meetings;
- (c) co-ordinate horizontal issues and priorities between sub-committees;
- (d) undertake financial monitoring and control on behalf of the Council; and
- (e) deal with such other matters as the Council may request.

11. PCCs are also empowered to set up such other sub-committees as they see fit. These may include non-PCC members and traditionally St Andrew's has always wanted this to be the case, so as to: bring in wider views; achieve a greater sense of ownership; and "help spread the load." The Vicar is *ex officio* member of all such sub-committees and groups.

12. The PCC agreed that during 2013 there should be sub-committees for: (a) Communications; (b) Estate Management ("EMC"); (c) Social and (d) Stewardship, Missionary & Grants ("SMG".) The Eco-Warriors Working Party also continued throughout the year. The Treasurer also has informal advice from an advisory Finance sub-Committee.

## **HIGHLIGHTS OF 2013**

13. Fr Lyndon North was inducted as our Vicar in September 2012 and therefore 2013 was his first full year at St. Andrew's. The church and the wider parish have benefited from his commitment, enthusiasm and energy in delivering the Gospel. The most significant events of 2013 were the establishment of new outreach groups: Little Stars Mothers and Toddlers, run by Kerri Watts, a Friday evening group for our young people, meeting at the Vicarage and a group for new Christians, 'Christianity Explored', run by Fr Lyndon and Barbara North, also meeting at the Vicarage. Another informal group, Bridgebuilders, has continued to provide new ideas for better engagement with the parish and developing the congregation.

14. The other highlights have been the complete refurbishment of the Church Flat (at considerable expense, although most of the decorating was done by parishioners) and the appointment of Andrew Watts as our caretaker. Our sincere thanks are due to Keith Nicholls, who managed (and did a substantial amount of) the renovation work on the Flat.

## **WORK OF THE COUNCIL**

### **Mission Action Plan**

15. Every church in the Diocese is required to formulate a Mission Action Plan ("MAP".) Our present MAP - subtitled *Loving God, Serving You* - dates back to 2010 (revised in 2012) and sets a number of commitments in line with the parameters of the Diocesan *London Challenge 2012*:

- sharing the good news of Jesus Christ and to telling the story of Jesus Christ afresh for this generation and especially for the young;
- nurturing new believers and equipping servants of Jesus Christ;
- responding to human need by loving service;
- transforming unjust structures of society both locally and globally;
- safeguarding the integrity of creation and sustaining and renewing the life of the earth.

Towards the end of the year, work started in preparing a new MAP: in order to focus the PCC and the wider congregation in 2013, three evening sessions were held to discuss the 'Seven Marks of a Healthy Church', from the book 'Development of Healthy Churches' by Robert Warren. Ideas generated from these sessions will be used to develop a new MAP for St. Andrew's early in 2014.

## **Finance**

16. Financial matters have been a great concern during 2013. Paying our Common Fund contributions remains a major overhead at over £4,820 per calendar month and regretfully we felt unable to increase it in line with Diocesan requests for 2013, nor again for 2014. Indeed, we are greatly concerned that the amount required from us forms such a high proportion of our income (some 50%) in comparison with the Diocesan average which we understand to be just over 20%. In fact, payment of three months Common Fund was delayed in late 2013; at the end of the year the Treasurer and the Standing Committee were in discussion with the Diocese to see how best to make up these payments. Another priority is to exert rigorous cost control on our purchases: a budget-system is now in place and strict discipline by budget-holders has materially helped to achieve this, and we still have to be extremely vigilant. Necessarily we remain vulnerable on costs beyond our direct control, such as for utilities and emergencies. A loan was obtained from a parishioner to assist the cash-flow during the refurbishment of the Flat; we were very grateful for this loan and it has been repaid in full. Some of the 'Diamond Reserve Fund' has been used to purchase new curtains for both the stage and the screen in the main Hall. We ended the year hoping shortly to replace all the other Hall curtains using further money received for that purpose.

17. The hire of our halls and of St Andrew's Flat remain important sources of revenue. The Hall rents were increased from September, generally by ten to twenty percent; this is the most substantial increase for some years, partly because rents had been frozen (with some even being reduced meanwhile) for thirty months. Steps were also taken to reduce the concessionary rates for both of the playgroups that meet in our Halls, as well as charging them for the very large amount of storage that they use. Our Letting Secretary, Malcolm Blanch, who retired at the end of 2013, has continued to work hard in securing occasional bookings. We thank him, and also Sue Barnard for the work she puts in to ensure that the regular weekday lets are booked and invoiced. Income from the Flat was reduced due to the major refurbishment that commenced early in 2013; the Flat was not re-occupied till August so seven months' rent was lost. The appointment of Kerri Watts as our Letting Secretary will, it is hoped, help to generate extra income from rentals. It must also be noted that the Star Ladies group, which had met at St Andrew's for 51 years, closed in September and this has also decreased rental income.

18. The PCC annually reviews: the organist's stipend; bell-ringer, vergers and others' non-statutory fees for weddings and funerals; payments to the Vicar's secretary and, in line with the so-called London Living Wage, those to our caretakers; and clergy expenses and allowances.

## **Child Protection**

19. St Andrew's takes the issue of Child Protection very seriously, and works fully within the Diocesan Child Protection Policy (CPP). The PCC records its gratitude to both Gill Moore as our Church Safeguarding Officer and Barbara North as our Children's Champion, both of whose roles were affirmed

in January 2013. Robert Crowhurst remains as our CPP "Section X checker" - confirming identities and processing the necessary on-line Disclosure & Barring Service application process with the Diocese.

20. All organisations using S<sup>t</sup> Andrew's premises are also required to have, and have confirmed that they have, suitable CPP policies in place which meet Diocesan requirements.

