

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF PURLEY, ST. MARK (WOODCOTE)

England & Wales · Charity number 1128860

Details

Other names ST. MARK'S PCC WOODCOTE

Status Registered

Legal form Previously excepted

Registered 2009-03-27

Register [View on the Charity Commission register](#)

Contact

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Purley
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Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Regular public worship open to all. Promoting the whole mission of the Church through provision of activities for senior citizens, parents and toddlers and other special needs groups. Supporting other charities in the UK and overseas.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Croydon

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£164,726	£163,843	-	-
2023-12-31	£158,628	£179,503	-	-
2022-12-31	£161,333	£159,160	-	-
2021-12-31	£137,204	£122,253	-	-
2020-12-31	£97,283	£117,700	-	-

Trustees

Name	Role	Appointed
Rev Fiona Margaret Weaver	Chair	2013-05-19
BRENDA MARY KNIGHT		
Charles Howard Mewton Marsh		2024-05-12
Deirdre Vera Lea		2021-05-09
Dr EDWIN ARIYNAYAGAM SINGARATNAM		
Eudareen Moncrieffe		2021-05-09
Ian Robinson		2016-04-17
JULIAN VICTOR PEARCEY		
Professor THOMAS KERN JAMIESON-CRAIG		2013-04-22
STEPHEN THOMAS DAWSON		2011-04-25
SUSAN JANE CARTER		2011-04-25
Sarah Judith Chartres		
TONY TUCKER		

Accounts

REPORT OF THE TREASURER AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024
FOR
ST. MARK'S CHURCH WOODCOTE

ST. MARK'S CHURCH WOODCOTE

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FOR THE YEAR ENDED 31 DECEMBER 2024**

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ST. MARK'S CHURCH WOODCOTE
REPORT OF THE TREASURER
FOR THE YEAR ENDED 31 DECEMBER 2024

The 2024 financial results show a moderate surplus, with incoming resources exceeding resources expended by £883. This compares with a deficit of £30,875 in 2023, both years' figures stated before gains or losses on fixed asset investments. Income, including from investments, rose by 10.8%, whilst expenditure went down by 8.7%. More detail of income and expenditure is shown at pages 12 to 13.

Income and recovered Gift Aid from donors - whether from regular giving, cash and electronic collections at services or one-off donations - was 15.3% higher than in 2023. Letting income from the halls, church and annex rose by 9.4%, reflecting the proactive efforts of our Halls Letting Manager, Sue Carter. The increase in the income of the annex, known as the Lodge, was particularly noteworthy.

As regards the lower expenditure, the main factors were spending significantly less on repairs and maintenance and having no hall hire bad debts. We are still experiencing high energy costs, though these have been on a moderate downward trend in winter 2024/25.

In 2024 the church paid £64,500 (2023: £62,300) to the Diocesan Parish Support Fund, which was a slightly higher increase than suggested by the Diocese. The Diocese advised us that our funding was allocated to its budgets in these proportions: Ministers' pay, including National Insurance and pensions, £30,300; Ministers' housing £8,500; training and other ministry support £13,700; and wider support for parishes £12,000. The PCC has pledged £66,800 to the Parish Support Fund for 2025, again exceeding the higher contribution sought by the Diocese.

We withdrew £10,000 of fixed asset investments during the year to ensure there were comfortable cash balances whilst we paid for gas and electricity that remain at historically high prices. As regards energy costs, the 2022 Diocesan grant of £1,400 towards heating costs has not been repeated in 2023 or 2024. Our total investment portfolio had a year-end valuation of £331,735, which was 0.6% higher – in spite of the withdrawal of £10,000 – than the comparable figure of £329,694 in 2023. The investments held by the Diocese can only be used on expenditure of an ecclesiastical nature approved by the Diocese, although the income arising from the investments is paid across to St Mark's for unrestricted use. In March 2025 the PCC, guided by the preparatory work of the Finance sub-committee, reviewed the investment portfolio and approved moderate rebalancing aimed at further diversification and reduction in risk.

Note 14 provides more detail about the reserves policy and the major risks faced by St Mark's. As regards risks, although our planned giving has held up remarkably well thanks to the continuing generosity of parishioners, the average age of our donors is rising, with very few being of working age. Over the longer term, the regular giving has not been rising in real terms, a situation masked in recent years by generous one-off gifts. A further challenge is that the church relies on letting income to guard against the depletion of our financial investments and to maintain contributions to the ever-increasing costs of the Parish Support Fund. It is therefore essential to keep the hall and lodge facilities inviting as well as functional. Hall letting is a competitive environment. The halls are 60 years old and significant, unpredictable expenditure on electrical and roofing works has been the consistent experience of recent years. Our Thursday Group of parishioners who carry out a significant number of minor maintenance tasks at cost is diminishing in number, therefore relatively more is being spent on external contractors. The costs of materials and tradesmen have risen in real terms since the pandemic. Finally, and not least, it is becoming more difficult to find volunteers, whether members of the congregation or not, to assume positions of responsibility and carry out important tasks.

As foreshadowed in my 2023 report, our Halls Letting Manager Sue Carter has expanded the letting income markedly through her active marketing and good relationships with hirers, so thanks are very much due to Sue. Geoff Knight continues to support us with his competent administration of the letting finances. Thanks also to Terry Cairns for supervising the planned giving programme, carrying out the church's banking and recovering Gift Aid from HMRC – over £13,000 came back to us in 2024. Former Treasurer Tony Tucker has provided wise advice on financial issues, especially on investments. I am grateful to our accounts examiner, Andrew Harker, for advice on making more efficient use of our Xero accounting package. My particular thanks go to the Deputy Treasurer Sarah Chartres who, in addition to her PCC and Service Warden duties, processes well over 1,000 transactions in a year, as well as dealing with payroll, tax, HR matters, procurement and contracts, all aspects of energy use, and a full range of other problem-solving tasks, often unconnected with finance. Finally, thanks to the congregation and parishioners of St Mark's for their extensive support, both seen and unseen.

C I Robinson

C I Robinson, Honorary Treasurer

Date: *04 May 2025*

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
ST. MARK'S CHURCH WOODCOTE**

I report on the accounts for the year ended 31st December 2024, which are set out on the statement of financial activities, balance sheet and associated notes.

Respective responsibilities of the members of the Parochial Church Council (PCC) and the Independent Examiner

As the 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 Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act.
- follow the procedures laid down in the General Directions given by the Charity Commissioners Section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

- (1) which 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; or
 - to prepare accounts which accord with these accounting records have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Andrew Harker FCCA

1 Clarence Road
Horsham
West Sussex
RH13 5SJ

Date: 5 May 2025

ST. MARK'S CHURCH WOODCOTE

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

		Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	86,048	4,794	90,842	78,774
Other trading activities	3	61,417	-	61,417	57,048
Investment income	4	10,414	2,053	12,467	12,806
Total		<u>157,879</u>	<u>6,847</u>	<u>164,726</u>	<u>148,628</u>
 EXPENDITURE ON					
Charitable activities	5				
Giving to Missions and Charities		3,437	969	4,406	5,478
Church expenses		78,143	2,886	81,029	100,554
Annex costs		1,072	-	1,072	-
Diocese contribution		64,500	-	64,500	62,300
Other costs		12,836	-	12,836	11,171
Total		<u>159,988</u>	<u>3,855</u>	<u>163,843</u>	<u>179,503</u>
 Net gains on investments		<u>8,256</u>	<u>3,786</u>	<u>12,042</u>	<u>28,957</u>
 NET INCOME/(EXPENDITURE)		6,147	6,778	12,925	(1,918)
Transfers between funds	13	<u>2,053</u>	<u>(2,053)</u>	<u>-</u>	<u>-</u>
 Net movement in funds		8,200	4,725	12,925	(1,918)
 RECONCILIATION OF FUNDS					
Total funds brought forward		<u>262,465</u>	<u>87,120</u>	<u>349,585</u>	<u>351,503</u>
 TOTAL FUNDS CARRIED FORWARD		<u><u>270,665</u></u>	<u><u>91,845</u></u>	<u><u>362,510</u></u>	<u><u>349,585</u></u>

The notes form part of the accounts

ST. MARK'S CHURCH WOODCOTE

**BALANCE SHEET
31 DECEMBER 2024**

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	8	10,073	-	10,073	9,694
Investments	9	<u>252,329</u>	<u>79,406</u>	<u>331,735</u>	<u>329,694</u>
		262,402	79,406	341,808	339,388
CURRENT ASSETS					
Debtors	10	12,202	-	12,202	7,942
Investments	11	29	5,000	5,029	5,029
Cash at bank		<u>6,956</u>	<u>7,439</u>	<u>14,395</u>	<u>11,539</u>
		19,187	12,439	31,626	24,510
CREDITORS					
Amounts falling due within one year	12	(10,924)	-	(10,924)	(14,313)
NET CURRENT ASSETS		<u>8,263</u>	<u>12,439</u>	<u>20,702</u>	<u>10,197</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		270,665	91,845	362,510	349,585
NET ASSETS		<u>270,665</u>	<u>91,845</u>	<u>362,510</u>	<u>349,585</u>
FUNDS	13				
Unrestricted funds				270,665	262,465
Restricted funds				<u>91,845</u>	<u>87,120</u>
TOTAL FUNDS				<u>362,510</u>	<u>349,585</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 04 May 2025 and were signed on its behalf by:

C. I. Robinson
C I Robinson, Honorary Treasurer

1. ACCOUNTING POLICIES

ST. MARK'S CHURCH WOODCOTE

NOTES TO THE ACCOUNTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

4. INVESTMENT INCOME

	2024	2023
	£	£
Interest received	<u>12,467</u>	<u>12,806</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Giving to Missions and Charities	4,406	-	4,406
Church expenses	81,029	-	81,029
Annex costs	1,072	-	1,072
Diocese contribution	64,500	-	64,500
Other costs	<u>9,721</u>	<u>3,115</u>	<u>12,836</u>
	<u>160,728</u>	<u>3,115</u>	<u>163,843</u>

6. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Other costs	<u>392</u>	<u>2,723</u>	<u>3,115</u>

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	72,819	5,955	78,774
Other trading activities	57,048	-	57,048
Investment income	<u>12,695</u>	<u>111</u>	<u>12,806</u>
Total	<u>142,562</u>	<u>6,066</u>	<u>148,628</u>
EXPENDITURE ON			
Charitable activities			
Giving to Missions and Charities	3,748	1,730	5,478
Church expenses	85,631	14,923	100,554
Diocese contribution	62,300	-	62,300
Other costs	<u>11,171</u>	<u>-</u>	<u>11,171</u>
Total	<u>162,850</u>	<u>16,653</u>	<u>179,503</u>
Net gains on investments	<u>20,859</u>	<u>8,098</u>	<u>28,957</u>
NET INCOME/(EXPENDITURE)	571	(2,489)	(1,918)
Transfers between funds	<u>(1,985)</u>	<u>1,985</u>	<u>-</u>
Net movement in funds	(1,414)	(504)	(1,918)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>263,879</u>	<u>87,624</u>	<u>351,503</u>
TOTAL FUNDS CARRIED FORWARD	<u>262,465</u>	<u>87,120</u>	<u>349,585</u>

ST. MARK'S CHURCH WOODCOTE

NOTES TO THE ACCOUNTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2024	34,070
Additions	<u>2,184</u>
At 31 December 2024	<u>36,254</u>
DEPRECIATION	
At 1 January 2024	24,376
Charge for year	<u>1,805</u>
At 31 December 2024	<u>26,181</u>
NET BOOK VALUE	
At 31 December 2024	<u><u>10,073</u></u>
At 31 December 2023	<u><u>9,694</u></u>

9. FIXED ASSET INVESTMENTS

	Cash and settlements pending £
MARKET VALUE	
At 1 January 2024	329,694
Disposals	(10,382)
Revaluations	<u>12,423</u>
At 31 December 2024	<u>331,735</u>
NET BOOK VALUE	
At 31 December 2024	<u><u>331,735</u></u>
At 31 December 2023	<u><u>329,694</u></u>

There were no investment assets outside the UK.

Certain investments are held by the Southwark Diocesan Board of Finance, which may only be used for expenditure of an ecclesiastical nature approved by the Diocese.

