

# Immanuel and St Andrew



## The Parochial Church Council (PCC) of Immanuel and St Andrew, Streatham

### Annual Report & Accounts 2019

**Registered Charity 1131245**

**Correspondence Address:**

**The Parish Office, Immanuel and St Andrew Church  
452 Streatham High Road, LONDON, SW16 3PY  
(020) 8679 6888**

Parish Office e-mail: [office@immanuelstreatham.org.uk](mailto:office@immanuelstreatham.org.uk)

Website: [www.immanuelstreatham.org.uk](http://www.immanuelstreatham.org.uk)

Immanuel and St Andrew is a Parish Church within the Church of England Diocese of Southwark

"Immanuel and St Andrew" and "Parochial Church Council [or PCC] of Immanuel and St Andrew" are working names of the Parochial Church Council of the Ecclesiastical Parish of Streatham, Immanuel and Saint Andrew, Registered Charity 1131245

## **Aim and purposes**

Immanuel and St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Sr Elizabeth Shearcroft CA, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also responsible for the management and maintenance of Immanuel and St Andrew's church and hall building at 452, Streatham High Road, London, SW16 3PY. Part of the building, including the whole of the hall, is owned by an associated charity, Immanuel Streatham Trust (IST), and the PCC manages and maintains the parts which are IST property on behalf of IST.

Although IST is legally separate from the PCC, the PCC is the trustee of IST (a sole corporate trustee) and is responsible for administering IST in accordance with its governing document. For further information, see IST's own Annual Report and Financial Statements, obtainable from the Parish Office (see front cover). IST is a registered charity, no 1091816.

## **Objectives and activities**

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Immanuel and St Andrew. Worship remains Eucharistic and, once a month, may include Baptisms. Our Services and worship put faith into practice through prayer, teaching and preaching, and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular the supplementary guidance on charities for the advancement of religion. We aim to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- The development of a missional approach to bringing the gospel to the local community, and further afield.

To facilitate this work, it is important that we maintain the fabric of the church building of Immanuel and St Andrew and the church hall.

## **Achievements and performance**

### **Worship and prayer**

The vision of Immanuel and St Andrew is to "know Jesus and to make him known" through the auspices and traditions of the Church of England. Therefore, the centre of our Sunday worship is

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the family Eucharist which takes place every Sunday morning at 10am with the Sacrament of Baptism offered on the third Sunday of the month. Immanuel prides itself on being a child friendly environment to worship. The younger congregation members participate in regular junior church sessions which run alongside the Sunday services. For very young children there is a room with books and toys for play and rest, and relayed sound from the church for the parents. The electoral roll was fully revised in April 2019 and numbered 92. The average weekly Sunday service attendance is 80, 60 of those being adults and 20 children.

Our services and worship put faith into practice through prayer, teaching and preaching, and sacrament. In particular, we try to enable people to live by their faith 24/7 and share their faith with others. The services are inclusive and welcome members of the congregation to take part, congregation members regularly read the scriptures, take intercessions and notices. We would like to have a more vibrant musical element within our services, and the development of a choir. Recently our long-standing organists/pianist left, so we are currently recruiting for an organist to play during the services. After the service there are refreshments when the members of the congregation can meet informally.

A weekly prayer group has been established and meets two Sundays per month immediately after the main worship. It is open to anyone who wishes to pray for the life of the church, themselves or for others, and also welcomes prayer requests from those who are unable to attend. In recent years we have had home groups for Lent. We would like to see more prayer groups and bible learning classes either in the evening or spiritual weekends away.

As well as our regular Services, we enable our community to celebrate and thank God at significant events of life. Through 10 Baptisms we thanked God for the gift of life; we have also celebrated 8 admissions to communion; and 21 marriage public vows were exchanged with God's blessing. There were no funerals in 2019.