### **Other**

21. Several other items were also dealt with: these are reflected below, either in the sections on Estate, Communications, Stewardship, Missionary & Grants, and reducing our environmental impact; or in those reporting on the more general work of the Church.

### **Estate Management**

22. The EMC is responsible for ensuring that the church, halls and grounds are equipped and maintained to a high standard in terms of facilities, cleanliness/tidiness and repair as well as advising on any statutory and/or Diocesan requirements relating to the premises - such as compliance with fire protection regulations, the provisions of the Disability Discrimination Act, and formulating a general Risk Assessment strategy. It also advises the PCC on appropriate charges for renting out the halls.

23. Much of the EMC's work goes by largely un-noticed: repairing leaks and breakages, annual maintenance and upkeep of S<sup>t</sup> Andrew's Flat. More strategically the EMC takes the lead on carrying forward the necessary works identified by the surveyor's Quinquennial inspections, the latest of which was received in the summer of 2012. During the year the illuminated East Window lighting was replaced, with the costs being borne by two church members in memory of, respectively, each of their late wives.

24. We are grateful to Chris Mills for organising the fortnightly church cleaning rota and to those who undertake that work, and to Diane Bidder our Safety Officer, who keeps our Health and Safety documentation up to date. A plan has been written for the evacuation of the Church and Hall in emergencies.

25. Thanks are also expressed to the members of the congregation who have strived in the various working parties we have held from time to time for clearing and tidying the grounds, church and halls. Such exercises are increasingly valuable as the cost of running the estate grows, and also in terms of team-building and wholeness. Many church members helped with the renovations of the Church Flat and this helped to reduce the already substantial costs incurred.

26. Thanks are also due to our men's group, 'Sorted' meet once a month and often carry out small jobs, mainly in the Halls and during the refurbishment, in the Church Flat.

27. A new initiative by the Vicar during 2013 was the involvement of the Community Payback Team through the local Probation Service. They have worked every Monday now for some months and the site is looking much tidier and well-kept as a result. Our thanks are due to the Vicar and to Mrs McLeod for co-ordinating this initiative and spending time with the team. The Church Field has been cleared of overgrown vegetation and many decorating and maintenance tasks have been done in the Church and Halls. It is hoped that Community Payback will continue to help us for some time.

### **Stewardship**

28. A key objective of the SMG's objectives is to promote Christ's teaching of good stewardship in terms of time, money and talents within S<sup>t</sup> Andrew's and the personal lives of its individual members.

29. Planned giving remains the bed-rock of our church's finances. This affords predictable income, further boosted by tax refund on that which is given under Gift Aid by those liable to income tax or capital gains tax.

30. While we appreciate difficulties for some who are on small, fixed incomes, and of those whose other family members may be less sympathetic to the Church, we continue to ask all our members to review regularly the amount they give, and to give proper priority to it against other commitments (rather than leave it to a residual, "spare change" basis.) The Church of England's long-standing policy is to encourage its members to take the issue of Stewardship seriously by recommending personal financial giving to and through the church of 5% of income, net of tax and national insurance. For some, such a proportion may be difficult to afford; for others – perhaps at a different stage of life – 5% could still leave them with more than they need. So this must remain a matter for individuals' consciences; but put simply, Stewardship is just too important not to consider regularly, carefully and prayerfully. And the challenge remains of how we can attempt to respond to the love of God in redeeming the world through the gift and death of his only Son. We continue to make available, for Sunday collections, Gift Aid envelopes for visitors and others who, prefer to donate in this way. It would be more efficient, however, if everyone paid their Stewardship by standing order.

We have considerable talents in our congregation and church members are encouraged to use these talents to the benefit of our church. Contributions of both time and talents have been greatly valued during 2014, especially as we have been able to reduce some or expenses. Our current financial situation makes the promotion of Stewardship essential. It is hoped that there will be a successful Stewardship review during 2014.

31. Thought has been given as to how best we might encourage members to consider leaving a bequest to the Church or other charitable causes through their wills. Fr Lyndon has preached on this subject and John Gillard has been appointed as our Legacy Officer. This is a sensitive area, but it provides an important potential source of income which many churches increasingly benefit from - and it is also perhaps salutary to note that just the value of a four-bedroom house in the Parish brings one's estate well over the threshold of a single person's inheritance-tax liability. It may also prove a helpful way of giving for those unable to meet the "5% challenge" (see paragraph 30 above) during their lifetime.

32. Stewardship is not of course just financial: equally important are the planned giving to God of time and talents - and, indeed, more widely in acting as Stewards of God's Kingdom. We also continue to be accredited as a "Fair Trade Church." As such, we are committed to using Fairtrade® tea and coffee at all church-hosted refreshments, and charged with encouraging greater use of Fairtrade® products.

### **Missionary and Grants**

33. The SMG is also charged with fostering a lively interest in, and examining the needs of, the Church's mission in Roxbourne, the UK and abroad, and to promote a sense of ownership in the projects we support through grant allocations and seasonal collections. We encourage church members to take individual responsibility and ownership for giving to missions and other good causes of their choice, so that as a church we can devote what resources we have to local mission. The SMG, however, is expecting to continue drawing attention to suitable missions and charities, as well as encouraging giving to the seasonal appeals at Lent, Harvest and Christmas.