Investment income was also achieved from the various unrestricted investment accounts held on behalf of the Parish. Total investments were (values shown as at 31 December 2024): CCLA (£269,285). Eden Tree Investment Management (£42,542). M&G Investments (£11,795). and Rathbone Management (£8,113).

Income from both sets of investments realised £12,467 this year compared with £12,806 in 2023.

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other debtors	4,079	2,304
Tax	2,958	2,295
Prepayments and accrued income	<u>5,165</u>	<u>3,343</u>
	<u><u>12,202</u></u>	<u><u>7,942</u></u>

ST. MARK'S CHURCH WOODCOTE

NOTES TO THE ACCOUNTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

11. CURRENT ASSET INVESTMENTS

	2024	2023
	£	£
Central Board of Finance Deposit	<u>5,029</u>	<u>5,029</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other creditors	<u>10,924</u>	<u>14,313</u>

13. MOVEMENT IN FUNDS

	At 1.1.24	Net movement in funds	Transfers between funds	At 31.12.24
	£	£	£	£
Unrestricted funds				
General fund	87,595	68	2,053	89,716
Mission	68,314	2,870	-	71,184
Church Maintenance	9,087	1,040	24,779	34,906
Hall Maintenance	68,113	1,194	(24,779)	44,528
Organ	28,183	939	-	29,122
Choir	<u>1,173</u>	<u>36</u>	<u>-</u>	<u>1,209</u>
	262,465	6,147	2,053	270,665
Restricted funds				
Southwark Diocesan Board of Finance	76,774	5,810	(2,024)	80,560
Restricted Gifts & Special appeals	1,793	(1,382)	-	411
Bequest	5,000	29	(29)	5,000
Place to be café	<u>3,553</u>	<u>2,321</u>	<u>-</u>	<u>5,874</u>
	<u>87,120</u>	<u>6,778</u>	<u>(2,053)</u>	<u>91,845</u>
TOTAL FUNDS	<u>349,585</u>	<u>12,925</u>	<u>-</u>	<u>362,510</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	157,838	(159,988)	2,218	68
Mission	-	-	2,870	2,870
Church Maintenance	-	-	1,040	1,040
Hall Maintenance	-	-	1,194	1,194
Organ	41	-	898	939
Choir	<u>-</u>	<u>-</u>	<u>36</u>	<u>36</u>
	157,879	(159,988)	8,256	6,147
Restricted funds				
Southwark Diocesan Board of Finance	2,024	-	3,786	5,810
Restricted Gifts & Special appeals	(98)	(1,284)	-	(1,382)
Bequest	29	-	-	29
Place to be café	<u>4,892</u>	<u>(2,571)</u>	<u>-</u>	<u>2,321</u>
	<u>6,847</u>	<u>(3,855)</u>	<u>3,786</u>	<u>6,778</u>
TOTAL FUNDS	<u>164,726</u>	<u>(163,843)</u>	<u>12,042</u>	<u>12,925</u>

ST. MARK'S CHURCH WOODCOTE

**NOTES TO THE ACCOUNTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted funds				
General fund	91,289	(1,709)	(7,067)	82,513
Mission	63,335	4,979	75	68,389
Stonework and roof repair	24,779	-	(24,779)	-
Church Maintenance	12,762	(3,675)	4,425	13,512
Hall Maintenance	12,306	(175)	55,412	67,543
Halls Caretaking	31,203	-	(31,203)	-
Organ	26,993	1,190	1,025	29,208
Choir	<u>1,212</u>	<u>(39)</u>	<u>127</u>	<u>1,300</u>
	263,879	571	(1,985)	262,465
Restricted funds				
Southwark Diocesan Board of Finance	68,676	8,098	-	76,774
Restricted Gifts & Special appeals	1,073	720	-	1,793
Bequest	15,000	(11,985)	1,985	5,000
Place to be cafe	<u>2,875</u>	<u>678</u>	<u>-</u>	<u>3,553</u>
	<u>87,624</u>	<u>(2,489)</u>	<u>1,985</u>	<u>87,120</u>
TOTAL FUNDS	<u><u>351,503</u></u>	<u><u>(1,918)</u></u>	<u><u>-</u></u>	<u><u>349,585</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	142,028	(152,047)	8,310	(1,709)
Mission	-	(75)	5,054	4,979
Church Maintenance	-	(4,425)	750	(3,675)
Hall Maintenance	450	(5,067)	4,442	(175)
Organ	85	(1,109)	2,214	1,190
Choir	<u>(1)</u>	<u>(127)</u>	<u>89</u>	<u>(39)</u>
	142,562	(162,850)	20,859	571
Restricted funds				
Southwark Diocesan Board of Finance	-	-	8,098	8,098
Restricted Gifts & Special appeals	2,497	(1,777)	-	720
Bequest	111	(12,096)	-	(11,985)
Place to be cafe	<u>3,458</u>	<u>(2,780)</u>	<u>-</u>	<u>678</u>
	<u>6,066</u>	<u>(16,653)</u>	<u>8,098</u>	<u>(2,489)</u>
TOTAL FUNDS	<u><u>148,628</u></u>	<u><u>(179,503)</u></u>	<u><u>28,957</u></u>	<u><u>(1,918)</u></u>

Southwark Diocesan Board of Finance

This fund arises from the sale of our former curate's house and a bequest. The SDBF holds the underlying investments on our behalf. The fund can only be used to finance expenditure of an ecclesiastical nature but interest and dividend income are released to us in order to meet parish running costs.

Restricted Gifts & Special appeals

This fund relates to both gifts restricted in their use and funds received by St. Mark's on behalf of other beneficiaries, for example collections at funerals for transmission to third parties. This fund separates such items from church funds.

ST. MARK'S CHURCH WOODCOTE

NOTES TO THE ACCOUNTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

13. MOVEMENT IN FUNDS - continued

Bequests

This fund holds bequests, which are for restricted purposes, in a separate bank account – the CBF Church of England Deposit Fund. Currently it contains £5,000 (part of a larger gift of £7,000) for an altar hanging, donated by Gwyneth Frampton in memory of her late husband Clive. We expect this installation to be completed in 2025.

Mission

This fund supports the mission activities and outreach of St. Mark's.

Church Maintenance

This fund is used to pay for significant maintenance items. This includes costs such as boiler repairs and upgrades to our CCTV system.

Hall Maintenance

This fund supports the same purposes as the Church Maintenance Fund but in relation to the halls and lodge.

Organ

This fund is used to pay for significant refurbishment work on our church organ and to take in organ fees in connection with funerals.

Choir

This fund supports the activities of the choir, including the cost of professional membership fees.

Place to Be Café

In May 2021, the church received a Croydon Episcopal Area Special Grant of £2,275 to be spent on "innovative pieces of mission in the local Church community". The PCC decided this would be used to create and run a programme for people affected by dementia, and their carers, which is called A Place To Be Café. A professional manager is employed and activities staffed by volunteers. This fund separates the café and church finances.

14. RESERVES POLICY AND MAJOR RISKS

Reserves Policy.

This year's accounts have been presented incorporating the 2015 Statement of Recommended Practice and Financial Reporting Standard 102 for Charities. A detailed schedule of the movement in Reserve Funds is shown in note 13 above. This includes opening and closing balances in the various reserve funds as well as the income and amounts spent, transfers between funds and revaluation gains and losses of investments attributable to those funds. The notes at the foot of note 13 describe the purposes of the funds and provide examples of their use.

The Unrestricted general reserves stood at £89,716 at 31st December 2024, representing 55% (2023: 49%) of our total running expenses, including the costs of running the halls. The PCC regards a minimum of 33% as a prudent level of free reserves to hold against swings in income and unexpected expenditures in a given year.

Restricted Reserves held with the Southwark Diocesan Board of Finance, arising from the sale of our former curate's house and a bequest, are held for expenditure of an ecclesiastical nature that has to be approved by the Diocese. The investments resulting from these reserves generated interest and dividend income of £2,053 (2023: £2,149) which can be used to meet Parish running costs. Other restricted or designated reserves represent specific gifts or funds set aside for the purposes designated by the donors or the PCC.

ST. MARK'S CHURCH WOODCOTE

NOTES TO THE ACCOUNTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

14. RESERVES POLICY AND MAJOR RISKS - continued

Major risks.

Those facing the Parish from a financial point of view are:

Church Income and Expenditure. Although donations held up well in 2024, the church is very vulnerable to declining attendances at services, although we are continuously hopeful for a revival in numbers. The average age of the congregation is increasing. Our cohort of volunteer parishioners undertaking maintenance tasks – the Thursday Group – is declining in number and increasingly unable to carry out work requiring specialised knowledge or equipment, resulting in higher expenditure on contractors, whose charges have risen sharply since the pandemic. The biggest cost challenge in 2024 continued to arise from high energy prices. A great deal of energy is used to heat huge volumes of unused space within the church. We have increased charges for winter hires of the church to help offset energy costs.

Halls: In broad terms, the halls and lodge generate almost all the letting income for the church to meet its Parish Support Fund contribution, which itself rises year- on-year. The halls offering has to be maintained and developed to protect the income stream of regular and occasional hirers. As examples of necessary expenditure, in 2024 we spent £1,480 to re-waterproof the hall roof and £1,602 to maintain the emergency lighting to the required standards.

Restoration of the organ. Potential restoration and major refurbishment options remain undecided. The organ has benefited from continuing maintenance, on which the church spent £1,560 in 2024.

Parish Support Fund. The parish is asked annually to make a financial pledge of the amount they will give the following year to fund the ministry and mission of the Diocese, including the costs of clergy. This is our single largest item of expenditure and its affordability depends on increasing our giving and letting income. The amount requested increases in line with Diocesan running costs, the majority of which are pay-related. The PCC has increased the 2025 pledge to £66,800 from £64,500, which slightly exceeded the Diocese's suggested higher contribution.

Loss from financial investments. The value of our portfolio is subject to stock market turbulence - in 2024, we sold £10,000 of investments (2023: £15,000), principally to offset hugely increased gas and electricity costs. We realised a loss of £381 on these disposals in comparison with their valuation on 1 January 2024. Problems occur when the church has to liquidate investments to meet imminent bills at a time when stock markets are depressed and thereby incurs a loss on investments. To mitigate this risk, the investments are diversified to a considerable extent across investment geographies and sectors. In addition, the church maintains minimum current account balances sufficient to cover at least a month of normal expenditure. In early 2025 the PCC approved the recommendations from a review of investments by the Finance sub-committee. The actions from the review are intended to provide more diversification and less risk across the portfolio.

Inability to fill key positions of responsibility. It is becoming more difficult to fill key roles from within a slowly declining, and increasingly elderly, congregation. This situation is not uncommon within the current Church of England. The Treasurer role was filled in 2022, but shared between two people. The church currently has churchwarden capacity until the 2025 APCM, but if no replacements are forthcoming there will need to be discussions with the Diocese about alternative governance arrangements.