### Mission and Evangelism

We are part of the family of God in South Streatham who seek to love, serve, support our community and stand up for the neediest in our local parish. Our aim is to help people relate their lives to God and to grow in private faith and public discipleship. In response to the Father's love for us and for all people we desire:

- To know Jesus and to follow his ways
- To help others in our community and beyond to know him
- To grow together as disciples

Following our Mission Action Planning in mid-2019 the following key priorities were developed.

**Mission Priority One:** To re energise our present support to the local foodbank. We are thankful that this priority area is now embedded into the life of our church.

**Mission Priority Two:** To identify the neediest in our parish and how they can be supported to be whole members of the community. This priority is ongoing.

**Mission Priority Three:** To identify the gifts and skills of our own congregation and to match them to the Diocese needs. We are making good progress with this area.

During the vacancy the capacity to fully embrace and implement MAP has been limited due to needing to maintain and nourish the church life in order for the church to be in a good place to move

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forwards with our vision once the new incumbent is in post. A few key objectives from MAP have been focused on leaving some to be embraced once our new incumbent is in post. We always encourage participation from our congregation and welcome new ideas that support the development of our mission.

An important part of our mission is to maintain and hopefully increase our level of charitable giving. For our Mission Day last year, we supported St. Michael's Fellowship, Streatham, Refugee Welcome Lambeth and the Church Mission Society (through which we support our mission partners, Tony and Katherine Paton in South East Asia and Katy and Ben Ray in Tanzania).

Our weekly parish news sheet is distributed to all who attend our services. This keeps our parishioners informed of the important matters affecting our Church and includes items for prayer. The church also has a website ([www.immanuelstreatham.org.uk](http://www.immanuelstreatham.org.uk)) which contains details of services and other events as well as information about many aspects of the life of the parish, including copies of recent sermons for the benefit of people unable to attend the church. The church website is a priority area to be revised and updated, providing easily accessible online information.

### **Pastoral care**

We have a Southwark Pastoral Auxiliary in the parish, Mrs Maureen Boothe, who is involved in Baptism preparation, assisting with the preparation of children for Admission to Communion; as well as acting Sacristan. There was a weekly Coffee Social at Immanuel and St Andrew which ran regularly on Thursday mornings. This provides a safe environment where individual needs can be met through weekly meetings with programmes that encourage learning, sharing and friendship. The programme included participation in social events such as outings, and visits of outside agencies to provide advice on topics such as funeral preparation. The regular attenders of the group 'knitted for the needy' completing a blanket for a local home and knitted "hats for the homeless". Currently this project is temporarily not running due to unforeseen circumstances, there are plans to re start this group. In the future, we would also like our pastoral care to be more accessible to all, by extending to visiting those unable to attend church through bereavement, sickness, mental health, depression or other difficult times.

### **Junior Church**

Gloria, Rebecca and Lucy have overall responsibility to lead and co-ordinate the 3 to 5 year and 6 to 9 year groups. The younger group is led by Lucy and the older group by Rebecca and Gloria. Vanessa leads both groups when the need arises but is limited by churchwarden duty.

A full programme of twice monthly Junior Church activity/lessons was offered throughout the spring, summer and autumn terms using the Seasons in the Spirit online material. After a two year absence the Junior Church Christmas Party made a return on 14th December. Thank you to all involved in the delivery.

Attendance levels are maintained; we cater for a minimum of 12 -16 regular weekly attendees across both groups, with the bulge (a minimum of x7 per week) coming from the infant group. This group continues to be attractive to families due to the link with the school which has the Ofsted 'Outstanding' rating.

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Looking ahead to 2020, Gloria and Rebecca after having led for seven years, have given notice to leave at the end of the summer term. Despite the various appeals in church, expressions of interest, successful DBS applications, we have not been able to on-board any new leaders. Succession planning continues to be an issue with the 6 to 8 year group which is at risk of closing at the end of July 2020. We need a commitment from at least four existing parents to facilitate leadership training and handover.

In August 2019 3 new volunteers (Helen, Anna, Michelle) were in the process of being trained to lead junior church sessions and led some sessions on their own. These volunteers were very willing and need to be re engaged with the revamp of the leadership of Junior Church and the reopening of Junior Church.