34. Such appeals in 2013 were held at Harvest for *the Harrow Food Bank*, for which £493 was raised (and quite a lot of tinned and dried goods were also donated to the Food Bank, as well as fresh produce which was much appreciated by some of our older people to whom it was subsequently given.) The Lent

appeal, in support of the South Harrow Lighthouse Project raised £715 whilst the Christmas Appeal, for *Harlow MENCAP*, raised £482.<sup>1</sup>

35. Outside the scope of the SMG, but otherwise appropriate to record here, are: the £985.41 (approximately £180 more than in 2012) collection from the parish for Christian Aid, for which we were grateful to Joyce Nickolay for organising; and approximately seventy shoe-boxes Church members donated to the *Samaritan's Purse* Christmas Appeal); as well as the support given by individual Church members as box-holders to the Leprosy Mission (£781) and The Children's Society (£240.45) and for whom, respectively, Len Gray and Robert Crowhurst (helped by Dorothy Dowse) serve as hon. local secretaries and are always ready to welcome new subscribers. Finally, we are grateful to those who donated used postage stamps: these were forwarded to St Luke's Hospice for whom they help raise much-needed funds (of, from all sources, about £10,000 a year.)

### **Reducing our Environmental Impact**

36. The Eco-Warriors Working Party is trying to carry forward work in improving our environmental credentials and has made a number of recommendations, some of which are already put into effect such as for reducing our waste. Eco-Warriors also put a weekly eco-tip into the weekly *STARlink* Church bulletin to encourage us all as individuals to shrink our personal environmental footprints. The lovely garden area at the King's Road end of the Church Field has been developed by the Eco-Warriors; as well as attracting butterflies and bees it shows passers-by that St. Andrew's cares for all parts of its site.

### **Communications**

37. The sub-committee's agreed objective is: to engage with all residents of the parish, informing them of our activities, sharing our faith with them and encouraging them to look at St Andrew's as the centre of the local community; and ensuring the production of accurate, timely and professionally-styled information to them and for use within the church.

38. Our web-site ([www.standrewsroxbourne.org.uk](http://www.standrewsroxbourne.org.uk)) has been re-developed. The website has a key part to play in engaging with the parish, potential visitors and the wider world. We are grateful to Keith Nicholls and Sue Jull for taking on this project and for keeping the website up to date. There is a comprehensive calendar showing all future services and events at the church as well as easy access to the Vicar and church officers. All of the Hall hire paperwork can now be found on-line as well. 2014 will see more extensive use made of the website. We have maintained traditional contact with the parish through distribution of the Church Christmas and Easter cards, leaflets for Bazaar and flyers for special events. We have invested in a number of roadside PVC banners for particular events and occasions and, under Fr Lyndon's initiative, are looking at a number of other ways for raising our profile in the parish and wider neighbourhood. This is key work: the business of the Church as a whole and of St Andrew's in particular, is to communicate the mission, gospel and salvation of Christ.

### **GENERAL WORK OF THE CHURCH**

39. During the year we continued to welcome people joining the fellowship of St Andrew's and we are happy to report that a number of new worshippers have joined us. Less happily we have had to say farewell to people leaving and, more sadly still, those who died and are listed in our Memorial Books.

### **Worship and Services**

40. The main Sunday service continues to be the 9.45am Parish Communion. On the first Sunday of each month, a specific healing ministry is included within the 8.00 am and Parish Communion services

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<sup>1</sup> These figures are all inclusive of tax reclaimed for gift-aided donations. As previously with the 2012 Christmas Appeal, some of the amount for MENCAP was received and forwarded after 31<sup>st</sup> December, 2013.

with special prayers, laying on of hands and anointing with oil for individuals, during the Communion. We are grateful to those who exercise this important Ministry, and to our teams of lay Communion Administrators (whose authorisations are periodically given by the Bishop), lesson-readers and intercessors.

41. However, the weekly 8.00am Sunday and 9.30am Wednesday Communion services are also of importance, especially to the small but dedicated number of regular worshippers who come to them. Similarly, the 6.30pm Sunday monthly Choral Evensong is clearly valued by its adherents.

42. Fr Lyndon encourages the congregation to come together in prayer. A small but growing number meet for Morning Prayer every weekday. The Barnabas Fellowship meets at 8.30am on Saturdays for prayer (at which prayers are offered for every person and cause sought for on our prayer board) and to study the Sunday readings; attendance is very limited, but it marks an important occasion of regular prayer for the Parish. Another group meets each Sunday for prayer in the Lady Chapel before the Parish Communion; while another, "Exploring Prayer" group, was also started. More support for each of these would be valuable - we are all part of the Church universal. Prayer is the life-blood of the Church, underpinning all our life and ministry, and these opportunities also give a useful break from the routine of life's day-to-day pressures. Other occasional seasonal worship events were also held, such as Stations of the Cross during Lent. Fr Lyndon also led a small group on an Advent retreat near St. David's in Wales.

43. The Vicar and David Alleyne, our lay Pastoral Assistant, take home Communion as need arises, as Len Gray is also authorised to do. This is a crucial Ministry to those who are ill or otherwise disabled from coming to church.

44. We are privileged to serve all people in the Parish, whether Church members or not, at the fundamental stages of their lives. During the year, seven baptisms, three weddings, and four funerals were conducted in the church. Many more funerals were taken at the crematorium or cemetery.

The Bereavement Support Group continues to operate, albeit more limited than in the past. The annual All Souls service, which this year took place in the main Parish Communion and in spite of some misgivings by some members of the congregation, proved to be very popular and a most successful event. It was well attended by the families who had been specially invited. By moving the service to the morning it also allowed many of our own older members to attend the service at a more convenient time. We are grateful to Pam Storey and Peter Sage for carrying out this ministry. The Lights of Life Tree proved extremely popular again this year and very many people were able to remember their loved ones at Christmas.

45. The Vicar also continues to maintain and strengthen our links with local schools: students from four schools in the parish visited the church in 2013, and Fr Lyndon has taken assemblies at Heathlands, Newton Farm, Alexandra and Roxbourne schools - from which last students and staff also came for two carol services and one Christingle service in December.

