Welcome

The Pensions Board provides retirement services for people who work or minister for the Church. This review highlights the work of the Board in 2022.

Russia’s invasion of Ukraine cast a long shadow over 2022. It has caused untold human misery in Ukraine itself. Across the world, it has created food and energy shortages, driving painful inflation and economic uncertainty. We did not hold any Russian sovereign debt in our funds due to an existing ethical exclusion and we acted promptly on the morning of the invasion to exit from the very few Russian companies in which we were invested – other funds swiftly followed our example.

Against this backdrop, we completed the statutory valuation of the clergy pension scheme. Through careful stewardship and strong investment returns in recent years, the scheme reported a funding surplus for the first time in its history. This has enabled us to reduce employer contribution rates, saving the Church around £25m a year, while maintaining member benefits in full. We have also awarded an inflation-matching discretionary increase to clergy pensions in payment from April 2023.

Our smaller pension schemes have also performed well despite poor market conditions this year. We took steps to ‘lock in’ the benefit of strong returns in 2021, including insuring £160m worth of benefits in the Church Workers Pension Fund (CWPF). While headline investment returns are important, the key goal for a pension fund is to ensure that the assets are sufficient to meet the long-term pension promises (liabilities). On this key measure, our schemes have all shown improvement since their last valuations.

Within our retirement housing services, we are continuing to recover from the pandemic, with our teams working hard to support applicants whose retirement plans have been disrupted by Covid-19; some delaying retirement and others retiring early. It has been a tough year for all of us, with labour shortages and dramatic price increases hampering housing services. Still, 83 new tenancies started during the year. Our community living schemes also celebrated a year free of pandemic restrictions.

Good stewardship remains at the heart of our work. We were pleased to retain our signatory status for the Financial Reporting Council’s UK Stewardship Code and continue to engage as an active owner on issues of human rights, executive pay, mining and climate change. The Transition Pathway Initiative (TPI), co-created by the Board, provides the leading investor tool for assessing companies’ climate transition plans. In October, the TPI Global Climate Transition Centre was formally opened to dramatically expand the TPI’s reach. In 2022, we co-chaired a similar initiative looking at corporate and sovereign bonds, and led discussions with other pension funds and the UK Government on how to support emerging economies achieve a just transition to a low-carbon world.

It remains our deep privilege and joy to serve those who work or minister for the Church. We are looking forward to the year ahead and to the start of conversations with the Church about opportunities to further improve our services.
Our strategic priorities and objectives

Our work remains focused on two core activities – the provision of ethically invested pensions and supporting clergy with their retirement housing needs. We are continuing to develop these services over time, guided by three priorities: to simplify, reduce cost, and have meaningful conversations with all those we serve and work with. These priorities were reflected in our work for 2022 and shape the year ahead.

**OUR STRATEGIC OBJECTIVES**

<table>
<thead>
<tr>
<th>Demonstrate leadership in ethical and responsible investment</th>
<th>Effective and efficient delivery of our pension schemes</th>
<th>Quality housing and charitable services that our customers and funders value</th>
<th>Understand what matters most to our customers to deliver excellent service</th>
<th>Model good governance</th>
<th>Valuing our people for who they are and what they do</th>
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<tbody>
<tr>
<td><strong>IN 2022, WE:</strong></td>
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<td>• Capitalised on excellent investment returns achieved in 2021 by reducing exposure to equities in favour of lower risk investments.</td>
<td>• Completed the statutory valuation of the Church of England Funded Pensions Scheme (CEFPS), also known as ‘the clergy scheme’.</td>
<td>• Welcomed 83 new households to our clergy retirement housing schemes.</td>
<td>• Held our first member webinar: giving members the chance to hear from the Board and ask questions directly – attended by over 200 people.</td>
<td>• Successfully completed an externally facilitated Board effectiveness review, in line with the Charity Governance Code.</td>
<td>• Offered training on supporting customer mental health to frontline colleagues.</td>
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<td>• Reviewed our investment risks and strategic asset allocations.</td>
<td>• Insured c.97% of the pensioner benefits within the Defined Benefit Scheme section of the CWPFS.</td>
<td>• Completed an extensive programme of electrical safety testing.</td>
<td>• Set up a resident panel to ensure resident ‘voices’ better inform the development of our services.</td>
<td>• Piloted Board diversity monitoring for Church trustee bodies.</td>
<td>• Take further steps to build an inclusive workplace, e.g. mentoring, diverse selection panels and workshops.</td>
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<td>• Maintained our signatory status of the new UK Stewardship Code.</td>
<td>• Offered ‘PensionsOnline’ to more members, with over 15,000 now registered.</td>
<td>• Supported over 240 households through our Welfare Advice and Housing Support services, with information available to help all residents through the cost of living crisis.</td>
<td>• Maintained a score of over 8 out of 10 for ‘at-retirement’ customer satisfaction with pensions and housing services.</td>
<td>• Recorded a five-point increase in employee engagement.</td>
<td>• Continue to offer training and development opportunities.</td>
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<td><strong>LOOKING AHEAD TO 2023, WE WILL:</strong></td>
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<td>• Continue planned de-risking journeys to protect the strong funding positions of our schemes.</td>
<td>• Start to roll out a new online portal for employers, saving time on key processes.</td>
<td>• Support increasing numbers of clergy with exploring their retirement housing options.</td>
<td>• Continue to ensure a robust programme of trustee training.</td>
<td>• Take further steps to build an inclusive workplace, e.g. mentoring, diverse selection panels and workshops.</td>
<td>• Continue to offer training and development opportunities.</td>
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<td>• Publish an investor agenda</td>
<td>• Undertake the triennial valuations of the Church Administrators Pension Fund (CAPF) and CWPFS.</td>
<td>• Start conversations with the Church about improving the sustainability of the housing offer.</td>
<td>• Work with partners in the national Church on a new, shared accounting system.</td>
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<td>• Work with partners in the Church of England Fund (CAPF) and CWPF.</td>
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<td>• Scope and pilot work to move the housing portfolio towards net zero.</td>
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<td>• Report back to Synod on pension scheme design.</td>
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Provisional results and subject to audit.
Pensions