### Senior Group of Junior Church

We meet every week, as long as there are any children of the relevant age (Y6 and above) in church who are interested. Occasionally we have had children from Y4 or Y5 join us when they were disappointed to find there was no Junior Church that week.

We have had attendance vary from two to as many as nine children, and they are a lively and engaged group. We always start and end with a short prayer, and there is a sharing time to talk about recent events or to look forward to the week ahead.

Mostly we have been using the Seasons of the Spirit material, which has provided some interesting discussions about our stewardship of creation, the promises that God makes to us and those we make to God. Discussions on Brexit and the General Election also prompted lively debate.

Seasons often include a craft opportunity or a fun game (sometimes both, which gets very busy). The three-strand bracelets and necklaces – each strand represents love of Jesus, love for others and love for self – were again very popular with some keen members of the group making bracelets for friends.

Among the games, Kingdom Bingo was the most popular, matching phrases in Bible readings to a bingo card. We might even play Kingdom Bingo when the Senior Junior Church next take over the main service. The tag game – where each person adds another item to a growing list – was another popular one.

The children are always keen to break off to join in communion – although the lure of craft activities or games occasionally means they rush back upstairs immediately afterwards.

The biggest problem has again been the lack of volunteers.

### Lambeth South Deanery Synod

The parishes in the southern part of Lambeth, including Immanuel and St Andrew, form Lambeth South Deanery. All clergy in the Deanery are members of the Deanery Synod, along with elected representatives from each parish, including three from this parish. (Elections were last held in 2017.) Synod meets from time to time during the year to hear about matters of interest to the

Church and, when necessary, discuss business. We had three deanery synod representatives – Marion Gray, David Gray and Christian Nwazuloke.

## **Social and Outreach Activities**

We embrace the wish to continue to integrate everyone to enjoy fellowship in Christ. The Social Committee team hosted the return of the Vintage Car rally that passes our church on the A23 by providing an early breakfast for spectators and participants. Refreshments were also provided in the church hall for Remembrance Sunday for over 300 people.

Social activities play a pivotal part of our church life. Therefore, in our endeavours to maintain outreach with our parishioners and local community the social committee organised a variety of activities. These included a recent trip to Lille Christmas market; Christmas Carol and Christingle Service, International games night, Talent show, Wine tasting and bring and share meal events. The vibrant parents organised a festive Christmas party for the children which was fun filled with dancing, games and a magical Christmas Elf, as well as lots of festive treats and drinks for the children and parents, fun was had by all.

## **Ecumenical relationships**

Immanuel and St Andrew Church is a member of Love Streatham.

**Background** ~ Love Streatham is a group of churches working together to share Jesus' love in Streatham in word and action; It is a charity and registered as such in 2013. Two of its trustees are Elizabeth Shearcroft and Arthur Williams.

**The Basis of our Unity** ~ We respect the diversity of culture, experience and doctrinal understanding that God grants to His people, and for godly and pragmatic reasons we can't do everything together. But we aim to work with together when doing so reaches more people in Streatham with the Good News of Jesus. In order to clarify the essential beliefs behind our united gospel proclamation we have a statement of faith, which all member churches are asked to affirm, and all Trustees must believe wholeheartedly.

Love Streatham seeks to link together the many church denominations in Streatham through social projects, inter-church worship and engage in dialogue meetings with other faiths. Love Streatham organises a Good Friday celebration when local churches come together in an open-air service and a summer service on the common. Love Streatham particularly supports churches in their mission to the needy. Local churches have strong links to the night shelters, foodbanks, and working with the lonely and isolated. The church continues to support the West Norwood Foodbank with a collection point in the church foyer for congregation members to place non-perishable food items. In addition, each year Immanuel supports the Robes Project for the homeless by providing home cooked meals

and serving the food in St Luke's Church in West Norwood. The congregation particularly enjoy supporting homeless people and would like to be do more of this.

