

Immanuel and St Andrew



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

Annual Report 2020

Registered Charity 1131245

Correspondence Address:

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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

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

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

This report on the accounts of the PCC for the year ended 31 December 2020, which are set out attached to the report 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

19 March 2021

Aim and Purposes

Immanuel and St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, vacant until October 2020 and then Revd Sarah Simpson as Priest-in-Charge, 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 includes 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. The way we have carried out this vision has had to be radically different this year because of the Covid-19 pandemic. In the early part of the year we were able to have our regular Sunday service at 10am including the Eucharist. These services were taken by a

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number of local clergy as the parish was in vacancy. There were also groups for children and young people which ran alongside Sunday services and 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.

During the first lockdown services had to stop and a *WhatsApp* group was started in order for members of the congregation to keep in touch and it was used to send a weekly podcast which contained music, a Bible reading, brief talk and intercessions. Lorraine Thomas and Mark Johnson put the podcasts together and members of the congregation and local clergy contributed audio recordings. The podcasts were greatly appreciated and a good source of spiritual nourishment and encouragement to people. They reached beyond our regular Sunday congregation too as they were forwarded by some to friends and relatives.

When lockdown lifted we were able to tentatively return to services in the building though many stayed away because of concerns around Covid 19. When our new Priest joined us, services were able to be livestreamed so that people could access them remotely. We were able to have a Christingle service for our families with young children which was a highlight. When the decision was taken in December to move entirely online a pattern of weekly Eucharists services livestreamed over Zoom and on Facebook, with readings, prayers and songs recorded by members of the congregation. We also had a Thursday evening prayer meeting on Zoom which was called 'Praying in lockdown'. Our Carol service had to be online but we were able to digitally blend voices on recordings to create our 'Immanuel Christmas Choir' which was a real source of joy (we sounded perfectly imperfect!).

In 2020 there was one baptism and one funeral and there were 96 people on the electoral roll.

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

On our current Mission Action Plan we have been working with the following priorities:

Mission Priority One: To re energise our present support to the local foodbank.

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

Mission Priority Three: To identify the gifts and skills of our own congregation and to match them to the Diocese needs.

During the vacancy and with the onset of the pandemic the capacity to fully embrace and implement MAP was limited due to needing to maintain and nourish the church life in order for the church to be in a good place to move forwards with our vision once the new incumbent is in post.

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The role of Mission Secretary has been vacant and our Mission Day was unable to take place. Our Christingle Service did take a collection for The Children's Society and we raised £60 for them. We will need to review and rekindle our support for the charities we have been involved with.

As this year has made it an urgent priority to develop our online presence we have been able to create a new website (www.immanuelstreatham.org.uk), add information about our church and services to 'A Church Near You', start a Facebook page for the church

(<https://www.facebook.com/ImmanuelStreatham/>) and a weekly email containing information about what is happening in our Immanuel community and links to services and other church meetings.

We were also able to reach out to those in our community with a grant awarded by the diocese which was used to buy a large banner for outside the church, welcoming people to online worship and pointing them towards our website, and also to print 3000 Christmas postcards with our online worship details and a prayer which people from the congregation posted through letterboxes around the parish in December.

Pastoral Care

Our Southwark Pastoral Auxiliary, Mrs Maureen Boothe, had to stand back from her responsibilities at the church this year for personal reasons. The WhatsApp group created for the church has been a great source of support for the congregation and people have been individually keeping in contact and caring for one another throughout the pandemic.

Junior Church

The year began with four leaders, Gloria Akano, Rebecca Pearce, Lucy Johnston and Vanessa de Carvalho responsible for leading the 3yrs to 5yrs and 6yrs to 10yrs. A full programme of twice monthly sessions was planned until the end of July using the Seasons of the Spirit material. Attendance levels remained constant with 12-16 regular attendees across both groups, the bulge being the younger infant group (due to the church's link to its 'outstanding' primary school). The schedule was thwarted in March with the onset of coronavirus and subsequent lockdown. In July Gloria Akano and Rebecca Pearce resigned from their position (after leading for seven years). Sarah Simpson, our new Priest-in-Charge led a number of 'Family Fun Zoom' sessions in order to reach out to the Junior Church Community and we were also able to host a Christingle Service which had to be ticketed due to COVID-19 but was very much enjoyed by those who were able to come.

Senior Group of Junior Church

2020 has been dominated by COVID lockdown, so the Senior Junior Church has not met.