ST. MARK'S CHURCH WOODCOTE

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Planned giving - tax efficient	55,532	50,939
Planned giving - non tax efficient	6,624	636
Gift aid refunds	13,415	13,781
Cash collections	2,771	3,976
Donated services and facilities – electronic giving	1,482	950
General donations	<u>11,018</u>	<u>8,492</u>
	90,842	78,774
Other trading activities		
Uplander Income & Expenditure	143	210
Church lettings	4,230	4,869
Annex income	10,571	3,255
Hall Letting income less deposit refunds	45,291	46,819
Wedding & Funeral fees	<u>1,182</u>	<u>1,895</u>
	61,417	57,048
Investment income		
Interest received	<u>12,467</u>	<u>12,806</u>
Total incoming resources	164,726	148,628
EXPENDITURE		
Charitable activities		
Secretarial costs	6,867	6,871
Diocesan Contribution	64,500	62,300
Clergy expenses	99	1,087
Books & training literature	153	210
Charitable Giving	4,406	5,478
Telephone, Broadband & Office Costs	1,425	603
Organist & Music Director	7,588	7,313
Lay Pastoral Assistant	-	499
Organ Maintenance	1,560	1,109
Parish Events	-	88
Youth Ministry Costs	(171)	(359)
Repairs & Maintenance	10,841	16,653
Utilities	28,118	27,756
Cleaning	7,692	6,427
Security	1,525	2,046
Sundry Church Expenditure	699	977
Hall Letting costs	9,185	8,618
Printing Postage, Stationery	2,028	1,344
General Expenses	1,233	958
Insurance	5,519	5,290
Annex running costs	1,072	892
Sanctuary & Worship costs	1,381	1,099
Place to be expenses	3,771	2,780
Penny Norris suite	1,237	13,754
Bad debts	-	3,152
Carried forward	160,728	176,945

ST. MARK'S CHURCH WOODCOTE

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

	2024 £	2023 £
Charitable activities		
Brought forward	160,728	176,945
Legal fees	<u>-</u>	<u>205</u>
	160,728	177,150
Support costs		
Finance		
Bank charges	392	391
Governance costs		
Accountancy fees	918	885
Fixtures and fittings - depreciation	<u>1,805</u>	<u>1,077</u>
	<u>2,723</u>	<u>1,962</u>
Total resources expended	<u>163,843</u>	<u>179,503</u>
Net income/(expenditure) before gains and losses	883	(30,875)
Realised recognised gains and losses		
Unrealised gain on fixed asset investments	12,423	28,957
Realised gains/(losses) on fixed asset investments	<u>(381)</u>	<u>-</u>
Net income/(expenditure)	<u><u>12,925</u></u>	<u><u>(1,918)</u></u>

Accounts

**REPORT OF THE TREASURER AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023
FOR
ST. MARK'S CHURCH WOODCOTE**

ST. MARK'S CHURCH WOODCOTE

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FOR THE YEAR ENDED 31 DECEMBER 2023**

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ST. MARK'S CHURCH WOODCOTE
REPORT OF THE TREASURER
FOR THE YEAR ENDED 31 DECEMBER 2023

The 2023 financial results for the Parish show a considerable deficit, with resources expended exceeding incoming resources by £30,875. This compares with a surplus of £2,173 in 2022, both figures before gains and losses on investments. Income, including investments, fell by 7.9%, whilst expenditure grew by 12.8%, resulting in the deficit. More detail is shown at pages 12 to 13.

The income from planned giving, with associated Gift Aid, was almost the same as in 2022, despite losing a number of donors. Several donors generously increased their giving in response to the Harvest season theme of generosity. Bequests and one-off donations were over £7,000 lower than in 2022. Letting income from the halls, church and annex fell by 4.4% as regular and occasional hirers felt the impact of high inflation squeezing discretionary income. Our Hall Lettings Manager, Sue Carter, has been actively seeking new hirers with useful results in 2024 to date.

The major factors behind the increased expenditure were: hugely increased energy costs (up by £15,000 or 119% on 2022); the need to spend £10,770 on modern infra-red heaters for the halls, kitchen and foyer areas; the costs of £7,254 for remedial work following our quinquennial electrical inspection; and the costs of fitting out the Penny Norris Suite (£13,754) at the side of the hall stage, which exceeded the level of the £10,000 bequest. We also wrote off a debt of £3,152 in respect of a historic lodge hire, which proved irrecoverable despite obtaining a County Court judgment against the debtor.

In 2023 the church paid £62,300 to the Diocesan Parish Support Fund. The Diocese advised us that this funding was allocated to its budgets in these proportions: Ministers' pay, including National Insurance and pensions, £29,300; Ministers' housing £7,500; training and other ministry support £13,100; and wider support for parishes £12,400. The PCC has pledged £64,500 to the Parish Support Fund for 2024, once more exceeding the contribution suggested by the Diocese.

We withdrew £15,000 of fixed asset investments during the year to ensure we had a comfortable cash buffer whilst we paid for the significant electrical works and the far more expensive gas and electricity. In respect of the latter, the 2022 Diocesan grant of £1,400 towards heating costs was not repeated in 2023. Our total investment portfolio had a year-end valuation of £329,694, which was 4.4% higher – in spite of the withdrawal of £15,000 – than the comparable figure of £315,738 in 2022. The portfolio directly controlled by the PCC was valued at £252,050 at the year-end, up 2.4% on 2022 (£246,191). The balance of the overall portfolio is held by the Diocese on our behalf and increased in year-end value to £77,644, up by 11.6% from £69,546 in 2022. The restricted fund capital held by the Diocese can only be used on capital expenditure of an ecclesiastical nature, although the income arising from it is paid across to St. Mark's.

Note 14 provides more detail about the reserves policy and major risks. As regards risks, although our planned giving has held up remarkably well thanks to the continuing generosity of parishioners, the average age of our donors is rising and in real terms the giving is lower. A further challenge is that the church relies on letting income to avoid depleting our financial investments, therefore it is essential to keep the hall and lodge inviting and fit for purpose. The halls are nearly 60 years old and the evidence of the last two years is that significant, unpredictable expenditure claims are emerging, in spite of the best efforts of the Thursday Group of parishioners who carry out a significant number of minor maintenance tasks at cost. Finally, and not least, it is also becoming more difficult to find volunteers to assume positions of responsibility.

My thanks go to the Deputy Treasurer, Sarah Chartres, who undertakes the day-to-day accounting, as well as a considerable range of operational matters with financial implications. To perform these duties takes far more time and knowledge than outsiders suppose, so I am very grateful to Sarah for being able to carry out this work. Sue Carter, our Hall Lettings Manager, has faced a more difficult economic background in 2023 as hirers report that their customers are less likely to come to classes and the demand for functions has stalled slightly. However, Sue has been finding new hirers and extended the hiring hours of other customers, so there should be a more favourable environment in 2024. Sue is capably assisted by Geoff Knight, who looks after the accounting and banking connected with the letting income. Many thanks also to Terry Cairns for carrying out the church's banking and recovering Gift Aid from HMRC – nearly £14,000 in 2023. My predecessor, Tony Tucker, has provided invaluable and wise advice on the final draft of the accounts. I am also grateful to our accounts examiner, Andrew Harker, for his general advice on making smarter use of our Xero accounting software and for technical guidance on compliance with the relevant accounting standards.



C I Robinson, Honorary Treasurer

Date: 28 April 2024

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
ST. MARK'S CHURCH WOODCOTE**

I report on the accounts for the year ended 31st December 2023, which are set out on the statement of financial activities, balance sheet and associated notes.

Respective responsibilities of the members of the Parochial Church Council (PCC) and the Independent Examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for his year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act.
- follow the procedures laid down in the General Directions given by the Charity Commissioners Section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

(1) which 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; or
- to prepare accounts which accord with these accounting records have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Andrew Harker FCCA

57 The Fieldings
Southwater
Horsham
West Sussex
RH13 9LZ

Date: 30/4/2024

ST. MARK'S CHURCH WOODCOTE

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

		Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	72,819	5,955	78,774	87,127
Other trading activities	3	57,048	-	57,048	62,365
Investment income	4	10,657	2,149	12,806	11,841
Total		<u>140,524</u>	<u>8,104</u>	<u>148,628</u>	<u>161,333</u>
EXPENDITURE ON					
Charitable activities	5				
Giving to Missions and Charities		3,748	1,730	5,478	3,480
Church expenses		87,727	12,827	100,554	88,159
Diocese contribution		62,300	-	62,300	59,000
Other costs		11,171	-	11,171	8,521
Total		<u>164,946</u>	<u>14,557</u>	<u>179,503</u>	<u>159,160</u>
Net (expenditure)/income before gains & losses		<u>(24,422)</u>	<u>(6,453)</u>	<u>(30,875)</u>	<u>2,173</u>
Net gains/(losses) on investments		<u>20,859</u>	<u>8,098</u>	<u>28,957</u>	<u>(50,544)</u>
NET INCOME/(EXPENDITURE)		<u>(3,563)</u>	<u>1,645</u>	<u>(1,918)</u>	<u>(48,371)</u>
Transfers between funds	13	<u>2,149</u>	<u>(2,149)</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>(1,414)</u>	<u>(504)</u>	<u>(1,918)</u>	<u>(48,371)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>263,879</u>	<u>87,624</u>	<u>351,503</u>	<u>399,874</u>
TOTAL FUNDS CARRIED FORWARD		<u>262,465</u>	<u>87,120</u>	<u>349,585</u>	<u>351,503</u>

The notes form part of these financial statements

ST. MARK'S CHURCH WOODCOTE

**BALANCE SHEET
31 DECEMBER 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	8	9,694	-	9,694	1
Investments	9	<u>252,050</u>	<u>77,644</u>	<u>329,694</u>	<u>315,738</u>
		261,744	77,644	339,388	315,739
CURRENT ASSETS					
Debtors	10	7,942	-	7,942	7,898
Investments	11	-	5,029	5,029	17,029
Cash at bank		<u>7,092</u>	<u>4,447</u>	<u>11,539</u>	<u>18,640</u>
		15,034	9,476	24,510	43,567
CREDITORS					
Amounts falling due within one year	12	<u>(14,313)</u>	-	<u>(14,313)</u>	<u>(7,803)</u>
NET CURRENT ASSETS		<u>721</u>	<u>9,476</u>	<u>10,197</u>	<u>35,764</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>262,465</u>	<u>87,120</u>	<u>349,585</u>	<u>351,503</u>
NET ASSETS		<u>262,465</u>	<u>87,120</u>	<u>349,585</u>	<u>351,503</u>
FUNDS	13				
Unrestricted funds				262,465	263,879
Restricted funds				<u>87,120</u>	<u>87,624</u>
TOTAL FUNDS				<u>349,585</u>	<u>351,503</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 28 April 2024 and were signed on its behalf by:

B. J. Roberts
Trustee

ST. MARK'S CHURCH WOODCOTE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The accounts have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The accounts statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the church has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the church to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 3 to 10 years

Fund accounting

Unrestricted funds can be used in accordance with the church's objectives at the discretion of the PCC.

Restricted funds can only be used for purposes specified by the donor.

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Planned giving - tax efficient	50,939	50,895
Planned giving - non tax efficient	636	360
Bequests	-	5,000
Gift aid refunds	13,781	14,753
Cash collections	3,976	3,987
Electronic gifts	950	1,206
General donations	8,492	10,926
	<u>78,774</u>	<u>87,127</u>

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Uplander Income & Expenditure	210	183
Church lettings	4,869	2,341
Annex income	3,255	6,231
Hall Letting income less deposit refunds	46,819	48,897
Fundraising	-	839
Insurance claim	-	1,108
Wedding & Funeral fees	1,895	2,766
	<u>57,048</u>	<u>62,365</u>

ST. MARK'S CHURCH WOODCOTE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

4. INVESTMENT INCOME

	2023	2022
	£	£
Income received, of which £2,149 from restricted investments (2022: £2,212)	<u>12,806</u>	<u>11,841</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Giving to Missions and Charities	5,478	-	5,478
Church expenses	100,554	-	100,554
Diocese contribution	62,300	-	62,300
Other costs	<u>8,818</u>	<u>2,353</u>	<u>11,171</u>
	<u>177,150</u>	<u>2,353</u>	<u>179,503</u>

6. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Other costs	<u>391</u>	<u>1,962</u>	<u>2,353</u>

7. 2022 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	78,866	8,261	87,127
Other trading activities	62,365	-	62,365
Investment income	<u>9,629</u>	<u>2,212</u>	<u>11,841</u>
Total	<u>150,860</u>	<u>10,473</u>	<u>161,333</u>
EXPENDITURE ON			
Charitable activities			
Giving to Missions and Charities	3,480	-	3,480
Church expenses	85,731	2,428	88,159
Diocese contribution	59,000	-	59,000
Other costs	<u>8,521</u>	<u>-</u>	<u>8,521</u>
Total	<u>156,732</u>	<u>2,428</u>	<u>159,160</u>
Net gains/(losses) on investments	<u>(39,651)</u>	<u>(10,893)</u>	<u>(50,544)</u>
NET INCOME/(EXPENDITURE)	<u>(45,523)</u>	<u>(2,848)</u>	<u>(48,371)</u>
Transfers between funds	<u>2,212</u>	<u>(2,212)</u>	<u>-</u>
Net movement in funds	<u>(43,311)</u>	<u>(5,060)</u>	<u>(48,371)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>307,190</u>	<u>92,684</u>	<u>399,874</u>
TOTAL FUNDS CARRIED FORWARD	<u>263,879</u>	<u>87,624</u>	<u>351,503</u>

ST. MARK'S CHURCH WOODCOTE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2023	23,300
Additions	<u>10,770</u>
At 31 December 2023	<u>34,070</u>
DEPRECIATION	
At 1 January 2023	23,299
Charge for year	<u>1,077</u>
At 31 December 2023	<u>24,376</u>
NET BOOK VALUE	
At 31 December 2023	<u><u>9,694</u></u>
At 31 December 2022	<u><u>1</u></u>

9. FIXED ASSET INVESTMENTS

	Cash and settlements pending £
MARKET VALUE	
At 1 January 2023	315,738
Disposals	(14,551)
Revaluations	<u>28,507</u>
At 31 December 2023	<u>329,694</u>
At 31 December 2022	<u><u>315,738</u></u>

There were no investment assets outside the UK.