### **Immanuel and St Andrew Primary School** ~ *Excellence for All. Excellence from All.*

A constant background task during the year was collecting evidence for the SIAMS inspection in December 2019. A new inspection framework was announced in September 2018, and the expectations have been significantly increased. Abigail Dellar was appointed Faith & Values Lead, and she introduced new "class books" for RE and other lessons where Faith & Values were relevant. A School Chaplaincy team (of Y4, Y5 and Y6 pupils) was formed.

Governors, particularly the Faith Group, were interested to discover the breadth of evidence that was collated – not just for SIAMS but also to give children show off their RE work at Parents' Evening.

The school was awarded the top grade, excellent, at the SIAMS inspection. The evidence was sufficiently compelling that the SIAMS inspector said at the start of the inspection "I already know Immanuel & St Andrews is an excellent school. What I want to find out today is how you do it."

The new format for Parents' Evening was a big hit. Parents met the teacher in their child's classroom, so they could see the class displays, and the "waiting area" was in the adjacent classroom for each year group, with more class displays and the children's work available for excited children to show to their parents. It was a much more fun (for parents and children) than the "doctor's waiting room" style of previous years.

### **Immanuel Youth Centre**

The club did not meet during 2019.

The Management committee met in March, June, and November and discussed the plans to re-open the club in 2020 and to reconnect with the school by inviting a school governor to IYC Management Committee meetings. Neil Charlton, the Youth Worker paid for by Streatham Baptist Church, was busy finding adult volunteers to help run the Club when it resumed, as well as connecting with local youths who might want to attend the Club.

The Club's Transfer of Control Agreement (TOCA) with the School is due for renegotiation in 2020.

### **Safeguarding**

The PCC has a comprehensive safeguarding policy which is reviewed and updated annually. Hirers are also required to take account of this policy when using the premises. The Vicar, Readers and SPA are required by the diocese to keep their safeguarding training up to date, and all congregation members who are involved with children or vulnerable adults are required to have a DBS check prior to taking up their duties. Members of the PCC and congregation members who are involved with children or vulnerable adults are being encouraged to undertake the CO: Safeguarding Basic Awareness online training made available by the diocese. The latest Safeguarding Audit was submitted to the Diocese in November 2018.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

## The use of our building

Our building continues to be used throughout the week providing our main source of income, as shown in the accompanying Financial Statements. The Building Management and Maintenance Committee continue to ensure that the building is kept in a safe and clean condition. Minor decorations and repairs are carried by our caretaker as required. Major work, including the Refurbishment Project was put on hold.

The Pattern of hire over the past twelve months has been ~

### One off hires

- We hired either our hall or meeting rooms out a total of 30 times.
- We had 3 funeral wakes, 18 birthday parties, 2 awards evening/Streatham Festival events, 1 filming, 4 meetings, 1 Christmas memorial service and we were a polling station for the December elections

### Regular hirers

- We had a total of 21 regular hirers up from 17 last year.
- New groups included a children's storytelling session, a meditation group for adults and a semi regular Handmade Craft and Vintage Sale.

## Financial review

Overall income for 2019 was at £90,376 with an expenditure of £101,077, representing a shortfall of £10,701 (slightly down from 2018 where it was £11,999)

Overall giving income remained consistent with 2018 at £42,070 for the year, (vs. £42,039 in 2018)  
Hall hire income decreased slightly at £44,910 for 2019 (down from £47,355 for 2018)

Our Parish Support Fund commitment to the diocese increased slightly for 2019 at £38,800 for the year (vs £38,000 for 2018). This represents approximately 50% of the true cost of running the parish however, meaning we are subsidised by other parishes within the diocese. The PCC has indicated a desire to increase this contribution however this is reliant on significant increase to the church's income.