Once lockdown is over we will be looking for adult volunteers to assist and to help plan the sessions. We can re-use the *Season of the Spirit* material we have used for the last two years, but some fresh ideas would be most welcome.

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Until we resume normal services it is hard to judge how many, and how quickly, the teenagers will return to church.

It has been good to see several of our younger members contributing readings and prayers for our Zoom services.

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 two deanery synod representatives (David Gray had resigned) – Marion Gray and Christian Nwazuloke.

Social and Outreach Activities

Due to Covid the social committee has not had the opportunity to carry out its usual programme of activities for the year. We like the rest of the dioceses have had to pivot our activity online. However, just before lockdown we were able to meet on Streatham Common for a church picnic following the service. A good cross section of the congregation attended and an enjoyable time was had by all.

Once we went into lockdown we created a *WhatsApp* group:

- 1) to stay together and feel supported
- 2) to be informed about church activities including any 'online' social activities/notices
- 3) to continue praying and worshipping together

The group started by posting games, puzzles, twisters, word searches, jokes and Covid information. It had lots of interaction and engagement.

As the lockdown continued and the Covid crisis became worse the need for something more "church" was required and the podcast was born.

The podcast allowed members of Immanuel who had never read before, to read; those who had never sung before to sing and for people who had never prayed before in public to pray on the podcast. The biggest blessing was the appreciation that followed those who took part. Week on week the congregation (and wider community who would have it sent to them) listened. It created a wonderful spirit of togetherness and appreciation for our church and the talent within it.

This seemed to be all the social we needed during this time as everyone took part in it (even as a listener). Hearing familiar voices of our community every Sunday morning seemed to take the place of our social activity for the rest of the year.

Ecumenical Relationships

Love Streatham is the name of a Charity that links together the churches of Streatham that seek to work together in sharing The Love of Jesus through supporting the disadvantaged members of our community. This year our shared projects and services have been hit hard by the Covid outbreak. We had to cancel our inter church weekend on The Common in the Summer when we have free activities for families on the Saturday and come together as a church on the Sunday morning. The same happened to our Good Friday Service on Streatham Green and The Pentecost Service at Lewin Road Baptist Church. A number of our joint social action projects such as night shelters and soup kitchens also suffered.

We have continued to have our members meeting over the internet and it has been interesting to see how the different churches have faced the challenge of lockdown. A number of churches were very reluctant to physically close down their buildings on Sundays but out of this found new ways of communicating with their congregations. Prayer continues to be the great unifier between Christians.

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

School-Church Cooperation

The school were involved with the interview process for the candidates of our new incumbent.

When Sarah Simpson was pointed as Priest-in-Charge, she quickly established a strong relationship with the school and the children:

- Recording messages for the children, both to introduce herself and for use in Collective Worship.
- Christmas windows created by the children and displayed in church.

COVID

With the new leadership structure that Bronia Grehan had set up the school was a huge help when COVID lockdown struck in early 2020. While many schools waited for guidance from the DfE and Ofsted, Bronia Grehan and the Senior Leadership Team immediately recognised what needed to be done and everyone set to the task with great skill and commitment. The school quickly made the transition to distance learning:

- First through paper-based learning packs
- then to on-line lessons via (myUSO)
- then to on-line learning using Microsoft Teams

Classes for the children of Key workers were set up, and one of the (very few) criticisms we had was that the (mixed age) Key worker classes were not using the same curriculum as the distance learning for other children. This was addressed in early 2021 with key worker classes accessing the same lessons as the rest of their year groups.

Ofsted Virtual Visit

An Ofsted “Virtual visit” (not an inspection) on 4th November 2020 noted that the distance learning in 2020 had been so effective that the children were, on average, about 10% behind their age-expected attainment. The inspectors described this as “impressive” given the challenges of the 2020 lockdown and agreed with the school’s own assessment that children would be back at age-expected attaining by July 2020 ... if there was no second lockdown.

When children returned to school in September 2020, the focus was on giving children (and staff) the tools they would need in the event of the possible second lockdown:

- Using Teams more effectively
- Having an eagerness for learning
- Having the confidence to be self-learners
- More laptops for teachers
- Laptops and 4G WiFi for disadvantaged children

Immanuel Youth Centre

The club did not meet during 2020. The Club's Transfer of Control Agreement (TOCA) with the School was due for renegotiation in 2020 but this has not happened. The management committee met informally with the new Priest-in-Charge in November to discuss the situation. There are questions around the future of the youth club and whether it is viable in the current climate. These will need to be explored in the coming year and decisions made about how to proceed.