46. Our Housegroups continue to provide the opportunity for members of the congregation to explore their faith in a relaxed environment, using a range of study guides, prayer and the consideration of various issues of current affairs relevant to our beliefs. We are grateful to those who give of their time, expertise and hospitality to lead these groups. We need to find more ways in which to encourage wider membership, but during Lent, members of the congregation were invited to join a Housegroup to study a Lent course based on the film 'The King's Speech'. This was very successful and one new longer-term group was established as a result: it is hoped more will follow.

47. Some of our congregation subscribe to Bible-reading notes, and we are grateful to Barbara Wood for organising and delivering these.

48. We continue to host the local Korean Church at S<sup>t</sup> Andrew's, as well as a Tamil speaking Church on Sunday afternoons - and were once again very pleased that the Korean Church took part in our Christmas Carol Service with their own splendidly-sung item. Such strengthening of relations when suitable opportunities will be of great mutual benefit and we have been pleased that some members of the Korean Church have joined us recently for coffee after the 9.45 service.

### **Working with Young People**

49. It is wonderful that we have had an increase in numbers in Sunday School and so we will need more classes and teachers in 2014. Our work with our young people continued to be underpinned by our dedicated Sunday School teachers and Sunday Jet Set leaders. We express our thanks to them, and that of the children and teenagers concerned. Two groups are currently running. The younger group meets in the Lounge: the children are dropped off before the 9.45am service begins and return to the church during the Peace. The scheme followed is Bible-based with a variety of activities provided to support and explain the week's theme. There is also a craft item to take back to parents. The usual structure of each session includes an introductory activity, singing, story-telling, and prayers interspersed with various other activities. The age range for this group is from three to eleven years of age and the activities have to be differentiated. Sessions are particularly lively and the work can be hard (although always God-centred and worthwhile), especially for sole teachers. The teenage Jetsetters meet during the sermon: their activities are mainly discussions based on the reading for the day or an item in the news that may affect their Christian life, or other book-based resource material, relevant to their lives.

50. Working with young children and teenagers is a challenging calling and we at S<sup>t</sup> Andrew's need to respond and develop our ministry to them. An important area of our work is hosting *Messy Church*, led by Gill Moore. These sessions are now taking place every two months. Each *Messy Church* lasts about two hours and involves a variety of activities around a central theme - the aims being to provide an opportunity for people of all ages to worship together, to help them to have fun and to be creative together, and to introduce Jesus through friendship, hospitality, stories and worship. Following the activities, there is a short service/celebration usually held in the church followed by a chance to socialise more, by sharing lunch together. Children must be accompanied by an adult and we have an average attendance of thirty children. We are very fortunate that S<sup>t</sup> Andrew's has a very talented and dedicated team who support the children, and adults, in the activities and also provide refreshments.

51. A new group for teenagers has been started by F<sup>r</sup> Lyndon and Barbara North and it meets on a Friday night at the Vicarage. It is wonderful that there is a fellowship group for our young people and we thank Lyndon and Barbara for hosting.

52. We are very pleased to host the continued flourishing of the Monday evening Brownie and Rainbow Group, and of the Beaver, Cub-Scout and Scout Group (and with whose leaders our relations continue more strongly than for some time.) It was encouraging when so many of their members joined us for the Remembrance Sunday service and again, a week or so later, for our Christmas Bazaar.

### **The Choir, Organists and Servers**

53. Disappointingly, it has not so far proved possible to re-form the Junior Choir. Nor have we been able to form a music group; it had been hoped that some musicians from the London School of Theology would be seconded to the church, but this has not been possible. The Vicar is still hoping to form a music group in 2014. Offering accessible, good-quality music and being inclusive are important aspects of the ministry within the fundamental role of leading the congregation in the musical worship of Almighty God. Some of our adult members have welcomed the opportunities to join with others in singing in the Deanery Choirs' Festival at S<sup>t</sup> Mary's South Ruislip in October. We have also continued our informal

partnership with S<sup>t</sup> Mary's Church choir, South Ruislip, for some Evensong services and for each other's Carol Service; others also joined us to form a larger augmented choir for our Christmas Carol Service.

54. The PCC and S<sup>t</sup> Andrew's more generally continues to be grateful to Alan Heyes as our dedicated and very experienced Organist. We are very fortunate to have him - and also John Chamberlain deputising on the organ, or Len Gray on the piano, in Alan's absence.

55. We are also grateful to David Alleyne, Sacristan, and to our Servers, many of whom are teenagers, for their continued faithful ministry - and we value the return of those now at university when back home. Some new members have been welcomed during 2013, but there is always room for more.

### **Church Social Life**

56. Hospitality and fellowship are very important aspects of Christian ministry and accordingly we are keen to attract more participation in the post-9.45am coffee session. This continues to be more user-friendly than before with smaller tables and chairs being set out for people to sit and chat, and we are welcoming more of the congregation on a regular basis. Recently our Korean colleagues have joined us for coffee and fellowship. This is a very important time for welcoming and getting-to-know newcomers and everyone should be prepared to welcome people who may have never been to church before and are understandably anxious. We remain grateful to Georgina Sage for organising the coffee-rota, and those who help: again, more volunteers are eagerly sought.

57. In similar vein, the PCC records its sincere thanks to those who organised the bring-and-share lunch after the Harvest Festival service, and on several other occasions. Likewise, the mulled-wine, mince pies and sausage rolls proved once again to be a very popular concluding note to our Christmas Carol Service.