Certain investments are held by the Southwark Diocesan Board of Finance (value at 31 December 2023: £77,644), which may only be used for capital expenditure of an ecclesiastical nature and not for meeting day-to-day expenses.

Investment income was also achieved from the various unrestricted investment accounts held on behalf of the Parish by (values shown as at 31 December 2023): CCLA (£179,513), Eden Tree Investment Management (£42,542), M&G Investments (£21,876), and Rathbone Management (£8,119).

Income from both sets of investments realised £12,806 this year compared with £11,841 in 2022. Of this, £2,149 was from restricted investments (2022: £2,212).

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Other debtors	2,304	3,426
Tax	2,295	2,236
Prepayments and accrued income	<u>3,343</u>	<u>2,236</u>
	<u><u>7,942</u></u>	<u><u>7,898</u></u>

ST. MARK'S CHURCH WOODCOTE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

11. CURRENT ASSET INVESTMENTS

	2023 £	2022 £
Central Board of Finance Deposit	<u>5,029</u>	<u>17,029</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Other creditors	<u>14,313</u>	<u>7,803</u>

13. MOVEMENT IN FUNDS

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted funds				
General fund	91,289	(5,843)	2,149	87,595
Mission	63,335	4,979	-	68,314
Stonework and roof repair	24,779	-	(24,779)	-
Church Maintenance	12,762	(3,675)	-	9,087
Hall Maintenance	12,306	(175)	55,982	68,113
Halls Caretaking	31,203	-	(31,203)	-
Organ	26,993	1,190	-	28,183
Choir	<u>1,212</u>	<u>(39)</u>	<u>-</u>	<u>1,173</u>
	263,879	(3,563)	2,149	262,465
Restricted funds				
Southwark Diocesan Board of Finance	68,676	10,247	(2,149)	76,774
Restricted Gifts & Special appeals	1,073	720	-	1,793
Bequest	15,000	(10,000)	-	5,000
Place to be cafe	<u>2,875</u>	<u>678</u>	<u>-</u>	<u>3,553</u>
	<u>87,624</u>	<u>1,645</u>	<u>(2,149)</u>	<u>87,120</u>
TOTAL FUNDS	<u>351,503</u>	<u>(1,918)</u>	<u>-</u>	<u>349,585</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	139,990	154,413	8,310	(5,843)
Mission	-	(75)	5,054	4,979
Church Maintenance	-	(4,425)	750	(3,675)
Hall Maintenance	450	(5,067)	4,442	(175)
Organ	85	(1,109)	2,214	1,190
Choir	<u>(1)</u>	<u>(127)</u>	<u>89</u>	<u>(39)</u>
	140,524	(164,946)	20,859	(3,563)
Restricted funds				
Southwark Diocesan Board of Finance	2,149	-	8,098	10,247
Restricted Gifts & Special appeals	2,497	(1,777)	-	720
Bequest	-	(10,000)	-	(10,000)
Place to be cafe	<u>3,458</u>	<u>(2,780)</u>	<u>-</u>	<u>678</u>
	<u>8,104</u>	<u>(14,557)</u>	<u>8,098</u>	<u>1,645</u>
TOTAL FUNDS	<u>148,628</u>	<u>(179,503)</u>	<u>28,957</u>	<u>(1,918)</u>

ST. MARK'S CHURCH WOODCOTE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

13. MOVEMENT IN FUNDS - continued

2022 Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
Unrestricted funds				
General fund	71,616	17,461	2,212	91,289
Mission	78,703	(15,368)	-	63,335
Stonework and roof repair	30,032	(5,253)	-	24,779
Church Maintenance	24,444	(11,682)	-	12,762
Hall Maintenance	28,429	(16,123)	-	12,306
Halls Caretaking	37,818	(6,615)	-	31,203
Organ	34,754	(7,761)	-	26,993
Choir	<u>1,394</u>	<u>(182)</u>	<u>-</u>	<u>1,212</u>
	307,190	(45,523)	2,212	263,879
Restricted funds				
Southwark Diocesan Board of Finance	79,569	(8,681)	(2,212)	68,676
Restricted Gifts & Special appeals	840	233	-	1,073
Bequest	10,000	5,000	-	15,000
Place to be cafe	<u>2,275</u>	<u>600</u>	<u>-</u>	<u>2,875</u>
	<u>92,684</u>	<u>(2,848)</u>	<u>(2,212)</u>	<u>87,624</u>
TOTAL FUNDS	<u>399,874</u>	<u>(48,371)</u>	<u>-</u>	<u>351,503</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	146,989	(120,020)	(9,508)	17,461
Mission	-	(8,386)	(6,982)	(15,368)
Stonework and roof repair	-	-	(5,253)	(5,253)
Church Maintenance	1,999	(10,976)	(2,705)	(11,682)
Hall Maintenance	1,583	(15,097)	(2,609)	(16,123)
Halls Caretaking	-	-	(6,615)	(6,615)
Organ	104	(2,143)	(5,722)	(7,761)
Choir	<u>185</u>	<u>(110)</u>	<u>(257)</u>	<u>(182)</u>
	150,860	(156,732)	(39,651)	(45,523)
Restricted funds				
Southwark Diocesan Board of Finance	2,212	-	(10,893)	(8,681)
Restricted Gifts & Special appeals	233	-	-	233
Bequest	5,000	-	-	5,000
Place to be cafe	<u>3,028</u>	<u>(2,428)</u>	<u>-</u>	<u>600</u>
	<u>10,473</u>	<u>(2,428)</u>	<u>(10,893)</u>	<u>(2,848)</u>
TOTAL FUNDS	<u>161,333</u>	<u>(159,160)</u>	<u>(50,544)</u>	<u>(48,371)</u>

Southwark Diocesan Board of Finance

This fund arises from the sale of our former curate's house and from a bequest. The SDBF holds the underlying investments on our behalf. The capital can only be used for capital expenditure of an ecclesiastical nature but interest and dividend income are released to us in order to meet parish running costs.

Restricted Gifts & Special appeals

This fund relates to both gifts restricted in their use and funds received by St. Mark's on behalf of other beneficiaries, for example collections for third parties at specific services, weddings or funerals. This fund separates such items from church funds.

ST. MARK'S CHURCH WOODCOTE

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2023

13. MOVEMENT IN FUNDS - continued

Bequests

This fund holds bequests for restricted purposes in a separate bank account - the CBF Church of England Deposit Fund. Currently it contains £5,000 (part of a larger gift of £7,000) for an altar hanging, being a donation from Gwyneth Frampton in memory of her late husband Clive Frampton. We expect this project to be completed in 2024. The £10,000 legacy from the late Penny Norris has been drawn down from the Southwark Diocesan Board of Finance Deposit Fund and used to refurbish a meeting room – the Penny Norris Suite - within the main hall area. The suite is currently being furnished and is expected to be in use by summer 2024.

Mission

This fund is to support major projects which advance the mission and outreach activities of St. Mark's.

Stonework

This fund supported the financing of capital works relating to the stonework of the church. In July 2023 the PCC decided to transfer the balance of this fund to the Church Maintenance Fund.

Church Maintenance

This fund is used to pay for significant maintenance items and stonework. This includes costs such as electrical works, boiler repairs and upgrades to our CCTV system. In 2023 this fund was used to pay for £3,594 of remedial work arising from our quinquennial electrical inspection.

Hall Maintenance

This fund supports the same purposes as the Church Maintenance Fund but in relation to the halls and lodge. In 2023 the major charges to the fund comprised remedial work from the quinquennial electrical inspection (£3,660) and complex electrical fault tracing and rectification (£1,254).

Halls Caretaking

This fund supported major expenditure when the church employed a caretaker. There has not been a caretaker for many years. In July 2023 the PCC decided to transfer the balance of this reserve fund to the Hall Maintenance Fund.

Organ

This fund is used to pay for significant refurbishment work on our church organ. It is credited with organ fees from funerals.

Choir

This fund supports the activities of the choir, including the cost of professional membership fees.

Place to Be Café

In May 2021, the church received a Croydon Episcopal Area Special Grant to be spent on 'innovative pieces of mission in the local Church community'. The PCC decided the grant would be used to create and run a programme for people affected by dementia, and for their carers, which is called 'A Place To Be Café'. A professional manager is employed and activities staffed by volunteers. This fund separates the finances of the café and the church.

14. RESERVES POLICY AND MAJOR RISKS

Reserves Policy

This year's accounts have been presented incorporating the 2015 Statement of Recommended Practice and Financial Reporting Standard 102 for Charities. A detailed schedule of the movement in Reserve Funds is shown in note 13 above. This includes opening and closing balances in the various reserve funds as well as the income and amounts spent, transfers between funds and revaluation gains and losses of investments attributable to those funds. The notes at the foot of note 13 describe the purposes of the funds and provide examples of their use.

The Unrestricted general reserves stood at £87,595 at 31 December 2023, representing 49% (2022: 57%) of our total running expenses, including the costs of running the halls. The PCC regards a minimum of 33% as a prudent level of free reserves to hold against swings in income and unexpected expenditures in a given year.

Restricted Reserves investments of £77,644 held with the Southwark Diocesan Board of Finance, arising from the sale of our former curate's house and a bequest, are held for capital expenditure of an ecclesiastical nature. The investments resulting from these reserves generated interest and dividend income of £2,149 (2022: £2,212) which can be used to meet Parish running costs. Other restricted or designated reserves represent specific gifts or funds set aside for the purposes designated by the donors or by the PCC.

ST. MARK'S CHURCH WOODCOTE

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2023

14. RESERVES POLICY AND MAJOR RISKS - continued

Major Risks

The major financial risks facing the Parish are considered to be:

Church Income and Expenditure. Although donations held up well in 2023, the church is perceptibly more vulnerable to declining attendances at services. The average age of parishioners is increasing. Giving did rise in response to the national church Harvest 2023 theme of generosity. On the cost side, the ageing electrical systems and the need to keep the roof and guttering in good order continue to be a claim on our cash. Our cohort of volunteer parishioners undertaking maintenance tasks – the Thursday Group – is increasingly unable to carry out work that often requires scaffolding or other specialised equipment or knowledge, resulting in higher expenditure on contractors. The biggest challenge in 2023 arose from very high energy prices. A great deal of energy is used to heat large volumes of unused space within the church. We have increased charges for winter hires of the church to help offset energy costs and are investigating 'heating the human' options, such as heated cushions.

Halls: In broad terms, the halls and lodge generate the letting income for the church to meet most of its Parish Support Fund pledge. The halls offering has to be maintained and developed to protect the income stream from regular and occasional hirers. The church installed modern infra-red heaters in the halls in 2023 after an increasing number of electrical failures and the imminent probability of hirers moving elsewhere. The new heaters have been well received but hirers have been using extra electricity. We are investigating better technical controls over the heating at the same time as educating hirers on more effective use of the heating controls.

Restoration of the organ. The potential restoration options remain undecided, although the organ has benefited from continuing maintenance in 2023.

Parish Support Fund. A potential risk is a request from the Diocese for a significant increase in the Parish Support Fund, although contributions are voluntary. In fact, since the Covid-19 pandemic, the suggested increases in contributions have been below the rate of general inflation. The Parish is asked annually to make a financial pledge of the amount they will give the following year to fund the ministry and mission of the Diocese (including the cost of clergy). This is our single largest item of expenditure and its affordability depends on maintaining our giving and letting income. The PCC increased the pledge for 2024 to £64,500 from £62,300, which slightly exceeded the Diocese's suggested higher contribution.