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 Priest-in-Charge, 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 last 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

Churchwardens' Fabric Report

The church building has remained empty for a large portion of the year 2020, due to the Covid-19 pandemic which prevented groups of people from being together. The building was closed for worship and hall hirers

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in the first lockdown of 2020 on 23/03/2020. It only reopened in September following a risk assessment which outlined measures to prevent the spread and then closed again in December once London entered 'tier 3' of Covid-19 restrictions.

Decorating work was carried out in the entrance hall to create a welcoming feel; blue seating was added, and the walls were repainted. The area is now being well maintained and kept clutter free, apart from the occasional leaf or two being blown in through the doors on a windy day! The area appears lighter and fresh. It was well received by the congregation. Thanks to Diccon Reynolds for his work.

The chairs in the church were repositioned by Sarah Simpson, our Priest-in-Charge. They are now in a semi-circle formation which is aesthetically matched to the curve of the altar stage and gives a feeling of the congregation being together as one. We were lucky to have a huge Christmas tree donated to us along with a collection of decorations given by many. Thanks to all.

Sarah Simpson has been re-organising storage space and de-cluttering where necessary. There is now a bright, colourful banner positioned on the exterior wall facing the common, welcoming all to attend our services.

Maintenance and Outstanding Repair Work

A new small boiler was fitted, and the radiators were flushed. Towards the end of 2020, two small leaks were spotted coming from the pipe of the small water heater and a pipe beneath the three large boilers. These will need to be addressed when the boilers are next checked. The boilers are working well but were switched off during the church closure to save money.

The stained-glass windows in the Junior Church room have several small holes and some bowed windows. Luckily, no water is getting in, but we will need to investigate repairing them and the costs involved.

Damp behind the dais was noticed early in the year. In the absence of people and heat, the damp spread rapidly due to water infiltration caused by broken tiles. The broken tile has been fixed and there is no longer any water getting in so all that remains to be done is the cosmetic work inside.

A couple of damaged tiles were noticed upon a recent roof inspection, but not to the point of needing repairing or replacing. This will be regularly checked and dealt with when deemed necessary.

No large scale building projects are on the horizon as the fabric of the building is in good condition. The last Quinquennial survey was carried out in May 2017 which means we are due another one next year.

We look forward to returning to church services in the building and allowing our space to be rented for the good of our community once Covid-19 restrictions are eased.

Financial Review

2020 was a difficult year in many ways, not least for the Church's finances, due to the impact of Covid on hall hire revenue and Sunday giving. As a result, cash reserves have been significantly impacted, despite some efforts to mitigate. Overall income for the year was at £48,324 with an expenditure of £71,594, representing a deficit of £23,270.

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The reduced income (down from £90,376 for 2019) can in part be attributed to the significant reduction in hall hire income as a result of Covid restrictions. Hall hire income represented just £17,504 for 2020, a reduction of £27,406 compared to the previous year.

The lack of Sunday services as a result of Covid also impacted on giving, with giving income at £30,136 for the year (down from £42,070 for 2019)

In a bid to mitigate further impact of Covid on the Church finances, the PCC took the difficult decision to reduce the Parish Support Fund commitment from May onwards and as a result the overall contribution for the year was £29,747 (vs £38,800 for 2019). This represents a temporary reduction, and there is commitment from the PCC to increase our commitment as soon as our financial position starts to stabilise. The Church also made use of the government's furlough scheme for much of the year, saving £4,919 on wages as a result.

Aside from the Parish Support Fund, the main outgoings included maintenance / building work (£12,232 for 2020, down from £17,329 for 2019). This in part was a result of the decision to use the Church closure as an opportunity to refurbish the entrance hall.

In summary, it has been a challenging and unpredictable year. Effort needs to be focused on continuing to find and implement cost savings in 2021, along with a renewed focus on giving to return the Church to a stable financial position and rebuild our financial reserves.

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. Thank you to our wardens, Vanessa de Carvalho and Joyce Lynch who have kept the church going during the vacancy. Thank you also to our treasurer David Delbridge for his diligence in keeping an eye on the church finances and for Suzie Krisifoe, the PCC secretary for keeping us organized in our meetings.

We are also particularly grateful for Lorraine Thomas who created and managed a social media *WhatsApp* group and weekly podcast which allowed the congregation and members of the community to stay connected with the church and one another since the country went into the first lockdown.

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 Priest-in-Charge), churchwardens, Southwark Pastoral Auxiliary, and members elected by those who are on the electoral roll of the church.