58. During the year, the Middlesex Mountaineers (led and orientated by Martin Wise) continued their intrepid exploring in search of mountains. The New Year saw a walk from Rickmansworth down to Ruislip Lido where the terrain was as deep in mud as it was in height (sometimes). Just after Easter saw the Chesham area hit with the potential for many varieties of wildlife. Sadly most seemed to stay away that day, though the Thai food in a local pub was very well received. The summer saw us back into Chesham and a considerable number of (hungry) Red Kites were observed as well as good quantities of butterflies and some rabbits. The autumn saw us in town with a walk from Little Venice to Camden Lock. Many animals were seen, though part of the route did take us past London Zoo. 'Blow-up bridge' attracted the group's attention, as well as 'Crocker's Folly'. Some very enjoyable food was found in a local Weatherspoon's yards from Camden Market where the group ventured afterwards. As with previous years, no members were lost at any time and local places of interest were sighted and places of good repute visited. All Church members and non-members are welcome on these walks, with a 'rough' distance of about six miles walked each time. Also, various pubs have been assisted by the walkers during these difficult economic times.

Not to be forgotten are the Sunday Lunch Club, which meets monthly for a meal at a local pub; and the weekly Tuesday men's lunch-club. These are purely social but help strengthen the bonds of fellowship and allow friendly, good-value eating and drinking for those wanting a hot meal but not preparing and cooking one!

### **Wider Outreach to the Community**

59. Our premises continue to be used extensively by Church groups, the Uniformed Organisations and outside lets - some of which (such as the S<sup>t</sup> Andrew's Pre-School and STAR Ladies) were started many years ago by the Church. This is a powerful expression of the place S<sup>t</sup> Andrew's holds in the wider community: clearly there is much potential on which to build, despite the very different demographic changes of Roxbourne over the years.

During 2013 some new outreach groups have been set up: Little Stars Mothers and Toddlers, a Friday evening group for our young people, a 'New Christians' group and a men's group, 'Sorted'. (There are further details in section 13.) All of the groups that meet on our site, whether run by church members or not, give opportunities for us to introduce new people to St Andrew's.

We continue to be there for everybody's needs and are very pleased to host meeting space for the local Alcoholics Anonymous group.

60. We were pleased to provide the venue once more for our Uniformed Organisations to put on a first-class bonfire and fireworks display on November 5<sup>th</sup> while the Church bazaar was once again held a fortnight or so later: both the church and main halls were utilised with a variety of stalls and games being available, Father Christmas in his grotto, and some really inspired singing by the Korean Church in a short concert in the church. Several stalls were run by non-church members: this was to add variety and to encourage more people to attend. Barbara North ran a very successful children's craft session in the church during the bazaar and this was appreciated by parents and children alike. The PCC would like to thank Gill Moore (and friends), as well as all those who helped run stalls, set up and clear away, for making this event so successful and rewarding. We also enjoyed a couple of very successful quiz evenings, run for us by Roger and Gill Moore, and a fish and chip supper before our Patronal Festival Eucharist on St Andrew's Day. A new event introduced was a Hog Roast, held on a very hot day in the summer, which was greatly enjoyed by all who participated. All of these events have proved to be very happy occasions, providing opportunity for both fellowship and also engaging with the parish. A variety of old and new events will be held next year.

61. Two special events were held during 2013: the first was a visit from the Caldicot Welsh Male Voice Choir in October and the second a live broadcast of BBC Radio 4 'Any Questions?' just before Christmas. The Caldicot Choir gave a wonderful, uplifting performance of traditional and new songs, whilst Any Questions? was an exciting evening of debate on current affairs. Both events had audiences of more than two hundred people, many of whom had never visited St Andrew's before. Thanks are due to the Vicar and Sue Jull for the organisation of the Choir and BBC visits respectively.

62. Star Friends continues to thrive and regularly have between 25 and 30 people joining us for fellowship. We have a mix of Club Meetings, Quizzes, Bingo and the occasional speaker. This past year we have had two very successful outings one to the New Forest, when in spite of the persistent rain we all had an extremely interesting and happy day. Later in the year we paid a visit to the World's End Garden Centre and again everyone enjoyed themselves. We started the year with a visit to Richmond Theatre to see an excellent production of Oliver and finished the year with a trip to the Beck Theatre to see Cinderella.

The club members were delighted to be invited by the Church to Tea at Harvest time and much appreciated the delicious tea they were served. For the first time in 2013 we catered our Annual Birthday Lunch ourselves and all the members agreed it was a lovely occasion. We have had a Fish and Chip Lunch, Soup and Roll Lunch and before breaking for the summer holidays a Ploughman's Lunch. The Drop In sessions during August again proved very popular. Members again supported the Shoe Box Appeal, Christian Aid, as well as the Church Lent Lighthouse project.

Pam Storey continues to lead Star Friends and is extremely grateful for the support she receives from a dedicated team of helpers and also for the support given to the Club by Lyndon and other members of the congregation.

63. Fr Lyndon has attended meetings of the local *Churches Together in South Harrow*. We participated in the *Women's World Day of Prayer* in March, and the *Good Friday Witness* on Northolt

Road. Such ecumenical events provide invaluable opportunities for wider fellowship, shared experiences and outreach, as well as ensuring we make our rightful contribution in wider Deanery (and Diocesan) initiatives. David Alleyne is an active worker in the ongoing *Healing on the Streets* initiative. A link from our own website to [www.connectingsouthharrow.org](http://www.connectingsouthharrow.org) provides an easy means for keeping in touch with the group's activities.

## IN CONCLUSION

64. This brief overview of what has been another busy, exciting and challenging year would not be complete without thanking all who have contributed in any way whatsoever to the well-being of S<sup>t</sup> Andrew's. We can only succeed in our mission and purpose through the prayerful support of all, and the active involvement by the "fit and able." The more jobs we do ourselves by exercising proper stewardship of our individual time and talents - and for those which we can't do ourselves, by exercising proper stewardship of our money - the freer we shall be to play our proper role in extending the Kingdom of God in Roxbourne. We must all play our part in this, and in making visitors, newcomers - and our new incumbent and family - feel at home.