Losses from financial investments. The value of our investment portfolio is subject to stock market turbulence - in 2023, we sold £15,000 of investments to offset the hugely increased gas and electricity costs and to invest in new hall heating equipment. We realised a gain of £1,220 on these sales compared with their value at 1 January 2023. Problems would occur if the church had to liquidate investments to pay imminent bills at a time when stock markets are depressed and thus incurred a realised loss on investments. To mitigate this risk, the investments are diversified across investment managers, geographies and sectors. In addition, the church aims to maintain minimum current account balances sufficient to cover at least a month of normal expenditure. The Finance Committee will be re-assessing the portfolio during 2024.

Inability to fill key positions of responsibility. It is becoming more difficult to fill key roles from within a slowly declining, and increasingly elderly, congregation. This situation is currently not uncommon within the current Church of England. The Treasurer role was filled in 2022, shared between two people. The church currently has a churchwarden until the 2024 APCM, but if no replacements are forthcoming there will need to be discussions with the Diocese about alternative governance arrangements.

ST. MARK'S CHURCH WOODCOTE

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Planned giving - tax efficient	50,939	50,895
Planned giving - non tax efficient	636	360
Bequests	-	5,000
Gift aid refunds	13,781	14,753
Cash collections	3,976	3,987
Electronic gifts	950	1,206
General donations	<u>8,492</u>	<u>10,926</u>
	78,774	87,127
Other trading activities		
Uplander Income & Expenditure	210	183
Church lettings	4,869	2,341
Annex income	3,255	6,231
Hall Letting income less deposit refunds	46,819	48,897
Fundraising	-	839
Insurance claim	-	1,108
Wedding & Funeral fees	<u>1,895</u>	<u>2,766</u>
	57,048	62,365
Investment income		
Interest received	<u>12,806</u>	<u>11,841</u>
Total incoming resources	148,628	161,333
EXPENDITURE		
Charitable activities		
Secretarial costs	6,871	5,964
Diocesan Contribution	62,300	59,000
Clergy expenses	1,087	431
Books & training literature	210	21
Charitable Giving	5,478	3,480
Telephone, Broadband & Office Costs	603	419
Organist & Music Director	7,313	5,957
Lay Pastoral Assistant	499	10,483
Organ Maintenance	1,109	4,078
Parish Events	88	(14)
Youth Ministry Costs	(359)	(207)
Repairs & Maintenance	16,653	28,269
Utilities	27,756	12,653
Cleaning	6,427	5,946
Security	2,046	1,323
Sundry Church Expenditure	977	885
Hall Letting costs	8,618	7,980
Printing Postage, Stationery	1,344	488
General Expenses	958	1,642
Insurance	5,290	4,775
Annex running costs	892	892
Sanctuary & Worship costs	1,099	617
Carried forward	157,259	155,082

ST. MARK'S CHURCH WOODCOTE

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	2023 £	2022 £
Charitable activities		
Brought forward	157,259	155,082
Place to be expenses	2,780	2,428
Penny Norris suite	13,754	-
Bad debts	3,152	-
Legal fees	205	-
	177,150	157,510
Support costs		
Finance		
Bank charges	391	442
Governance costs		
Accountancy fees	885	723
Fixtures and fittings	1,077	485
	1,962	1,208
Total resources expended	179,503	159,160
Net (expenditure)/income before gains and losses	(30,875)	2,173
Gains and losses		
Unrealised gains/(losses) on fixed asset investments	28,507	(50,544)
Realised gains/(losses) on fixed asset investments	450	-
Net expenditure	<u>(1,918)</u>	<u>(48,371)</u>

Accounts

ST MARK'S CHURCH WOODCOTE



St. Mark's Church, Woodcote

ANNUAL REPORT

2022—2023

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OFFICERS, COMMITTEE AND STAFF

OFFICERS OF THE CHURCH

Revd. Fiona Weaver
Julian Pearcey
Tom Jamieson-Craig
Brenda Knight
Ian Robinson
Susan Carter

Vicar
Licensed Reader
Churchwarden
Churchwarden
Treasurer
PCC Secretary

PAROCHIAL CHURCH COUNCIL

Revd. Fiona Weaver
Brenda Knight
Tom Jamieson-Craig
Julian Pearcey
Tony Tucker
Steve Dawson
Eudareen Moncrieffe

Sarah Chartres
Ian Robinson
Edwin Singaratnam
Martin French
Sue Carter
Deirdre Lea
Diane Van Dromme

FINANCE COMMITTEE OF THE PCC

Revd Fiona Weaver
Terry Cairns
Sarah Chartres
Tony Tucker
Ian Robinson

STAFF

Rev'd Fiona Weaver
Martin French
Sue Young

Vicar
Director of Music
Parish Secretary

VICAR'S REPORT

Matthew 5:

13 'You are the salt of the earth; but if salt has lost its taste, how can its saltiness be restored? It is no longer good for anything, but is thrown out and trampled under foot. 14 'You are the light of the world. A city built on a hill cannot be hidden. ¹⁵No one after lighting a lamp puts it under the bushel basket, but on the lampstand, and it gives light to all in the house. ¹⁶In the same way, let your light shine before others, so that they may see your good works and give glory to your Father in heaven.

It continues to be a privilege and a challenge to be the vicar of this benefice. The past year has seen some very difficult and draining times - it has also seen some wonderful affirming moments of grace. The many acts of kindness and support that I am shown personally in so many varied ways continue to contribute to my feeling blessed to be called to serve here. I apologise to all those who feel I have not visited or listened to their concerns; I do the best that I can.

I continue to be grateful to everyone who contributes to the life of St Mark's no matter how great or small you feel your contribution is, please be assured that it is valued and included in my daily prayers. Some of that work is reflected in the reports that I commend to your reading, much of it is not, as so many tasks happen behind the scenes. In the litter picking in the church grounds, polishing, and cleaning, visiting, security checks, tasks of administration, help with the craft days—the list is endless -tasks done in love and service which bring us daily nearer to God. I know I am not good at remembering to thank people individually, I hope that between myself and the wardens no one slips through the net of APCM thanks!

Brenda Knight and Tom Jamison Craig have served us well as our wardens. I have constantly consulted with them over many issues, their wisdom has been invaluable. Brenda now hands back her keys to this kingdom, she has served with humour, dedication and more than the occasional raised eyebrow since picking up the keys from Edwin quite a few years ago. At time of writing, I am praying that someone with the right skill set will feel called to pick them up and volunteer to stand with Tom. I am indebted to the new treasury team of Ian Robinson and Sarah Chartres for the vital role they play in managing our finances and them presenting them in an understandable format and Terry Cairns who manages our Gift Aid scheme.

I appreciate the ministry of our Licenced Reader, Julian Pearcey who has continued to be supportive and understanding. This year more than ever as he provided cover when no clergy were available. His sense of humour, wise counsel, and organisational skills have, on more than one occasion, kept my sanity. Although I am not sure what effect I have on his! I am grateful for continued dedication of the Thursday group and give thanks for all they do and advice they share. We are blessed that I do not need to preach every week I am sure you will agree that both Julian Pearcey and Richard Gunning give us much food for thought with their excellent sermons. I am also grateful to them both for their liturgical input. Martin our musical director has continued to share his expertise with us and keep the choral tradition of this church going. It was with sadness that Guy left us this year- I will return to this later.

The experience, and wise counsel that each member contributed to the PCC, standing and strategy committee has been invaluable. There have been many constructive lively debates regarding the governance of and future direction of our parish. Thank you to Sue Carter in her role as PCC secretary and in managing our hall and church bookings and looking at new ways that they might bring in revenue. We are fortunate that we have Sue Young in our Parish office without whom I would not be able to function, her calmness, sense of humour and willingness to say yes when asked to do a huge variety of tasks and keep up to date with the changing legalities and protocols that go with Baptisms Weddings and Funerals is invaluable to the parish.

I also thank Richard Gunning for inducting new people into the mysteries of the sacristy so our team of people able 'lay up' and prepare the altar and clear away after the Eucharist. One example of how a few people can make a huge difference.

We have continued to support the vital work of the Purley Food Hub in donations and volunteering along with the support for the mammoth 'Sandwich making' task for Night watch. It is a blessing to be with a parish that takes its social responsibility seriously.

There is no denying that we are facing a difficult year ahead, however there is much to be positive about. We are in a stronger position than some churches post covid. We are hosting more music events, Purley Classics is proving to be very popular, and we already have bookings for 2024.

The 'Place to be' café is just over a year old. It is gaining in strength and reputation our volunteers come from the community as well as the congregation-it is also covering its costs and attracting grants. we need to capitalise on this and look at what else might develop from it i.e., the inclusive carol service we held this year.

I have recently been approached and asked if we could host -Health and spirituality week in July working with Heart-light who lead Group and individual work based around movement meditation and we are looking at how we could tailor something for us. It is vital that we make more of such events to promote St Mark's and draw others into faith. All these initiatives need to be seen as signs of hope and possibly directions we might focus on in the future. Opportunities for us to shine our lights so others may learn about all the good work we do.

Every Christian has two primary duties in life. First, we must strive for personal holiness. And second, we must work to help others achieve this same degree of holiness. This is what it means to be the "salt of the earth" and the "light of the world."

Going forward If we are to thrive, rather than simply survive we must all be willing to put in the work that this takes. As a benefice as parishes and as individual the time has come to make changes in how we are called to serve God in this community.

I said in my patronal festival sermon. *It is faith and trust that continues to give me hope as I see the potential that there is in both parishes and as a benefice. And I do have hope that we can be in a stronger place this time next year, but our place of strength may not look the way we expect it too and there are difficult decisions possibly courageous decisions and conversation ahead for both parishes.*

I have mentioned a few times in recent months about some difficult decisions that I have had to pray about and consider. Decisions will need to be made in the coming months by our PCC, also as a benefice with the 2 PCC's working together. One that I need to share now was brought about by Guy's resignation. I am sure many of you are wondering what is happening.

The process of appointing a new organist requires us to follow correct procedures and fulfil our legal obligations, it has been a slow process. After much prayer, reflection, thought and discussion with the standing committee and Diocesan Human Resources, team 2 proposals were drafted. In all honesty it has also been one of the most difficult processes I have had to undertake in my 10 years here. Martin had first sight of these proposals and has been given the opportunity to share his thoughts. The PCC will be discussing the implications of the 2 proposals:

- 1-Stay with current situation and simply appoint an organist.
- 2-Join our 2 'music' positions and create a new one – this would be in line with most churches in our situation ie making both the Organist and Musical Director Post redundant.

This is not for open discussion at the APCM, however please do share your thoughts with the wardens or myself and the PCC.

Another difficult discussion ahead of us is how we work as a benefice and how sustainable it is to have 2 churches – 2 PCCs etc with one incumbent. This is about being creative and courageous, it is about being honest about our situation and what it is possible for us to achieve.

If we do not make the changes and continue to simply 'pootle along' then in all honesty I am not sure what the future has in store for us. We will be like salt that has lost its flavour. We will need to undertake some blue sky thinking and looking at what we might realistically achieve working across the benefice and with support from the diocese. The strategy committee have begun a process of consultation with diocese to look at new ways of being 'church'. Whatever plans we might have, or might evolve they are useless unless they are grounded in prayer.

As we emerge into a new chapter in the life of our parish, we do so with confidence that our roots are grounded in faith and we have our hope in the light of the Risen Christ. Therefore, when we meet these challenges together, head-on, we will continue to grow and encourage one another in the love of the God whom we serve. I pray also that we will continue to live

God's love in our community and with the Spirit's help and guidance, breathe new life, joy, and enthusiasm into all that we try to do here in God's name.

Your Vicar Fiona

CHURCHWARDENS' REPORT

“Early duties of a Church Warden involved putting a stop to rowdiness and in some cases, fining and apprehending churchgoers who were being boisterous, riotous, or indecent. On the other extreme, the Warden’s staff was also used to lightly tap parishioners to wake them during services.”

We are delighted to report that none of the above was required at St. Mark’s during the last year. You all behaved very well. It was gratifying to note that slowly things were progressing towards getting back to normal, following the effects of the covid virus. This has made it easier for us to meet up again and to welcome new visitors as well.