Our pension schemes have more than 42,000 members, who work or minister in many different roles across the Church. Around 700 Church organisations offer pensions through our schemes, including dioceses, cathedrals, parishes, mission agencies and Church charities.

Our year started with the completion of a ‘buy-in’ for the Defined Benefit Scheme section of the CWPF. A buy-in is an insurance policy that delivers a guaranteed income stream to exactly match the pensions that need to be paid out to retired members. After carefully reviewing all our options, we placed a £160m buy-in policy with Aviva. In undertaking the buy-in we moved quickly to lock in some of the benefits of investment market gains in 2021. This proved to be a timely move, given the deterioration in markets that followed for much of 2022. As well as securing member benefits, the buy-in reduces the risk for employers of a deficit emerging in the scheme in future. This scheme is looking to be in surplus as it approaches its statutory valuation.

In 2022, we undertook the statutory valuation of our largest scheme, the Church of England Funded Pensions Scheme. Early results were sufficiently encouraging that we were able to make an interim reduction in employer contributions from April 2022. Indeed, the valuation went on to show the scheme to be fully funded for the first time in its history – with a recorded surplus of £560m at the valuation date (31 December 2021). This is good news for members and participating bodies alike, signalling the end of deficit recovery payments and lower contribution rates for participating bodies over the next three years, worth £25m per annum to the Church economy.

Looking ahead, we will continue to explore opportunities to simplify and reduce cost and risk, across all our pension arrangements, including considering the potential of emerging industry innovations.

Work continued last year to roll out PensionsOnline, our secure portal that offers members access to their pensions records as and when they need it. We first launched the site in 2021, and have progressively offered access to more and more members. By the end of 2022, 15,000 members had registered, and the system has been used more than 6,000 times by members to update address, bank and other personal details instantly with us, saving time and paper. In 2023, we will roll out an equivalent online system for employers to reduce the work involved in collecting member contributions, again saving time all round.

Like many of our members, we have been concerned about the rising cost of living during 2022. In addition to the advice and guidance services we offer, we have looked carefully at the increases in pensions due in 2023. Each scheme operates to different rules and the funding levels are different between the schemes. However, we were pleased to be able to override the caps on pension increases for various categories of pensioner to enable higher increases.

Offering excellent customer service is one of our core objectives. This year, our pensions team has been phenomenally busy, handling over 1,200 customer calls each month on average (up from just under 700 per month in 2021). Customer satisfaction scores averaged over 8 out of 10 for the third year in a row (with a score of 8.3). We are continuing to invest in improving the services we provide. In 2022, we were pleased to start a new partnership with Ecclesiastical Financial Advisory Services, offering members access to discounted independent financial advice on pensions, housing and other personal finance matters. Meanwhile, we have continued to work with colleagues right across the Church to support planning well for retirement.

The Church of England Pensions Board: Annual Review 2022

The good outcome of the CEPFS valuation has only been made possible through careful stewardship of our investments over many years and the continuing support of the partnering Responsible Bodies.