65. And as well as those mentioned elsewhere in this report, the PCC would like to record its thanks in particular to:

- Peter Dowse, for his work as Stewardship Recorder and tax reclaim officer;
  - Joyce Nickolay, the PCC's Electoral Roll Officer;
  - Maureen Pattison for organising the Parish distribution deliveries; as well as
  - Mrs Sue Barnard, Vicar's secretary.
- 

## NOTES

1. The normal address for external correspondence to the PCC is:  
c/o The Vicarage, 89 Malvern Avenue, Harrow, Middlesex, HA2 9ER  
and marked as appropriate for the attention of the PCC Chairman, Secretary or Treasurer.
2. The PCC's bankers are: HSBC plc, 69 Pall Mall, London SW1Y 5EY.
3. The Independent Examiner for the audit of the PCC's accounts is:  
Miss Karen Stovold BSc ACA, 11 Ravensbourne Gardens, West Ealing, London W13 8EW.

**PCC MEMBERS, 2013**

**Vicar (*Chairman*) and *ex officio***

Rev<sup>d</sup> Lyndon North

**As Churchwarden and *ex officio***

Mrs Susan Broatch (*until April, 2013*)

Mrs Enid Scott-Kerr<sup>2</sup> (*until April, 2013*)

Mr Robert Crowhurst<sup>3</sup> (*from April, 2013*)

Mrs Susan M<sup>c</sup>Leod (*from April, 2013*)

**As Deanery Synod Representative and *ex officio***

Mr Leonard Gray

Mrs Enid Scott-Kerr

**As Directly Elected Member**

Mrs Kemi Aina

Mrs Diane Bidder

Mr John Chamberlin (*from April, 2013*)

Mrs Wendy Godwin<sup>4</sup>

Mrs Jane Hall (*from April, 2013*)

Mrs Susan Jull

Mrs Gillian Moore

Mrs Jean Murch (*until April, 2013*)

Mr Keith Nicholls

Mrs Joyce Nickolay

Mrs Andrea Rose

Mrs Pamela Storey (*until April, 2013*)

Mrs Belinda Szymanski (*until April, 2013*)

Mr Andrew Watts (*from April until July, 2013*)

Mr Gary Williams (*co-opted April, 2013*)

Mr Martin Wise

**STANDING COMMITTEE**

The Vicar and Churchwardens are members *ex officio* of the Standing Committee. Mrs Godwin (as Treasurer), Mrs Jull and Mr Nicholls served on the Committee throughout the year. Mrs Storey also served on it until April, as did (as Secretary) Mr Crowhurst.

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<sup>2</sup> Enid Scott-Kerr was vice-Chairman of the PCC until April 2012, and remained *ex officio* after that date as representative to the Deanery Synod

<sup>3</sup> Robert Crowhurst was Secretary to the PCC until April, 2013 - when he was also *ex officio* by virtue of his appointment to the Diocesan Synod; and was Vice-Chairman of the PCC from April 2013

<sup>4</sup> Wendy Godwin was Treasurer to the PCC throughout 2013

## ACCOUNTS FOR THE YEAR 2013

Page no.	Content
1	PCC Treasurer's Notes to the Financial Statements
2	Statement of Financial Activities This shows a summary of the year's income and expenditure
3	Balance Sheet as at 31 December 2013 This shows the assets and liabilities at the end of the year and the position of funds, both restricted and unrestricted
4	Notes to the Financial Statements This sets out the accounting policies followed
5	This shows under different sub-headings, breakdown of income for the year.
6	This shows under different sub-headings, breakdown of expenditure for the year.
7	This shows further notes and explanations and balance sheet analysis
8	Independent Examiner's Report to the PCC

**PAROCHIAL CHURCH COUNCIL OF ST. ANDREW'S ROXBOURNE  
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31  
DECEMBER 2013**

Financial Review

Total receipts on ordinary unrestricted funds were £122,437 and these are detailed in the financial statements. Lettings provided a gross income of £49,536, including £43,721 from the Halls.

£139,849 was spent to provide Christian Ministry, including our contribution of £58,431 to the Diocesan parish share, which largely provides stipends and housing for the clergy. The net result for the year, across all funds, was a total deficit of £18,615.

Stewardship and cash collections were higher by approximately £5,000, and there has been a slight decrease in gas, electricity and water usage. The deficit is due to the major work undertaken to refurbish the flat, the resulting loss of flat rental, and the installation of heating controls. (A loan from the Diocese was taken out after the year end to assist with the funding of the maintenance work on the flat.) Unrestricted Reserves are showing a balance of £30,610

Reserves Policy

This Reserve Policy relates only to our unrestricted reserves. Balances held in our bank accounts including those at the Central Board of Finance represent both restricted and unrestricted balances.

It has been PCC Policy to maintain a balance on unrestricted reserves amounting to approximately three months average expenditure excluding our contribution to the Common Fund.

Risk Policy

Insurable risks are covered by our comprehensive insurance policy with the Ecclesiastical Insurance Company. The buildings (except the Vicarage which is not the PCC's responsibility) are insured for £4,670,000 and the contents for £285,000.

The church has a Church Safeguarding Officer and a Children's Champion and secures the necessary DSB clearances on those working with children and vulnerable adults.