One occasion we were able to do this was on 5th June when we celebrated the Platinum Jubilee of Queen Elizabeth II. Although the weather was not too good, we were able to use the halls for our Jubilee Picnic. It was gratifying to see so many tables decorated with Union Jacks and flags of the Commonwealth as it was to see our friends from St. Swithun’s and to have many of our neighbours visiting as well. Our year of recovery was greatly boosted by our Arts and Music Festival which was an event with content that could attract a wide audience, reaching out beyond members of our congregation to those living in the local area regardless of whether they were church-goers or members of any faith or none. Art and music were to be the attraction for welcoming visitors to our church to show its beauty and welcoming spirit. Many who came to the events, even those who were regular visitors to our halls, expressed surprise that such a jewel was in their own back yard. Comments about the festival made and overheard, were a mixture of surprise that we had pulled it off and compliments on the quality of the entertainment and catering. Some 700 people attended one or more event. Excluding promotional materials our expenditure on events (fees to performers and catering) was £7,846 and income from ticket sales, donations and the bar were £7,462 – a very modest net loss of £384 (or 12 pence per visitor!). The events were varied and were designed to appeal to all ages. A tutored Cheese and Wine Evening, Trinity Boys Choir, African Drumming sessions and Polka Theatre Story telling were some examples. A wonderful website and beautiful brochure were produced by Diana van Dromme who headed up the committee running the festival. It was a huge undertaking, and we are very grateful for the enormous amount of work and time that she put into this and for the work and support of the committee, Denise Squires, Kirsten Mycroft, Emily Keating along with ourselves. We have learned some lessons along the way but still feel that music has been and should continue to be a draw at St. Mark’s.

The PlaceTo Be Café continues to go from strength to strength with more and more people attending every week. This is all due to the hard work of Lena, Evie and all their helpers. We congratulate them on their success in all they are doing for their visitors and for the way they are helping to get St. Mark’s on the map.

We have also continued this year to supply sandwiches to Croydon Nightwatch every Friday during February and March. This year Linda Makepeace organised all the duties and we are indeed very grateful to her and all our volunteers for making the sandwiches, donating snacks and delivering it all to the Croydon centre. Croydon Nightwatch are extremely thankful for all our efforts.

The Thursday group continue to tackle a host of minor repairs and general maintenance including repairs to leaky taps, broken toilets, faulty lights, and maintaining the grounds. Although their numbers have been severely depleted in recent years they still soldier on with great tenacity. We are very appreciative of all the work done by Mike Sanders' leadership with Terry Cairns, Mike Waters, Steve Dawson, Steve Hunt, and latest recruit Nick. There is always room for more to join them if anyone is willing.

Larger projects requiring external contractors last year included the overhaul of the grand piano that played to great effect in the festival. This is a very valuable instrument that we are extremely fortunate to own but it does require some expenditure to maintain. However, much pleasure is derived from it throughout the year for example in concerts such as given by Erato orchestra and events such as Purley Classics. Stormy weather damaged the main entrance to the halls and thus the doors and

windows of the foyer had to be replaced along with the windows of the small hall. However, these now give a far smarter appearance to the entrance of the halls. We do continue to struggle with the problems of our ancient central heating. One example of this was an outage on a very cold night of one of the festival concerts when the engineer sat in the boiler room until 11.00 pm ensuring that the heating was maintained. Were we grateful to him! While we are slowly getting to grips with the heating in the church, we have also now replaced all the heaters in the church halls which is still ongoing.

We continue to have problems with the crumbling masonry at the front of the church and to the north side and with a quinquennial inspection later this year we will have to face large costs for dealing with this. Unfortunately, we continue to experience leaks from the roof in both the church and the halls and this is not being resolved by merely replacing tiles. Due to modern technology, we have now been able to look at the roof through the camera on a drone, which does considerably reduce the cost of erecting scaffolding. Speaking of cameras, we have now replaced and updated our CCTV security which is now a far more improved system.

We have had considerable capital expenditure this year and this underscores the huge importance of the revenue from the hall lettings. We would like to express our gratitude to Sue Carter for all the work and effort she puts in to keeping the hall lettings coming in and organising the upkeep. This is not an easy job, and we are very appreciative of all that she does. Sadly, we have received two resignations this year. Our organist, Guy Norris left and is now pursuing different paths. Our LPA Diana van Dromme left us to extend her teaching career. We thank them both for the significant contribution they have made to our church life and wish them every success for their future.

We would like further to record our appreciation to Maureen Eddy for maintaining church flowers despite worrying times for her, to Adrian Frost for his continued support in so many ways and to Martin French and the choir for all their work. Finally, a big thank you goes to Julian Pearcey for his efficient organising of our services and to Rev. Fiona for all that she does in managing to keep two churches running and for her guidance to us and her excellent outreach in our parish. Who knows where the future is leading us? However, by working together, praying together and putting our total faith in the Lord we will go forward.

Brenda Knight Tom Jamieson-Craig

PCC SECRETARY'S REPORT

Another year flown by featuring 6 PCC meetings which are held bi-monthly and, with one exception, in person. This year saw the arrival of our new Treasury Team, Ian Robinson and Sarah Chartres. They agreed expenditure for Halls' improvement, namely the double glazing of the foyer and small hall frontage which has not only improved the warmth of the Halls but given the hall buildings a more contemporary appearance which seems to have been well received. Also, and crucially, the Treasury Team responded swiftly to complaints from hirers about how cold the Halls were during the Winter and early Spring months. Our electrical supplier, Skiltons, quoted to install a brand new

heating system featuring energy saving LED heaters and this was discussed at a Standing committee Meeting. The meeting approved the quote which the PCC then ratified at its next meeting. Skiltons were able to install the heating in the Easter break, therefore

causing minimum disruption to the hiring schedule. There have been many favourable comments about the effectiveness of the heating. Quotes have been received and progress is being made on the refurbishment of the old office to create a self-contained, small/medium size meeting room which will be known as the Norris Suite. The CTTV system was updated and we saw the appointment of Jenny Blair-Ford as Benefice Safeguarding Officer with assistance being offered by Linda Makepeace. *Sue Carter*

DEANERY SYNOD REPORT

This report was kindly compiled by the Deanery Synod's excellent Secretary, Chris Babbs:

After two years of disruption, we were able to hold all of our 2022 meetings on a "face-to-face" basis. The main theme of our 10th February 2022 meeting, at Christ Church was "How We Can Find Strength in Difficult Times" This was led by Rev Paul Roberts (Area Dean) and featured group discussions; reflections by Rev Doug McHardie; Prayer

Stations devised by Rev Justine Middlemiss; a session on Praying in Solitudes led by Rev Lisa Fairman-Brown; and private prayer opportunities.

On 8th June at St Andrew's, we welcomed Rev Dr Tim Astin, Episcopal Area Environmental Adviser. Tim Talked about Care for Creation (one of the Five Marks of Mission) and how churches could pursue that, in the context of the Church of England's general aim of being carbon neutral by 2030. The focus was on the practical – what we could actually do to promote Care for Creation, which might often involve taking small steps first and building up to bigger issues.

The 11th October meeting was held here at St Mark's, Woodcote. The key theme was Inclusive Church – How to Make Church Worship and Activities Accessible. Rev Fiona Weaver and members of the St Mark's and St Swithun's teams gave us fascinating examples of how they were making church accessible, focusing on the Dementia Café at St Mark's and St Swithun's work with Carlen House, a care home for adults with a variety of special needs. A lot of practical examples and material were made available. Synod also elected Mr Gerry Daley (St Andrew's) to the Deanery Leadership Team, in place of Mr Peter Burton (also St Andrew's) who had been compelled to resign for health reasons. We are very grateful to Peter for his years of service, and to Gerry for taking on the role.

The first meeting of 2023, and the last of the 2020-23 triennium, was held at All Saints', Kenley on 9th February. Jack Swan, Community Organizer for Croydon Citizens, and Alex Enaharo (St Luke's, Woodside) gave us a very challenging and thought-provoking presentation on moving on from the "charity of mercy" (ie dealing with the symptoms of problems) to the "charity of justice" (tackling their root causes). This is the distinctive theme of Citizens UK, of which Croydon Citizens is the local association. Examples were given of work in Croydon North Deanery and in mental health. We need to give deep consideration to the implications for the southern part of the Borough of Croydon.

Also in February we marked Rev Paul Roberts' last Synod as Area Dean, with a reception kindly organized by Rev Justine Middlemiss and the All Saints' team. Paul is standing down as Area Dean at Easter, prior to retirement from full-time ministry in September. Our lay Chair, Indrani Balachandran, is also standing down at the end of the triennium but, sadly, was unable to be with us at the Synod meeting. We are very grateful to Paul and Indrani for their leadership, particularly in the last few, very difficult, years.

This year's APCMs are due to elect members of Synod's House of Laity for the 2023-26 triennium. We do hope people will be minded to stand for election, particularly as we ended the 2020-23 triennium with a significant number of vacancies. The diocese has published a leaflet giving information about Synod membership – featuring a photograph of one of our sessions and a quotation from Indrani – which is available in all churches.

Ian Robinson

DIRECTOR OF MUSIC'S REPORT

Previous reports of mine over the last few years have highlighted that the organ is showing signs of age and how it is becoming increasingly unreliable. The long-term solution to this problem is a major rebuild to renew the leatherwork (a lot of it dating back to when the organ was built in 1915) and changing the original flawed tubular-pneumatic action to a reliable modern electric action. However, in the last year, the PCC has decided not to pursue this course due to the costs involved.

This year saw the resignation of Guy Norris, who had been our organist since the eighties. His long experience and flair with the organ enabled him to work around the many problems with the instrument that often occurred during services. His departure is a great loss to St. Mark's. While we are without a full-time organist, we have three very experienced players (Angela, Robert and Martin M.) who join us on a rota basis. I am very grateful to them for providing this cover and coping with the vagaries of the organ. I would like to thank the choir for all their efforts over the last year. Before we found our regular three stand-in organists, we had to sing unaccompanied on many occasions—this being extremely hard work as there are so few of us. It is gratifying to hear so many of the congregation enjoy the hymns and psalms and the contribution it makes to worship.

Up in the choir stalls we can hear hearty singing from the congregation and we would greatly appreciate some new choir members—you will be very welcome. We only ask that you can sing in tune—the rest you can learn. Please come and speak to me after the Sunday service if this appeals to you. *Martin French*

LITURGY REPORT

The Liturgy Team is responsible for managing the services of the church, and is a sub-committee of the PCC, to which it is answerable.

In 2022-23 its members were:

Revd. Fiona Weaver (Chair)
Martin French (Director of Music)
Tom Jamieson-Craig
Julian Pearcey (Reader, Secretary & Rota Manager)
Tony Tucker (Treasurer)

Its duties are wide ranging:

Planning the liturgy over the year;
Reviewing services that have taken place;
Staffing services;
Producing orders of service;
Deciding on musical requirements;
Managing the Vestry;
Overview of the sidesmen, readers, intercessors, servers and chalice assistants.

The meeting agenda always covers a review of the previous months' services, and plans the next few months.

Other areas covered in the last year include:

Working on new ways of delivering the liturgy.
Ways of making services available on line for those unable to attend church.