Peter Dickinson, Pensions Manager

Our work in action

Introducing a secure online portal for employers

We are delighted that by the end of 2022, more than 15,000 members had joined us on our digital journey and signed up to PensionsOnline. This gives our members the ability to keep in touch with their pension online, make changes when they need to and receive news faster. We are already planning to add more options/ functions to PensionsOnline in the coming year, to ensure we can keep improving how it is used by members.

In 2023, we will launch our sister site for Church organisations – Employer Hub. We will roll this out gradually to more than 450 Church employers who participate in the CWPF. The Hub will give employers a fast, accurate and automated way of managing pension information for their teams online. In time, it will also simplify how we collect monthly pension contributions. We hope that Employer Hub will be a big improvement to the way we work with Churches and Church organisations around the country.

Moving online not only saves time for all involved, it has added benefits for the environment too. All of this work reduces our carbon footprint and keeps us on track towards net zero.
Investing responsibly

We manage the assets under our stewardship responsibly, in line with the Church’s teaching. We engage with the companies in which we invest, and work with other investors to drive change on the issues that matter most to our members and the world they will retire into.

As a long-term investor, we have to consider systemic risks. Climate change is the prime example, with extreme weather events and rising temperatures already having a noticeable impact on economies and communities around the world.

We continue to chair the Transition Pathway Initiative, the leading investor tool for assessing the robustness of a company’s climate transition plans. In 2022, we celebrated the opening of the new TPI Global Climate Transition Centre at the London School of Economics, which will significantly increase the TPI’s research capacity. The TPI is also being extended to cover Government bonds through the Assessing Sovereign Climate-related Opportunities and Risks (ASCOR) Project – a new initiative we are leading with the BT Pension Fund.

Systemic risks cannot be tackled by any single investor acting alone; partnership working is essential and is built into our strategy. In 2022, we started work with 11 other UK pension funds (with a combined 18m members, and £400bn of assets under management), on a set of principles for how investors can support a just climate transition for emerging economies.

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**KEY HIGHLIGHTS FROM 2022**

- **1,570**
  Voted at 1,570 company meetings, on 20,941 resolutions across 49 different markets

- **599**
  599 companies assessed under TPI across 16 sectors, including manufacturing, oil and gas, utilities and consumer goods

- **0.18%**
  Just 0.18% of assets invested in oil and gas, with 12 times this in green or sustainable investments
We continue to work with the other National Investing Bodies of the Church to set targets for radical change within the oil and gas sector, in line with our commitments to Synod. Less than 0.2% of all our investments are now in fossil fuels, but that small holding gives us a position and voice to advocate for industry-wide reform. We look forward to reporting back to General Synod next year on the progress of our climate engagement within the sector. Increasingly, we are switching our engagement focus from companies that supply oil and gas, to those that drive demand, such as the automotive sector. Working with Swedish and Danish Public Pension funds, we started legal proceedings in October against Volkswagen to demand transparency around its corporate climate lobbying initiatives.

Our engagement with the mining sector is another example of how we are tackling systemic issues and risks head on. The tragedy at Brazil’s Brumadinho dam in 2019 led to us issuing a call for investor action on dam safety. Since then, the work has broadened to cover sector-wide reform on a number of fronts. For instance, the transition to a net zero global economy requires low-carbon solutions (e.g. electric car batteries) that are mineral intensive. The demand has to be met responsibly, in a sector faced with issues around impacts on biodiversity, respect for indigenous rights and fair labour practices. In March, we convened an investor roundtable to discuss a bold reform agenda for the sector by 2030. We look forward to sharing more on this in early 2023.

We are an active asset owner, using our voice to change company practice for the better, both in terms of improving company performance and managing the impact on society. Last year, we voted in 98% of shareholder ballots in the companies in which we invest, voting in total at more than 1,500 shareholder meetings. While slightly less than the 2021 total, due to a reduction in our equity holdings, we voted on more than 20,000 separate resolutions, voting against management recommendations 17.04% of the time where these did not align with our values. In 2022, we took steps to more visibly highlight issues around executive pay, convening a summit of investors, regulators and FTSE 100 remuneration committee chairs to consider how shareholder concerns around excessive pay can be addressed ahead of votes in 2023.

The Church of England Pensions Board: Annual Review 2022

In December, we convened a summit of the leading UK pension funds, investment managers, TUC representatives, academics and Government regulators to review the current state of executive corporate pay.

The summit explored the challenges of high executive pay from different perspectives, considering issues of fairness, trust, accountability and stewardship. In the UK and other markets, shareholders are often asked to vote on executive remuneration ahead of any award, but this advisory vote can be disregarded by boards. The summit started to consider the role investors should play in reforming the executive pay system, which can so often act to both enable and protect excess.