**Approved by the PCC on 6 March 2014 and signed on its behalf by  
Wendy Godwin, Hon Treasurer.**

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW'S ROXBOURNE  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2013

	Note	Unrestricted Funds £	Restricted Funds £	Total 2013 £	Total 2012 £
INCOMING RESOURCES					
Collections and Stewardship	2a	53,160	-	53,160	48,123
Fees & Donations	2b	17,481	60	17,541	4,662
Money raised for Charities	2c	-	2,711	2,711	1,617
Church fundraising	2d	2,181	-	2,181	2,051
Other income	2e	49,536	-	49,536	51,153
Income from Investments	2f	78	44	122	185
TOTAL INCOMING RESOURCES		<u>122,437</u>	<u>2,815</u>	<u>125,252</u>	<u>107,791</u>
RESOURCES USED					
Grants	3a	350	2,711	3,062	6,168
Activities relating to the work of the church	3b	101,611	1,306	102,917	102,843
Fundraising & Publicity	3c	397	-	397	-
Church Management & Administration	3d	4,806	-	4,806	6,144
Exceptional & Non-annually recurring costs	3e	32,386	-	32,386	588
Professional fees	3f	300	-	300	300
TOTAL RESOURCES USED		<u>139,849</u>	<u>4,017</u>	<u>143,867</u>	<u>116,043</u>
NET INCOMING/(OUTGOING) RESOURCES		<u>(17,413)</u>	<u>(1,202)</u>	<u>(18,615)</u>	<u>(8,252)</u>
BALANCES BROUGHT FORWARD		48,022	6,109	54,131	62,383
BALANCES CARRIED FORWARD		<u>30,609</u>	<u>4,907</u>	<u>35,516</u>	<u>54,131</u>

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW'S ROXBOURNE  
BALANCE SHEET  
AS AT 31 DECEMBER 2013

	Note	2013 £	2012 £
FIXED ASSETS			
Youth Centre & Field	1	13,014	13,014
CURRENT ASSETS			
Debtors		15,126	8,757
Deposits - CBF		21,145	21,025
Bank - Main Account		4,333	10,016
Bank - Stewardship Account		3,414	3,075
Cash in Hand		27	64
		<u>44,045</u>	<u>42,937</u>
CURRENT LIABILITIES			
London Diocesan Fund	11	14,463	-
Sundry Creditors		7,013	1,412
Charitable Payments Creditor		66	408
		<u>21,543</u>	<u>1,820</u>
NET CURRENT ASSETS		22,503	41,117
TOTAL NET ASSETS		<u>35,516</u>	<u>54,131</u>
RESERVES			
Restricted			
Missions & Charities	4	-	-
Roses Fund	5	16	178
Organ Fund	6	4,891	5,931
		<u>4,907</u>	<u>6,109</u>
Unrestricted			
Legacy Fund	7	15,898	15,849
Diamond Jubilee Fund	8	7,663	2,009
General Reserve	9	7,048	30,164
		<u>30,610</u>	<u>48,022</u>
TOTAL FUNDS		<u>35,516</u>	<u>54,131</u>

These accounts were approved at the PCC meeting held on 6 March 2014

Chairman

Hon Treasurer

PAROCHIAL CHURCH COUNCIL OF ST.ANDREW'S ROXBOURNE  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2013

## 1 ACCOUNTING POLICIES

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, together with applicable accounting standards and the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2005).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

### Incoming resources

Incoming resources are included in the Statement of Financial Activities (SOFA) when:

1. the PCC becomes legally entitled to the benefit of use of the resources;
2. their ultimate receipt is virtually certain; and
3. the monetary value can be measured with sufficient reliability.

Funds raised from events are reported gross in the SOFA.

Grants, donations and legacies are included in the SOFA when any pre-conditions preventing their use by the PCC have been met. For collections and planned giving this is when the funds are received.

Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they related.

Rental income from the letting of church premises is recognised when the rental is due.

Investment income is accounted for when receivable.

### Expenditure and Liabilities

Liabilities are recognised as soon as the legal or constructive obligation arises.

Governance costs include the cost of the examination of the statutory accounts.

Grants and donations are recognised when a commitment has been made externally and there are no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC.

### Assets

Consecrated and benefice property of any kind is excluded from the financial statements by Sections 10(2) (a) and (c) of the Charities Act 2011. All expenditure on such property, whether improvement or maintenance, is written off in the year it is incurred.

The movable church furnishings are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

No value is placed on any movable church furnishings that cannot be disposed of without a faculty, and which are regarded as "inalienable" property held on special trust on behalf of the PCC, and forming part of the consecrated property excluded from the financial statements by the Charities Act 2011.

Other tangible fixed assets used within the church premises are written off in the year of acquisition. The youth centre and field are included as functional assets of the PCC at a value of £13,014, being the historic cost at acquisition. The residual value of the land is deemed higher than the cost and thus no depreciation charge is made.

### Funds

Unrestricted funds represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use, or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the Annual Report.

Restricted funds are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW'S ROXBOURNE  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2013

2 INCOMING RESOURCES	Note	Unrestricted Funds £	Restricted Funds £	Total 2013 £	Total 2012 £
2a Collections and Stewardship					
Communion & General		5,817	-	5,817	5,525
Pledges & Stewardship		39,673		39,673	35,714
Tax Refund (Stewardship)		7,670		7,670	6,884
		53,160	-	53,160	48,123
2b Fees & Donations					
Baptisms, Weddings & Funerals		3,847	-	3,847	1,837
Diamond Jubilee Fund Donations		11,729	-	11,729	2,009
Donations		1,906	60	1,966	816
		17,481	60	17,541	4,662
2c Money raised for Charities					
Harvest Offering		-	493	493	340
Christmas appeal		-	445	445	408
Lent offering		-	716	716	869
Other - various		-	1,057	1,057	
	4	-	2,711	2,711	1,617
2d Church fundraising					
Christmas Bazaar	3c	2,181	-	2,181	2,051
		2,181	-	2,181	2,051
2e Other income					
Flat rent	10	5,815	-	5,815	9,500
Halls		43,721	-	43,721	41,653
		49,536	-	49,536	51,153
2f Income from Investments					
Legacy Fund		49	-	49	75
General Reserve		27	-	27	42
Organ Fund		-	44	44	67
Interest on Current Account		1	-	1	1
		78	44	122	185
<b>TOTAL INCOMING RESOURCES</b>		<b>122,437</b>	<b>2,815</b>	<b>125,252</b>	<b>107,791</b>