In the last year the group has met three times. *Julian Pearcey*

HALL AND CHURCH LETTINGS REPORT

2022 has been a good year for halls and church lettings. We have also picked up some new hirers : Art Classes on Tuesday mornings are well attended, Watendone is now well established on Tuesday afternoon having moved the previous year from evening meetings. In July this year we are hoping to welcome a new Puppy training Class, which will be taking place in the Lodge on Monday evenings, 6 week courses, running across this year. Once again Younger Generation had to cancel their bookings due to lack of numbers responding to audition sessions. They are hoping to run a week long Musical Theatre Workshop during the summer holidays. Children's parties are still popular in our halls on Saturday and Sunday afternoon. The hirers were very appreciative by the determination of church officers to resolve perennial issues with hall heating and the new systems have been very well received. We continue our appreciation of all the hard work the Thursday Group does to keep the halls well maintained despite nature's best attempt to foil them. The halls and kitchen will be closed for a week in August to allow a complete re-decoration. We continue to have hall hire space available for a regular class on Thursdays, so do please spread the word. *Sue Carter*

THE THURSDAY GROUP

Quite a lot has happened over the past year. We had a drought in the summer and snow and rain in the winter months, during which we managed to keep most problems under control. At the rear of the church we have been busy cutting and trimming the trees and bushes that border our neighbours behind all the huts—with never-ending trips to the tip! The grass is cut regularly and the memorial garden has been completely weeded including the front and south side of the hall. One major job completed was lining the west side of the large hall roof with PVC sheeting. This has now stopped water penetration. We are organising a major painting project to the large and small halls and general tidy-up to be carried out in August which has not been done for some time. Could we ask all users of the halls, if using sellotape on the walls, to please remove it as we cannot paint over it. Thank you. With the regular use of the church halls we have been able to fix leaks, clean out drains, repair locks, replace lights, mend chairs and replace anything old or broken. Bearing mind the age of the church—and all of us - the jobs seem to be getting larger and they take longer to complete, but we do enjoy what we do. As I stated in my previous reports our motto is to “Save the Church money”! *Michael Sanders*

CHURCH FLOWER GROUP

Like the cost of living flowers are now expensive. However, we are extremely lucky that people have donated very generously towards the cost. We have very few flower arrangers left now due to ill health and age. My thanks go to Elizabeth Pope, Mary Taylor, Kirsten Baker and also Edna Lack, who sadly died recently. I hope all the ladies enjoy their retirement. If anyone would like to help with arranging pedestals I would be happy to offer tuition. *Maureen Eddy*

COFFEE GROUP

Many thanks to all members of our dedicated team and welcome to the newcomers. As our lovely friend Pat Teasdale said in her report last year, “having a chance to chat and catch up with everyone after the service is much appreciated”. This time on Sunday mornings is important to so many of us and without you, our team, a valuable opportunity to socialize and support each other would be sadly missed. *Deirdre Lea*

PRAYER GROUP REPORT

“It is in fact the most normal thing in the common Christian life to pray together.” Dietrich Bonhoeffer

This group has been going for many years now and you may like to know how our meetings are conducted. We meet regularly on a Tuesday afternoon just across the road from the church at 9 Church Road. We come together to pray not only for ourselves and the church but for all people in need and for the coming of God’s Kingdom. Following our opening prayer in which we ask for God’s presence with our gathering, we have a bible reading. We then discuss, often in quite a lively fashion, what we have just read particularly in respect of its meaning in the present day and in our own lives. This is followed by intercessory prayers to which we bring our concerns for people or situations which may require our love and support. In addition, from time to time we play some music that one of us has chosen. Our meeting ends with a closing prayer in which we thank God asking him to send us out in the Spirit. All are welcome to our meetings so just let Glorie Singaratnam (020 8763 1961) know if you wish to come. Alternatively, if there is something or someone you wish for us to pray, then just let Glorie or myself know.

Don’t forget we are here to pray for you or with you. *Brenda Knight*

GIFT AID REPORT

I am pleased to report that the level of giving for St Mark's has continued to improve and is very supportive of our church with some £54,000 coming from our regular donors in 2022. Cash in the collection plate is down on pre-pandemic levels as may be expected, but has begun to improve now that our congregation has begun to return to worship. Cash pre-pandemic was in the region of £6,000. This fell to below £3,500 in 2021 but increased to £5,000 in 2022. A further £11,000 in Gift Aid was claimed. All these figures are approximate. The use of our contactless machine is also proving more acceptable to people and this method of giving is also on the increase (the actual amounts are included in the figures above). As Gift Aid is claimable on these payments as well as for cash in the plate, St Mark's benefits from both and is suitably grateful. I am also grateful to those of you who responded to my plea for an increase in giving to offset the losses due to Covid. Undoubtedly your generosity has helped save the day. Our Treasurer's report provides more detail elsewhere in this Annual Report.
Terry Cairns. Gift Aid Recorder.

WOMEN'S CIRCLE REPORT

Our membership now stands at 38 and we have enjoyed a full year of monthly meetings with excellent lunches and interesting talks. We are delighted to welcome Revd Fiona to our meetings and guests to our Summer and Christmas Lunches. Our Leader Robina Holmes has been sending out monthly newsletters to everyone to keep in touch with the group and to remind members to give their apologies in advance to help with the catering. We are very grateful to all those who provide our excellent lunches. This year our Charity of the Year was "Canine Partners", and we very much enjoyed our visit from Pat Hewett in September, who spoke to us about the work of the charity and introduced her dog, Beau. This season we have welcomed back Colin Jones and Sue James and have enjoyed a talk on bee-keeping. In March the Rev'd Fiona spoke about her recent pilgrimage to the Holy Land. Now we are now looking forward to one of our members speaking on "Pleasure Gardens and Spas in London and Surrey" and later on our old friend Sue Henning returns to tell us about "Bhutan – Land of the Thunder Dragon". A warm welcome is extended to anyone who would like to join the group and to any visitors. For more details see the St Mark's website and the Uplander. *Deirdre Lea*

FIRST WOODCOTE RAINBOWS/17TH BROWNIES

1st Woodcote Rainbows -The Rainbow Unit is still quite small; our numbers have yet to recover from the pandemic. Since October 2022 Girlguiding UK has allowed us to accept girls from the age of four, but many of that age are not ready to follow the Guiding programme and we have had to simplify most of the designated tasks to earn the badges. We played lots of games and did a lot of singing to help the girls to settle not the Unit. During the course of 2022/2023 the Rainbows have learned about helping others, and who to ask for help. They have also learned about different charities.

They spent time learning about first aid kits and the importance of hygiene whilst learning first aid, and they had great fun treating each other for fake injuries. They also learned about the importance of eating a varied diet. They made crowns for the Jubilee and found out more about Queen Elizabeth. We had a Teddy Bears' picnic to celebrate the Jubilee, and made pancakes for Shrove Tuesday. We also had an Easter Egg hunt.

17th Purley Brownies

The Brownie Unit is beginning to grow with some girls new to Guiding joining us at various ages, as well as those who have come through Rainbows. We follow the Brownie Programme so the girls can earn interest badges and theme badges as well as celebrating various events throughout the year. This year we have covered three themes; Be Well, Have Adventures and Express Myself. The activities included a mixture of different types of craft, scientific experiments, dance and cooking. All of which give the girls and opportunity to work together in various groups and develop a variety of skills. We made soda bread for harvest festival, pancakes for Shrove Tuesday and did some outdoor cooking for the older girls as part of their leaving celebration. We made individual Jubilee trifles and held an indoor street party to mark the Platinum Jubilee which the girls planned and catered for themselves. As part of the Have Adventures theme, we took a small group the Docklands Scout Project for a day of watersports which was thoroughly enjoyed by all. In April 2023 we will be joining with the 2nd Purley Brownie Unit for a 3 night Brownie holiday. We encourage girls to move through to Guides and three girls moved on to the Guide unit at St Mark's having reached the maximum age for Brownies. Both Units are fortunate to have the facilities offered by St Mark's available to use which gives the girls lots of opportunities to have fun, learn new skills and make friends. *Lindsey Ithell*

2ND PURLEY GUIDES AND RANGERS

Over the last year we have increased both our Guide and Ranger numbers from 20 Guides and 7 Rangers to 34 Guides and 11 Rangers. We have had a busy 12 months and the girls have achieved many badges and awards over this period including Navigator, Media Critic, Backwoods cooking, First Aid, Mixology, Natural Remedies, Bushcraft, Festival Goer, Personal Brand, Genealogy and Cooking. We have enjoyed several residential trips, including 3 sleepovers: completing it's a knockout games, playing adventure golf, completing a challenge night hike, learning to light a fire using a steel and flint, whittling a piece of wood into a tent peg and identifying different bird and animal tracks. Plus 2 holidays and a week-long pirate themed summer camp where we enjoyed loads of different activities including climbing, zip wire, low ropes, archery, cooking on open fires, water games, tie dye and several girls made their promises. We have also enjoyed a couple of day trips, the Rangers went to Brighton for an i360 promise and a pier rides promise and the Guides enjoyed a trampoline session before our March sleepover.

All 3 sections also had the opportunity to take part in the national Girlguiding photoshoot for our recent rebranding. We took part in the Harvest Parade, making decorations for the church, we participated in the Remembrance Parade at the Lord Roberts memorial, and we attended the Mothering Sunday parade and held a bake sale afterwards. Thank you to the congregation of St. Mark's for supporting us with that. We also celebrated the Queen's jubilee by completing some of the Queen's favourite activities from when she was a Guide, including designing and completing obstacle courses, and celebrated her life with a thanksgiving ceremony and learning about the Royal Family.

During our weekly meetings we first worked on our Have Adventures theme, learning about the stars and planets, playing capture the flag, completing a penny hike, and travelling around the world, then during the Autumn term we spent several sessions learning about first aid, including how to perform CPR, how to put someone in the recovery position and learning to treat many different medical emergencies. We are now looking forward to summer camp at Picketts Wood, we are preparing for our Gangshow, being held the weekend of 22nd / 23rd September, to which everyone is invited, to help us raise funds for our trip to Switzerland in August 2024, where we will be joining with other Girl Guides and Girl Scouts from around the world at Our Chalet World Centre and will be completing lots of exciting activities as well as a service project to help the local community. We are also working towards our Take Action and our Skills for my Future themes over the next few months. *Clare Wallis.*

25TH PURLEY (ST. MARK'S) SCOUT GROUP

The 25th Purley (St. Mark's) Scout Group was registered with the Scout Association on 1st December 1951 and has been delivering Scouting to the young people in our local community at St. Mark's ever since. What is Scouting? It isn't an activity club with a single activity; it isn't a sports club focusing on one sport and it is so much more than after school activities. We prepare young people with skills for life and everyone is welcome. We're talking about teamwork, leadership and resilience and making memories that will last a lifetime. All in a safe and secure environment where there's loads of laughter and where just being together is key. At the 25th Purley we pride ourselves on inspiring the next generation; on supporting our families, local community and church and in working in partnership with our parents so that our young people can achieve and be the best that they can be. Thank you to our outstanding and amazing volunteer Leader Teams in Beavers, Cubs and Scouts and to our Group Executive - Alex, Rakesh and Kay. All our Leaders and Helpers give outstanding service to Scouting in our local community and we hope that they will continue to do so for many years to come.

St. Mark's is our church family. We are sponsored by St. Mark's and are proud to carry your name. Thank you to St. Mark's for providing us with somewhere to meet and for your support throughout the year – with special thanks to Rev'd Fiona. 2022 saw the return of several activities, camps and parades that we had been forced to put on hold during Covid. Many a happy evening was spent last Summer at Park Farm, Banstead, our favourite local Scout Camp Site, where we enjoyed some great weather and our young people had loads of fun.

Summer Camp was held for the first time since 2019 for all 3 Sections, Beavers, Cubs and Scouts. Our young people took part in nonstop adventurous activities at Blackland Farm - albeit very hot at times! The food was superb - thanks to Matt Greenslade, our chef - and our volunteer Leader Team was fantastic throughout. We organised, led and ran our first full parade since Christingle 2019 on Remembrance Sunday at Woodcote Village Green. We followed this up with the Christingle Service in December and then Mothering Sunday in March. For many of our families, it was the first time that they had attended St. Mark's as they joined us after the first

lockdown. This year, our Scouts were able to attend their first Winter Camp since February 2020 with fantastic food and amazing activities both on and off site.

We have an action packed diary for 2023 and are looking forward to summer evenings at Park Farm; celebrating the Long Service and Merit Awards earned by several members of our volunteer leader team that are so richly deserved; a water activities day at Longridge, near Marlow in June and Summer Camp in August for all three Sections.

In addition, we have an International Camp in Kandersteg, Switzerland to look forward to in 2024 - 10 days in August. We have 30 young people signed up to go and we are busy fundraising. It has also been another sad year with the loss of Martin Banks last August. He will always be associated with the Jumble Sale and his lifetime commitment to the 25th Purley will never be forgotten. He started the Jumble Sale and was always to be found in the Bric a Brac section; he was an Instructor and Leader in the Troop and served as treasurer, auditor and as a Vice President.

Finally, a massive thank you to Kerr - from Scouting and from me.

On the 17th April, Kerr's birthday, he celebrated 50 years continuous service to Scouting as a leader and 2 more before that as a Young Leader. What a fantastic achievement - although I'm not sure he wants to be reminded!