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Aside from the Parish Support Fund, our main outgoings include wages, utilities (£4,714 for 2019, down from £10,866) and maintenance/building work (£17,329 for 2019, up from £10,541 – this included maintenance on the floor, as well redecorating the church hall)

Overall, whilst it is positive that we have maintained giving levels, and decreased expenditure by nearly £7,000 vs 2018, effort needs to be focused on finding additional cost efficiencies in order to correct the current downward trend and return the church to a healthier financial position.

Note that the Property fund includes the income and expenditure from the hall and buildings, most of which is managed by the PCC as the corporate trustee of a separate charity – the Immanuel Streatham Trust, Registered Charity Number 1091816.

David Delbridge  
Treasurer

### Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is. We are particularly grateful for the number of people who have stepped into key roles within our church; to our wardens Joyce Lynch and Vanessa De Carvalho, our Treasurer David Delbridge and our PCC secretary Suzie Krisifoe.

### Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. The method of appointment of PCC members is set out in the Church Representation Rules. At Immanuel and St Andrew, the membership of the PCC consists of the incumbent (our vicar), churchwardens, Southwark Pastoral Auxiliary, and members elected by those who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Given its wide responsibilities the PCC has a number of committees each dealing with a particular aspect of parish life. These committees, which include finance, buildings maintenance and management, and social activities, are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

### Administrative information

“Immanuel and St Andrew”, “Parish Church of Immanuel and St Andrew”, “PCC of Immanuel and St Andrew” and “Immanuel and St Andrew Church” are working names of the Parochial Church Council

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of the Ecclesiastical Parish of Streatham, Immanuel and Saint Andrew, which is a body corporate under the PCC Powers Measure 1956 and the Church Representation Rules 2006, and a registered charity, no 1131245. It became a registered charity on 20<sup>th</sup> August 2009, having previously been excepted from registration with the Charity Commission. Correspondence address: See front cover

### Incumbent and Chair of the PCC:

Revd Sr Elizabeth Shearcroft CA (until September 2019)

### Independent Examiner:

S.A. Lewcock FCCA  
Windsor Lodge  
Millfield Road  
Hounslow  
Middlesex TW4 5PN

### Bank:

Barclays plc, Wimbledon Branch  
Barclays plc, Leicester, LE87 2BB

### Treasurer:

David Delbridge (from -  
Ms Caroline Hewitt (up to 28<sup>th</sup> April 2019) c/o  
the Parish Office (see front cover).

PCC members who have served any time from 1st January 2019 until the date these Financial Statements were approved are:

### *Ex Officio members:*

<i>Incumbent:</i>	Reverend Sr Elizabeth Shearcroft CA (Chair) (until September 2019, after that vacant)
<i>Southwark Pastoral Auxiliary:</i>	Mabel Boothe (k/a Maureen)
<i>Wardens:</i>	Vanessa de Carvalho (from April 2019) Joyce Lynch (from April 2019)
<i>Representatives on the Deanery Synod:</i>	David Gray (resigned December 2019) Marion Gray Christian Nwazuloke

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### *Elected and co-opted members:*

Lorraine Thomas (elected until 2020)  
Suzie Krisifoe (elected until 2022, PCC secretary since Sept 2019)  
David Delbridge (elected until 2022)  
Caroline Hewitt (until April 2019)  
Gloria Akano (until April 2022)  
Laleen Barrett-Wright (until April 2020)  
Catherine Cooper (until April 2019)  
Godfrey Gowa (until April 2021)  
Laura Reynolds (until April 2021)  
Arthur Williams (until April 2021)

The method of appointment of PCC members is set out in the Church Representation Rules.

This report was approved by the PCC on 2<sup>nd</sup> December 2020

Signed by Rev'd Sarah Simpson on 2<sup>nd</sup> December 2020

A handwritten signature in black ink, consisting of a large, stylized initial 'S' followed by a wavy line extending to the right.

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019**

**To the Parochial Church Council of Immanuel & St Andrew, Streatham**

This report on the accounts of the PCC for the year ended 31 December 2019, which are set out on pages 13 - 21 is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

**Respective responsibilities of the trustees and independent Examiner**

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the 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 Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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.