The discussion took place against the backdrop of the worst cost of living crisis for a generation, and just ahead of the 2023 Annual General Meeting season, when shareholders are asked to vote on remuneration reports or to appoint the Chairs of Remuneration Committees. As a result, we are now working with the High Pay Centre and others on the steps we can take as this season approaches.

Our engagement on executive pay will continue in 2023, with a plan to develop a new charter on good practice for asset owners as a platform for change.

Adam Matthews, Chief Responsible Investment Officer

Working practically, transparently and in partnership with industry and other stakeholders we are developing an investor agenda for fundamental change across the mining sector to be achieved by 2030.

Our Work in Action - Tackling Executive Pay

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Adam Matthews, Chief Responsible Investment Officer
Investing for the long term

Providing pensions is a long-term responsibility, and we invest with sustainability in mind. Excellent returns in recent years have improved the funding levels of our schemes, enabling us to take risk off the table and weather a difficult economic storm.

If 2021 was marked by high returns across most markets and asset classes, 2022 could not have been more of a contrast. There was always going to be a challenge as central banks removed their support to pandemic-afflicted economies in order to address a rise in the rate of inflation. The horrific Russian invasion of Ukraine and the resulting energy crisis has had a further impact on markets and economies, all of which make it a difficult environment to be an investor.

We invest for the long term and hold a well-diversified portfolio. Our approach to investment, with strong and sustained returns over time, has driven improvements in the funding level of our pension schemes. As a result, through 2021 and 2022 we have progressively reallocated investments from so-called ‘growth assets’ (e.g. equities) into alternative, diversified and traditionally less volatile assets, with a focus on delivering income streams that more closely ‘match’ the future expected flow of pension payments.

These moves helped us withstand shorter term market shocks last year. While our public equity pool witnessed a decline of -13.3%, our property and fledgling private equity pool recorded gains of 6.6% and 4.8% respectively, and our diversified income pool of assets (including infrastructure and private debt assets) recorded gains of 14.2%.

One of the worst performing asset classes in headline terms was UK Government debt (or gilts), where values fell as interest rates on these ‘gilts-edged’ securities sharply rose in response to rising inflation and the crisis in confidence sparked by the UK fiscal statement in September. While this has reduced the market value of such assets, scheme liabilities (or the lifetime cost of paying pensions) are, in large part, measured with reference to gilt yields. The rise in gilt yields reduces the expected future cost of providing pensions, again helping with funding levels. As the schemes mature, with more pensions in payment, the funding level becomes a very important measure of scheme security.

The reduction in public equity investments has allowed us to further simplify and consolidate the number of asset managers we work with, delivering recurring cost savings in management fees. These savings benefit members and employers, who bear the cost of scheme administration.

Over the course of the year, we made further investments in renewable energy and green alternatives to fossil fuels. We also sought member views on how environmental, social and governance considerations are built into the range of investment options offered within the Church Administrator DC funds.

The CEFPS, our largest scheme, is now more than 100% funded. Annualised returns over the last 10 years averaged 7.6%. The total value of assets in our care at the end of 2022 was £3.2bn.*

*Total funds include assets in the common investment fund and individual scheme matching assets, plus two insurance policies relating to CWP’s scheme liabilities, clergy AVCs, and DC investments, which are held outside the common investment fund (and not included in the calculations of headline returns).

We pool most of the individual pension scheme assets for investment purposes. This allows our smaller schemes to access economies of scale and investment opportunities that might not be available to them otherwise. This chart shows how our pooled assets were invested as at the end of the year, along with our gilt holdings.

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FUNDS UNDER STEWARDSHIP AS AT 31 DECEMBER 2022

We pool most of the individual pension scheme assets for investment purposes. This allows our smaller schemes to access economies of scale and investment opportunities that might not be available to them otherwise. This chart shows how our pooled assets were invested as at the end of the year, along with our gilt holdings:

- Public Equities: £829m
- Index-linked Gilts: £599m
- Infrastructure: £454m
- Property: £276m
- Corporate Bonds: £211m
- Private Debt: £192m
- Private Equity: £146m
- Emerging Market Debt: £76m
- Alternative Income: £42m
- Cash: £78m

All figures are provisional and subject to audit.
Housing

We provide help with housing for retiring and retired clergy, particularly supporting those who have lived in housing provided with their Church roles during their ministry.

The pandemic has been disruptive for so many aspects of our lives, with a continuing impact on the property market and retirement planning. Some clergy delayed retirement to see their parishes through the pandemic; for others, it has led to earlier retirements than they originally planned. On top of pre-existing demographic trends, this is leading to unprecedented demand for help with retirement housing.