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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 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 20th August 2009, having previously been excepted from registration with the Charity Commission. Correspondence address: See front cover

Incumbent and Chair of the PCC:

Vacant until October 2020

Revd. Sarah Jamieson Simpson (from 4th October 2020)

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

c/o the Parish Office (see front cover).

PCC members who have served any time from 1st January 2020 until the date these Financial Statements were approved are:

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Ex Officio members:

Incumbent: Vacant until October 2020 and then
Revd. Sarah Jamieson Simpson (from 4th October 2020)

Southwark Pastoral Auxiliary: Mabel Boothe (k/a Maureen)

Wardens: Vanessa de Carvalho
Joyce Lynch

*Representatives on the
Deanery Synod:* Marion Gray
Christian Nwazuloke

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)
Gloria Akano (until April 2022)
Laleen Barrett-Wright (until April 2020)
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 16th April 2021

Signed by Revd. Sarah Simpson on 16th April 2021



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Balance Sheet as at 31 December 2020

	Note	2020		2019	
		£	£	£	£
FIXED ASSETS					
Inventory Assets (inalienable)	4		5		5
CURRENT ASSETS					
Debtors	5	14,192		9,497	
Cash at Bank and in Hand		32,765		62,663	
		46,957		72,160	
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Creditors and accruals	6	1,966		3,448	
			44,991		68,712
NET ASSETS		44,996		68,717	
FUNDS					
General Fund	7		30		30
Designated Funds	7		43,084		67,253
Restricted Funds	7		1,882		1,433
			44,996		68,717

Approved by the PCC and signed on its behalf on 16th April 2021.



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 2020

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
Note	£	£	£	£	£
INCOME AND ENDOWMENTS					
Voluntary income	29,275	0	861	30,136	42,070
Activities for generating funds	0	0	0	0	714
Income from investments	85	0	0	85	150
Income from church activities	599	17,504	0	18,103	47,442
TOTAL INCOME AND ENDOWMENTS	29,959	17,504	861	48,324	90,376
EXPENDITURE					
Church activities	33,914	37,718	412	72,044	101,077
Cost of generating funds	0	0	0	0	0
TOTAL EXPENDITURE	33,914	37,718	412	72,044	101,077
SURPLUS / (DEFICIT) FOR THE YEAR	-3,955	-20,214	449	-23,720	-10,701
TRANSFER OF FUNDS	3,955	-3,955	0	0	0
BALANCES BROUGHT FORWARD AT 1 JANUARY 2020	30	67,253	1,433	68,717	79,418
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020	30	43,084	1,882	44,996	68,717

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 2020	TOTAL FUNDS 2019
	£	£	£	£	£
2(a) Voluntary income					
Planned giving - envelopes & standing orders	20,749	0	0	20,749	26,680
Collections	766	0	0	766	3,879
CAF	2,090	0	0	2,090	3,143
Donations	65	0	0	65	691
Donations - Vicar's Discretionary Fund	0	0	23	23	219
Grants	0	0	838	838	7,458
Income tax recoverable	5,605	0	0	5,605	7,458
	29,275	0	861	30,136	42,070
2(b) Activities for generating funds					
Hire of Church	0	0	0	0	295
Social Committee Fundraising	0	0	0	0	378
General Fundraising	0	0	0	0	41
	0	0	0	0	714
2(c) Income from investments					
Interest	85	0	0	85	150
	85	0	0	85	150
2(d) Income from church activities					
Community Hall Hire	0	17,504	0	17,504	44,910
Catering & Social Events	0	0	0	0	1,242
TRAID Craft Sales	0	0	0	0	118
Fees	599	0	0	599	1,172
	599	17,504	0	18,103	47,442
TOTAL INCOME AND ENDOWMENTS	29,959	17,504	861	48,324	90,376

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3. EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
	£	£	£	£	£
3(a) Church activities					
Missionary and charitable giving:					
Overseas					
- Christian Aid	0	0	0	0	184
Home					
- Love Streatham	0	0	0	0	250
	0	0	0	0	434
Ministry					
Diocesan Parish Support Fund	29,747	0	0	29,747	38,800
Other Ministry Costs	2,550	0	0	2,550	5,074
Traid Craft Stock	0	0	0	0	558
Administration					
Parish Office Costs	1,267	0	0	1,267	1,848
Examination Fee	350	0	0	350	400
Social					
Catering & Social Events	0	115	0	115	4,414
Property					
Parish Office Costs	0	5,782	0	5,782	11,262
Cleaning	0	7,688	0	7,688	12,039
Insurance Premiums	0	4,667	0	4,667	4,205
Utilities (Gas, Water, Electricity)	0	7,234	0	7,234	4,714
Maintenance Hall / General	0	12,232	0	12,232	13,824
Building work church	0	0	0	0	3,505
Christmas Outreach					
Cards & banner	0	0	322	322	0
Tech					
Sound mixing desk	0	0	90	90	0
	33,914	37,718	412	72,044	101,077
3(b) Cost of generating funds					
Stewardship Costs	0	0	0	0	0
Fundraising Activities	0	0	0	0	0
	0	0	0	0	0
TOTAL EXPENDITURE	33,914	37,718	412	72,044	101,077