S.A. Lewcock FCCA  
Windsor Lodge  
Millfield Road  
Hounslow  
Middlesex TW4 5PN

2nd December 2020

**Balance Sheet as at 31 December 2019**

	Note	2019	2018
		£	£
<b>FIXED ASSETS</b>			
Inventory Assets (inalienable)	4	5	5
<b>CURRENT ASSETS</b>			
Stock	5	0	558
Debtors	6	9,497	25,975
Cash at Bank and in Hand		62,663	66,113
		<u>72,160</u>	<u>92,646</u>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>			
Creditors and accruals	7	<u>3,448</u>	<u>13,233</u>
		68,712	79,413
<b>NET ASSETS</b>		<u><b>68,717</b></u>	<u><b>79,418</b></u>
<b>FUNDS</b>			
General Fund	8	30	30
Designated Funds	8	67,253	78,174
Restricted Funds	8	1,433	1,214
		<u><b>68,717</b></u>	<u><b>79,418</b></u>

Approved by the PCC and signed on its behalf on 2<sup>nd</sup> December 2020.



**The Rev'd Sarah Simpson**  
Incumbent & PCC Chair, Immanuel & St. Andrew, Streatham

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### Statement of Financial Activities For the year ended 31 December 2019

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2019 £	TOTAL FUNDS 2018 £
<b>INCOME AND ENDOWMENTS</b>						
Voluntary income	2(a)	41,851	0	219	42,070	42,039
Activities for generating funds	2(b)	336	378	0	714	353
Income from investments	2(c)	150	0	0	150	99
Income from church activities	2(d)	1,290	46,152	0	47,442	53,919
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>43,627</b>	<b>46,530</b>	<b>219</b>	<b>90,376</b>	<b>96,410</b>
<b>EXPENDITURE</b>						
Church activities	3(a)	47,114	53,964	0	101,077	107,972
Cost of generating funds	3(b)	0	0	0	0	437
<b>TOTAL EXPENDITURE</b>		<b>47,114</b>	<b>53,964</b>	<b>0</b>	<b>101,077</b>	<b>108,409</b>
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		<b>-3,487</b>	<b>-7,434</b>	<b>219</b>	<b>-10,701</b>	<b>-11,999</b>
<b>TRANSFER OF FUNDS</b>	8	<b>3,487</b>	<b>-3,487</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>BALANCES BROUGHT FORWARD AT 1 JANUARY 2019</b>	8	<b>30</b>	<b>78,174</b>	<b>1,214</b>	<b>79,418</b>	<b>91,417</b>
<b>BALANCES CARRIED FORWARD AT 31 DECEMBER 2019</b>	8	<b>30</b>	<b>67,253</b>	<b>1,433</b>	<b>68,717</b>	<b>79,418</b>

## Notes to the Financial Statements

### 1. ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

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

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

#### Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 8.

There are no Endowment funds held.

#### Gross Income and endowments

##### Voluntary income and endowments

Collections are recognised when received by and on behalf of the PCC. Planned giving under Gift Aid is recognised only when received. Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised from 1st Jan 2018 to 31 Dec 2019. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain. Sales of books from the church bookstall are accounted for gross.

##### Income from investments

Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

##### Expenditure

##### Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

##### Activities directly relating to the work of the Church

The parish support fund is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not legal) liability is shown as a creditor in the Balance Sheet.

## **1. ACCOUNTING POLICIES continued**

### **Fixed Assets**

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Incumbent and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

### **Other plant and machinery, fixtures and fittings and office equipment**

Equipment used within church premises is depreciated on a straight-line basis over 10 years.

### **Current Assets**

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.