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW'S ROXBOURNE  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2013

3 RESOURCES USED	Note	Unrestricted Funds £	Restricted Funds £	Total 2013 £	Total 2012 £
3a Grants					
Missions & Charities	4	-	2,711	2,711	6,168
Vicar's Discretionary Fund		350	-	350	-
		350	2,711	3,061	6,168
3b Activities relating to the work of the church					
Services & Sanctuary		1,366	-	1,366	1,594
Junior Church & Youth		165	-	165	118
Diocesan Quota		58,431	-	58,431	58,431
Diocesan Fees		2,786	-	2,786	1,189
Clergy Expenses		924	-	924	1,027
Choir & Organists		2,712	-	2,712	2,735
Gas		8,436	-	8,436	8,522
Electricity		4,947	-	4,947	5,441
Water		791	-	791	985
Telephones		957	-	957	555
Waste Collection		824	-	824	717
Council Tax		951	-	951	-
Insurance		4,245	-	4,245	4,099
Maintenance		4,354	1,084	5,437	7,801
Music - Sound System		-	-	-	955
Roses/Garden		-	222	222	397
Caretaking		8,232	-	8,232	6,897
Cleaning Materials		1,491	-	1,491	1,380
		101,611	1,306	102,917	102,843
3c Fundraising & Publicity					
Diamond Jubilee event expenses	2d	190	-	190	-
Christmas Bazaar		207	-	207	-
		397	-	397	-
3d Church Management & Administration					
Secretary		3,020	-	3,020	3,065
Office & Publications		1,652	-	1,652	3,079
Training, Seminars and Retreats		134	-	134	-
		4,806	-	4,806	6,144
3e Exceptional & Non-annually recurring costs					
Printers/lights		316	-	316	209
Votive Candle Stand		-	-	-	354
Gifts		190	-	190	25
Flat - Roofing & Refurbishment		21,882	-	21,882	-
Heating & Boiler Controls Refurbishment		4,212	-	4,212	-
Hall Curtains		5,784	-	5,784	-
		32,386	-	32,386	588
3f Professional Fees - Ind Examiner fee		300	-	300	300
<b>TOTAL RESOURCES USED</b>		<b>139,849</b>	<b>4,017</b>	<b>143,866</b>	<b>116,043</b>

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW'S ROXBOURNE  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2013

4	MISSIONS & CHARITIES	2013	2012
		£	£
	Balance brought forward	-	5,551
	Donations during the year - Note 2c	2,711	1,617
	Sub total	2,711	7,168
	Paid during the year:		
	Lent appeal	(716)	(869)
	Christmas appeal	(445)	(408)
	Harvest appeal	(493)	(340)
	McMillan Cancer support	(700)	-
	Phillipines appeal	(357)	-
	Various payments - 2012	-	(4,551)
	Sub-total - Payments during the year	(2,711)	(6,168)
	Transfer to General Fund re LDF Payments	-	(1,000)
	Balance carried forward	-	-
5	ROSES FUND (RESTRICTED)	2013	2012
		£	£
	Balance brought forward	178	68
	Donations	60	507
	Expenditure	(222)	(397)
	Balance carried forward	16	178
6	ORGAN FUND (RESTRICTED)	2013	2012
		£	£
	Balance brought forward	5,931	6,819
	Organ & Piano tuning	(1,084)	(955)
	Interest	44	67
	Balance carried forward	4,891	5,931
7	LEGACY FUND (UNRESTRICTED)	2013	2012
		£	£
	Balance brought forward	15,849	15,774
	Interest	49	75
	Expenditure	-	-
	Balance carried forward	15,898	15,849
8	DIAMOND JUBILEE FUND (UNRESTRICTED)	2013	2012
		£	£
	Balance brought forward	2,009	2,009
	Donations	11,728	-
	Expenditure	(6,074)	-
	Interest	1	-
	Balance carried forward	7,664	2,009
9	GENERAL RESERVE (UNRESTRICTED)	2013	2012
		£	£
	Balance brought forward	30,164	34,171
	(Deficit)/Surplus before interest received	(23,143)	(4,049)
	Interest	27	42
	Balance carried forward	7,048	30,164
10	Rental Deposit		
	A deposit of £500 was paid over to the Deposit Protection Service in respect of the new rental agreement put in place for the church flat during 2013.		
11	Loan from London Diocesan Fund		
	Following the year end, a loan was taken out with the London Diocesan Fund in January 2014, to assist with the funding of maintenance works during 2013. The terms allow for repayment of the loan over a period of 5 years. No interest is charged on the balance outstanding.		
12	Loan from PCC Member		
	During the year a loan of £20,000 was made to the Church by a member of the PCC who wishes to remain anonymous. The loan made it possible to go ahead with work on the church flat during the summer, and was repaid within 3 months. No charge was made for interest.		

**Independent Examiner's Report to the Trustees of St Andrew's Church, Roxbourne, Parochial Church Council.**

I report on the accounts for the year ended 31st December 2013 which are set out on pages 1 to 7.

**Respective responsibilities of the Trustees and Independent Examiner**

The charity's trustees consider that an audit is not required for this year under section 144(2) 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;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**

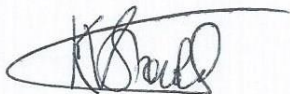
My examination was carried out in accordance with the General Directions given by the Charity Commission.

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

**Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with s.130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting records 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.



Karen V Stovold ACA  
11 Ravensbourne Gardens  
Ealing  
London  
W13 8EW

6 March 2014