4. TANGIBLE FIXED ASSETS

	Furnishings Fittings & Equipment
	£
COST	
at 1st January 2020	24,615
Additions	<u>0</u>
at 31st December 2020	<u>24,615</u>
 DEPRECIATION	
at 1st January 2020	24,610
Charge for the year	<u>0</u>
at 31st December 2020	<u>24,610</u>
 NET BOOK VALUE	
at 31st December 2020	<u>5</u>
at 31st December 2019	<u>5</u>

5. DEBTORS

	2020	2019
	£	£
Accrued income	319	0
Income tax recoverable	12,555	6,950
Prepayments	1,318	2,547
	<u>14,192</u>	<u>9,497</u>

6. CREDITORS AND ACCRUALS

	2020	2019
	£	£
Hall hire deposits	0	1,172
Accruals	1,966	2,276
	<u>1,966</u>	<u>3,448</u>

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7. FUND DETAILS

The Unrestricted funds comprise the following:

	Balance as at 1 Jan 2020	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2020
	£	£	£	£	£	£
General Fund	30	29,959	33,914	-3,955	3,955	30
	<u>30</u>	<u>29,959</u>	<u>33,914</u>	<u>-3,955</u>	<u>3,955</u>	<u>30</u>

The Designated funds comprise the following:

	Balance as at 1 Jan 2020	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2020
	£	£	£	£	£	£
Social Fund	1,018	0	115	-115	0	903
Property Fund	66,235	17,504	37,603	-20,099	-3,955	42,181
	<u>67,253</u>	<u>17,504</u>	<u>37,718</u>	<u>-20,214</u>	<u>-3,955</u>	<u>43,084</u>

ANALYSIS OF DESIGNATED FUNDS

	Property Fund	Social Fund	Total
	£	£	£
Balance as at 1st January 2020	66,235	1,018	67,253
Income and Endowments			
Community Hall Hire	17,504	0	17,504
	<u>17,504</u>	<u>0</u>	<u>17,504</u>
Expenditure			
Parish Office Costs	5,782	0	5,782
Cleaning	7,688	0	7,688
Insurance Premiums	4,667	0	4,667
Utilities (Gas, Water, Electricity)	7,234	0	7,234
Maintenance Hall / General	12,232	0	12,232
Catering & Social Events	0	115	115
	<u>37,603</u>	<u>115</u>	<u>37,718</u>
Transfer of funds	-3,955	0	-3,955
Balance as at 31st December 2020	42,181	903	43,084

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The Restricted funds comprise the following:

	Balance as at 1 Jan 2020	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2020
	£	£	£	£	£	£
Vicar's Discretionary Fund	908	23	0	23	0	931
CAIAS Fund	520	0	0	0	0	520
Inalienable Assets Fund	5	0	0	0	0	5
Christmas Outreach Fund	0	338	322	16	0	16
Tech Fund	0	500	90	410	0	410
	<u>1,433</u>	<u>861</u>	<u>412</u>	<u>449</u>	<u>0</u>	<u>1,882</u>

ANALYSIS OF RESTRICTED FUNDS

	Vicar's Discretionary Fund	Inalienable Assets CAIAS Fund	Christmas Outreach	Tech Fund	Total
	£	£	£	£	£
Balance as at 1st January 2020	908	520	5	0	1,433
Income and Endowments					
Donations	23	0	0	0	23
Grants	0	0	0	338	338
	<u>23</u>	<u>0</u>	<u>0</u>	<u>338</u>	<u>861</u>
Expenditure					
Church banner	0	0	0	97	97
Cards for parish	0	0	0	225	225
Sound mixing desk	0	0	0	90	90
	<u>0</u>	<u>0</u>	<u>0</u>	<u>322</u>	<u>412</u>
Transfer of funds	0	0	0	0	0
Balance as at 31st December 2020	931	520	5	16	1,882

8. 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.