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### 2. INCOME AND ENDOWMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2019	TOTAL FUNDS 2018
	£	£	£	£	£
<b>2(a) Voluntary income</b>					
Planned giving - envelopes & standing orders	26,680	0	0	26,680	28,388
Collections	3,879	0	0	3,879	3,182
CAF	3,143	0	0	3,143	0
Donations	691	0	0	691	623
Donations - CAIAS	0	0	0	0	2,547
Donations - Vicar's Discretionary Fund	0	0	219	219	439
Gift day	0	0	0	0	846
Income tax recoverable	7,458	0	0	7,458	5,914
Legacies	0	0	0	0	100
	41,851	0	219	42,070	42,039
<b>2(b) Activities for generating funds</b>					
Hire of Church	295	0	0	295	0
Social Committee Fundraising	0	378	0	378	0
General Fundraising	41	0	0	41	353
	336	378	0	714	353
<b>2(c) Income from investments</b>					
Interest	150	0	0	150	99
	150	0	0	150	99
<b>2(d) Income from church activities</b>					
Community Hall Hire	0	44,910	0	44,910	47,355
Catering & Social Events	0	1,242	0	1,242	3,283
TRAID Craft Sales	118	0	0	118	1,907
Photocopying etc	0	0	0	0	20
Fees	1,172	0	0	1,172	1,354
	1,290	46,152	0	47,442	53,919
<b>TOTAL INCOME AND ENDOWMENTS</b>	<b>43,627</b>	<b>46,530</b>	<b>219</b>	<b>90,376</b>	<b>96,410</b>

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### 3. EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2019	TOTAL FUNDS 2018
	£	£	£	£	£
<b>3(a) Church activities</b>					
Missionary and charitable giving:					
Overseas					
- Christian Aid	184	0	0	184	0
Home					
- Cancer Research UK	0	0	0	0	1,342
- Love Streatham	250	0	0	250	0
- Bishop's Lent Call	0	0	0	0	523
- CMS	0	0	0	0	931
- Safe Passage	0	0	0	0	465
- Susan England Memorial Bench	0	0	0	0	1,053
- St Michael's Fellowship	0	0	0	0	466
- Vicar's Discretionary Fund	0	0	0	0	40
	434	0	0	434	4,820
<b>Ministry</b>					
Diocesan Parish Support Fund	38,800	0	0	38,800	38,000
Other Ministry Costs	5,074	0	0	5,074	6,208
Traid Craft Stock	558	0	0	558	1,665
<b>Administration</b>					
Parish Office Costs	1,848	0	0	1,848	2,038
Examination Fee	400	0	0	400	1,555
<b>Social</b>					
Catering & Social Events	0	4,414	0	4,414	3,518
<b>Property</b>					
Parish Office Costs	0	11,262	0	11,262	11,789
Cleaning	0	12,039	0	12,039	12,523
Insurance Premiums	0	4,205	0	4,205	4,429
Utilities (Gas, Water, Electricity)	0	4,714	0	4,714	10,886
Maintenance Hall / General	0	13,824	0	13,824	10,541
Building work church	0	3,505	0	3,505	0
	47,114	53,964	0	101,077	107,972
<b>3(b) Cost of generating funds</b>					
Stewardship Costs	0	0	0	0	76
Fundraising Activities	0	0	0	0	361
	0	0	0	0	437
<b>TOTAL EXPENDITURE</b>	47,114	53,964	0	101,077	108,409

**4. TANGIBLE FIXED ASSETS**

		<b>Furnishings, Fittings &amp; Equipment £</b>
<b>COST</b>		
at 1st January 2019		24,615
Additions		0
at 31st December 2019		<u>24,615</u>
<b>DEPRECIATION</b>		
at 1st January 2019		24,610
Charge for the year		0
at 31st December 2019		<u>24,610</u>
<b>NET BOOK VALUE</b>		
at 31st December 2019		<u>5</u>
at 31st December 2018		<u>5</u>
<b>5. STOCK</b>	<b>2019</b>	<b>2018</b>
	£	£
Fair trade goods	0	558
	<u>0</u>	<u>558</u>
<b>6. DEBTORS</b>	<b>2019</b>	<b>2018</b>
	£	£
Income tax recoverable	6,950	16,184
Fair trade sales income	0	160
Hall Hire	0	5,398
Legacy	0	100
Prepayments	2,547	4,133
	<u>9,497</u>	<u>25,975</u>
<b>7. CREDITORS AND ACCRUALS</b>	<b>2019</b>	<b>2018</b>
	£	£
Hall hire deposits	1,172	1,472
Grants	0	3,392
Deferred income - Hall hire in advance	0	1,263
Accruals	2,276	7,106
	<u>3,448</u>	<u>13,233</u>