By the end of 2022, 83 retirees had moved into Church retirement properties (equivalent to one household every four days), with around 150 applications received for retirement properties (equivalent to one household every five days), with around 150 applications received for retirement properties.

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We currently support 2,700 retired clergy and their spouses/partners with housing.

We achieved an average satisfaction score of 8.7 out of 10 for the support we offer around choosing and then moving into a rental property.

In 2022, 83 retired clergy households moved into a Church retirement property.

We support 2,700 customers with retirement housing, with a portfolio of properties spanning England and Wales. For those who welcome being part of a vibrant community, we offer the option of a flat in one of our seven community living schemes. Some may find other rental properties in our portfolio, let at a subsidised rent, more suitable for their circumstances. We also continue to support customers within our legacy home ownership arrangements.

We welcome conversations with clergy and their spouses/partners up to five years before retirement, about their options for retirement housing. While we continue to offer housing within the Church, we increasingly offer advice and information to clergy around the range of options also available with other providers, helping them to make the best decision for their retirement.

With the lifting of all pandemic restrictions, our retirement living communities have been able to return to life largely as normal, which has meant a year full of garden parties, special events and visits. We are also piloting accepting applications from ecumenical colleagues at two of our schemes, helping towards scheme costs.

Elsewhere this year, work on our property safety programme continued, with the completion of electrical safety tests across all our rental properties. We hosted four inaugural resident panel meetings, and restructured the way we deliver major works to our occupied properties.

Looking ahead, we are starting to see a growing need for advice and support on a range of different housing options, and are adapting our service accordingly. In 2023, we will also start conversations with the Church about how, together, we can ensure our housing service is sustainable for the coming decades.

The group has offered invaluable help with reviewing resident leaflets and newsletters ahead of publication. Meeting the group of some 20 individuals (it keeps growing!) has been insightful for the team, not to mention enjoyable. We have taken a lot away from the meetings and started to implement a few ideas for improving services. We look forward to meeting with the panel again in 2023.

I am grateful to our panel for their honest feedback and suggestions. They ask great questions and tell us when we are talking in jargon! Having this forum is important to us as we try to listen carefully to the voices of our tenants and residents in discerning the right way forward for our services.

Loraine Miller, Director of Housing

LISTENING CAREFULLY TO OUR RESIDENTS

In 2022, we introduced a resident panel, which gave our team an opportunity to hear first-hand feedback from our customers on our service and to get their ideas for future improvements.

We held four meetings across the year, covering topics as diverse as ‘How Church retirement housing is funded’ and ‘What does the Board look for when buying a retirement property’, to what practical support we can offer around wellbeing. Along the way, we also had a close look at our repairs and maintenance service.

One resident panel member told us: “My first thought is to say how much we appreciate the changes you are making, in setting up the panel, which enables communication both ways, and also in the change of tone in the letters etc. that you send out.”

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The work of the Pensions Board is overseen by a Board of Trustees

The trustees are elected or appointed by the members and employers of the pension schemes, and other interested bodies. The Chair of the Board is appointed by the Archbishops of Canterbury and York with the approval of General Synod. The Board of Trustees normally meets five times a year, supported also by committees covering housing, pensions, investments and audit.

Our 12 trustees are diverse and come from a range of professional backgrounds, offering significant expertise and insight to our work. Diversity is important to us, and we maintain a profile of our trustees’ diversity to ensure successful delivery and oversight of all we do.

In 2022, we completed an externally facilitated Board effectiveness review, in line with good practice under the Charity Governance Code and The Pension Regulator’s guidance. The review affirmed the strength of the Board’s governance arrangements, while also offering suggestions for further improvement.

“We would like to record my personal thanks to all trustees and committee members for their time, wisdom and support in 2022. A huge thank you also goes to our dedicated staff for their commitment and hard work.”

Clive Mather, Chair

Contact details
PO Box 2026, Pershore WR10 9BW
For more information on the Church of England Pensions Board: www.churchofengland.org/cepb

The Trustee Board as at the end of 2022:
Appointed Trustees:
Roger Boulton
Tony King
Clive Mather (Chair)
Canon Emma Osborne
Nikesh Patel
The Revd Caroline Titley
Ian Wilson

Member Nominated Trustees:
The Revd Hugh Lee
The Revd Canon Eleanor Robertshaw
Maggie Rodger
Michaela Southworth

Employer Nominated Trustees:
Richard Hubbard

We hope you find this report informative. If you have any feedback, please email cepbfeedback@churchofengland.org