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## 8. FUND DETAILS

The Unrestricted funds comprise the following:

	Balance as at 1 Jan 2019	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2019
	£	£	£	£	£	£
General Fund	30	43,627	47,114	-3,487	3,487	30
	<u>30</u>	<u>43,627</u>	<u>47,114</u>	<u>-3,487</u>	<u>3,487</u>	<u>30</u>

The Designated funds comprise the following:

	Balance as at 1 Jan 2019	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2019
	£	£	£	£	£	£
Social Fund	3,812	1,620	4,414	-2,794	0	1,018
Property Fund	74,362	44,910	49,550	-4,640	-3,487	66,235
	<u>78,174</u>	<u>46,530</u>	<u>53,964</u>	<u>-7,434</u>	<u>-3,487</u>	<u>67,253</u>

The Restricted funds comprise the following:

	Balance as at 1 Jan 2019	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2019
	£	£	£	£	£	£
Vicar's Discretionary Fund	689	219	0	219	0	908
CAIAS Fund	520	0	0	0	0	520
Inalienable Assets Fund	5	0	0	0	0	5
	<u>1,214</u>	<u>219</u>	<u>0</u>	<u>219</u>	<u>0</u>	<u>1,433</u>
<b>Total movement of funds</b>	<b>79,418</b>	<b>90,376</b>	<b>101,077</b>	<b>-10,701</b>	<b>0</b>	<b>68,717</b>

## ANALYSIS OF DESIGNATED FUNDS

	Property Fund	Social Fund	Total
	£	£	£
<b>Balance as at 1st January 2019</b>	<b>74,362</b>	<b>3,812</b>	<b>78,174</b>
<b>Income and Endowments</b>			
Community Hall Hire	44,910	0	44,910
Social Committee Fundraising	0	378	378
Catering & Social Events	0	1,242	1,242
	<u>44,910</u>	<u>1,620</u>	<u>46,530</u>
<b>Expenditure</b>			
Parish Office Costs	11,262	0	11,262
Cleaning	12,039	0	12,039
Insurance Premiums	4,205	0	4,205
Utilities (Gas, Water, Electricity)	4,714	0	4,714
Maintenance Hall / General	13,824	0	13,824
Building work church	3,506	0	3,506
Catering & Social Events	0	4,414	4,414
	<u>49,550</u>	<u>4,414</u>	<u>53,964</u>
<b>Transfer of funds</b>	<b>-3,487</b>	<b>0</b>	<b>-3,487</b>
<b>Balance as at 31st December 2019</b>	<b>66,235</b>	<b>1,018</b>	<b>67,253</b>

**ANALYSIS OF RESTRICTED FUNDS**

	<b>Vicar's Discretionary Fund</b>	<b>Inalienable CAIAS Assets Fund</b>	<b>Total</b>
	£	£	£
<b>Balance as at 1st January 2019</b>	<b>689</b>	<b>520</b>	<b>1,214</b>
<b>Income and Endowments</b>			
Collections	219	0	219
Donations	0	0	0
	<hr/> 219	<hr/> 0	<hr/> 219
<b>Expenditure</b>			
Donation	0	0	0
	<hr/> 0	<hr/> 0	<hr/> 0
<b>Transfer of funds</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Balance as at 31st December 2019</b>	<b>908</b>	<b>520</b>	<b>1,433</b>

**9. RELATED PARTY TRANSACTIONS**

The Incumbent and certain other P.C.C. members incurred small out of pocket expenses in relation to church activities and were reimbursed in full.