Kerr has provided generations of young people with amazing adventures – at home and abroad – with memories to last a lifetime. He has also mentored numerous new leaders, passing on his skills, experience and wisdom. We are all so very proud of and grateful to Kerr for all that he has done and for all that we hope he will continue to do in the future.....*Barbara McKinnon, "Akela" and Group Scout Leader.*

TREASURER'S REPORT ENDING 31 DEC 2022

The 2022 financial results for the Parish showed a modest surplus of income less expenditure of £2,173 compared with £14,948 in 2021, both figures before unrealised gains and losses on investments. Income, including investments, rose by 17.6%, whilst expenditure grew by 30.2%, resulting in the lower surplus. The income from donations, with associated Gift Aid, held up well and hall income increased by 53% over 2021 as Covid restrictions ended and our Hall Lettings Manager Sue Carter successfully promoted the use of the halls and lodge. Two major unbudgeted items of expenditure were approved in 2022: the refurbishment of our grand piano (£7,236); and the replacement of the wooden hall frontage and windows (£14,800) following significant storm damage, the vast majority of which was unclaimable on insurance. Both items have been charged to our restricted reserve funds. The impact of much higher energy costs is evident and increased rates of inflation were seen across the board. We look forward to falling inflation in 2023.

Our investment portfolio had no additions or withdrawals but the year-end valuation (£315,738) was 13.8% lower than at the close of 2021 (£366,283). It must be emphasised that this is an unrealised loss, required to be shown by the relevant accounting standards, and no actual cash has been lost with the portfolio. The portfolio is diversified to a considerable extent but was hit by stock market falls in almost every country in 2022, triggered by market worries over rises in inflation and interest rates.

In 2022 the church paid £59,000 to the Diocesan Parish Support Fund. The diocese have advised that on average across the diocese this funding is allocated in these proportions: Ministers' pay, including National Insurance and pensions, £28,900; Ministers' housing £7,100; training and other ministry support £10,600; and wider support for parishes £12,400. The PCC has pledged £62,300 to the Parish Support Fund for 2023, which exceeded the contribution suggested by the diocese.

Note 13 provides more detail about the reserves policy and major risks. On the latter, although our planned giving has held up remarkably well thanks to the continuing generosity of parishioners, the age profile of our major donors is of increasing concern. A further risk is that the church relies on the letting income stream to avoid using our financial investments, therefore it is essential to keep the hall and lodge as functional and welcoming as possible. This can result in sizeable and unpredictable expenditure emerging. The halls are nearly 60 years old and significant expenditure on electrical works is underway in 2023 to keep our offering to hirers competitive.

My thanks go to my long-serving predecessor Tony Tucker, whose range covered most operational aspects as well as the finances, for his continuing counsel and assistance. It has needed two people to assume Tony's many duties and I am very grateful to the Deputy Treasurer, Sarah Chartres, for taking on the day-to-day accounting and problem-solving, tackling items as varied as payroll, insurance and the increasingly important work involved with fuel costs - to name but three areas. I have appreciated her competence and energy as we get to grips with the roles. Terry Cairns continues his valued work with the banking and Gift Aid recoveries, a task made more complicated by the introduction of our card machines for donations. Sue Carter, Hall Lettings Manager, has rebuilt the letting income stream after the famine years of 2020 and 2021 due to Covid, and is constantly working to improve the offering for hirers. Sue is ably assisted by Geoff Knight with the accounting and banking connected with the letting income. I am also grateful to our accounts examiner, Andrew Harker, for his guidance on the process for producing these accounts and for general advice on making better use of our Xero accounting package.

C.I. Robinson Honorary Treasurer

REPORT OF THE TREASURER AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

FOR

ST. MARK'S CHURCH WOODCOTE

ST. MARK'S CHURCH WOODCOTE

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FOR THE YEAR ENDED 31 DECEMBER 2022**

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ST. MARK'S CHURCH WOODCOTE
REPORT OF THE TREASURER
FOR THE YEAR ENDED 31 DECEMBER 2022

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C. I. Robinson

C I Robinson, Honorary Treasurer

Date: *28 April 2023*

**INDEPENDENT EXAMINER'S REPORT TO THE PCC OF
ST. MARK'S CHURCH WOODCOTE**

I report on the accounts for the year ended 31st December 2022, which are set out on the statement of financial activities, balance sheet and associated notes.

Respective responsibilities of the members of the Parochial Church Council (PCC) and the Independent Examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for his year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act.
- follow the procedures laid down in the General Directions given by the Charity Commissioners Section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

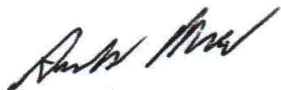
Independent Examiner's Statement

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

(1) which 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; or
- to prepare accounts which accord with these accounting records have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Andrew Harker FCCA

57 The Fieldings
Southwater
West Sussex
RH13 9LZ

Date: 28/4/23

ST. MARK'S CHURCH WOODCOTE

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	78,866	8,261	87,127	85,110
Other trading activities	3	62,365	-	62,365	40,856
Investment income	4	<u>9,629</u>	<u>2,212</u>	<u>11,841</u>	<u>11,233</u>
Total		<u>150,860</u>	<u>10,473</u>	<u>161,333</u>	<u>137,199</u>
EXPENDITURE ON					
Charitable activities	5				
Giving to Missions and Charities		3,480	-	3,480	3,512
Church expenses		85,731	2,428	88,159	52,986
Diocese contribution		59,000	-	59,000	58,000
Other costs		<u>8,521</u>	<u>-</u>	<u>8,521</u>	<u>7,753</u>
Total		<u>156,732</u>	<u>2,428</u>	<u>159,160</u>	<u>122,251</u>
Net gains/(losses) on investments		<u>(39,651)</u>	<u>(10,893)</u>	<u>(50,544)</u>	<u>34,211</u>
NET INCOME/(EXPENDITURE)		<u>(45,523)</u>	<u>(2,848)</u>	<u>(48,371)</u>	<u>49,159</u>
Transfers between funds	13	<u>2,212</u>	<u>(2,212)</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>(43,311)</u>	<u>(5,060)</u>	<u>(48,371)</u>	<u>49,159</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>307,190</u>	<u>92,684</u>	<u>399,874</u>	<u>350,715</u>
TOTAL FUNDS CARRIED FORWARD		<u>263,879</u>	<u>87,624</u>	<u>351,503</u>	<u>399,874</u>

The notes form part of these financial statements

ST. MARK'S CHURCH WOODCOTE

**BALANCE SHEET
31 DECEMBER 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	8	1	-	1	486
Investments	9	<u>246,191</u>	<u>69,547</u>	<u>315,738</u>	<u>366,283</u>
		246,192	69,547	315,739	366,769
CURRENT ASSETS					
Debtors	10	7,898	-	7,898	9,971
Investments	11	2,029	15,000	17,029	10,029
Cash at bank		<u>14,692</u>	<u>3,948</u>	<u>18,640</u>	<u>27,223</u>
		24,619	18,948	43,567	47,223
CREDITORS					
Amounts falling due within one year	12	<u>(7,803)</u>	-	<u>(7,803)</u>	<u>(14,118)</u>
NET CURRENT ASSETS		<u>16,816</u>	<u>18,948</u>	<u>35,764</u>	<u>33,105</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>263,008</u>	<u>88,495</u>	<u>351,503</u>	<u>399,874</u>
NET ASSETS		<u>263,008</u>	<u>88,495</u>	<u>351,503</u>	<u>399,874</u>
FUNDS	13				
Unrestricted funds				263,879	307,190
Restricted funds				<u>87,624</u>	<u>92,684</u>
TOTAL FUNDS				<u>351,503</u>	<u>399,874</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 16 April 2023 and were signed on its behalf by:

L. G. Robinson
Trustee

ST. MARK'S CHURCH WOODCOTE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The accounts have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The accounts statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the church has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the church to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 3 to 7 years

Fund accounting

Unrestricted funds can be used in accordance with the church's objectives at the discretion of the PCC.

Restricted funds can only be used for purposes specified by the donor.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Planned giving - tax efficient	50,895	48,142
Planned giving - non tax efficient	360	455
Bequests	5,000	10,000
Gift aid refunds	14,753	12,234
Cash collections	3,987	2,746
Card reader donations	1,206	217
General donations	<u>10,926</u>	<u>11,316</u>
	<u>87,127</u>	<u>85,110</u>

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Uplander Income & Expenditure	183	208
Church lettings	2,341	587
Annex income	6,231	9,935
Hall Letting income less deposit refunds	48,897	28,541
Fundraising	839	-
Insurance claim	1,108	-
Wedding & Funeral fees	<u>2,766</u>	<u>1,585</u>
	<u>62,365</u>	<u>40,856</u>

ST. MARK'S CHURCH WOODCOTE

NOTES TO THE ACCOUNTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022

4. INVESTMENT INCOME

	2022 £	2021 £
Interest received	<u>11,841</u>	<u>11,233</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Giving to Missions and Charities	3,480	-	3,480
Church expenses	88,159	-	88,159
Diocese contribution	59,000	-	59,000
Other costs	<u>6,871</u>	<u>1,650</u>	<u>8,521</u>
	<u>157,510</u>	<u>1,650</u>	<u>159,160</u>

6. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Other costs	<u>442</u>	<u>1,208</u>	<u>1,650</u>

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	72,434	12,676	85,110
Other trading activities	40,856	-	40,856
Investment income	<u>9,213</u>	<u>2,020</u>	<u>11,233</u>
Total	<u>122,503</u>	<u>14,696</u>	<u>137,199</u>

EXPENDITURE ON

Charitable activities

Giving to Missions and Charities	3,170	342	3,512
Church expenses	52,986	-	52,986
Diocese contribution	58,000	-	58,000
Other costs	<u>7,753</u>	<u>-</u>	<u>7,753</u>

Total	<u>121,909</u>	<u>342</u>	<u>122,251</u>
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Net gains on investments	<u>27,597</u>	<u>6,614</u>	<u>34,211</u>
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NET INCOME	28,191	20,968	49,159
Transfers between funds	<u>2,020</u>	<u>(2,020)</u>	<u>-</u>

Net movement in funds	30,211	18,948	49,159
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RECONCILIATION OF FUNDS

Total funds brought forward	<u>276,979</u>	<u>73,736</u>	<u>350,715</u>
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TOTAL FUNDS CARRIED FORWARD	<u>307,190</u>	<u>92,684</u>	<u>399,874</u>
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ST. MARK'S CHURCH WOODCOTE
NOTES TO THE ACCOUNTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2022 and 31 December 2022	<u>23,300</u>
DEPRECIATION	
At 1 January 2022	22,814
Charge for year	<u>485</u>
At 31 December 2022	<u>23,299</u>
NET BOOK VALUE	
At 31 December 2022	<u>1</u>
At 31 December 2021	<u>486</u>

9. FIXED ASSET INVESTMENTS

	Cash and settlements pending £
MARKET VALUE	
At 1 January 2022	366,283
Revaluations	<u>(50,545)</u>
At 31 December 2022	<u>315,738</u>
NET BOOK VALUE	
At 31 December 2022	<u>315,738</u>
At 31 December 2021	<u>366,283</u>

There were no investment assets outside the UK.

Certain investments are held by the Southwark Diocesan Board of Finance (value at 31 December 2022: £69,546), which may only be used for capital expenditure of an ecclesiastical nature and not for meeting day-to-day expenses.

Investment income was also achieved from the various unrestricted Investments accounts held on behalf of the Parish by (values at 31 December 2022): CCLA (£165,519), Eden Tree Investment Management (£50,535), M&G Investments (£22,402), and Rathbone Management (£7,736).

Income from these investments realised £11,841 this year compared with £11,233 in 2021.

ST. MARK'S CHURCH WOODCOTE

**NOTES TO THE ACCOUNTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other debtors	3,426	6,117
Tax	2,236	2,368
Prepayments and accrued income	<u>2,236</u>	<u>1,486</u>
	<u>7,898</u>	<u>9,971</u>

11. CURRENT ASSET INVESTMENTS

	2022	2021
	£	£
Central Board of Finance Deposit	<u>17,029</u>	<u>10,029</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other creditors	<u>7,803</u>	<u>14,118</u>

13. MOVEMENT IN FUNDS

	At 1.1.22	Net movement	Transfers	At
	£	in funds	between	31.12.22
		£	funds	£
Unrestricted funds				
General fund	71,616	17,461	2,212	91,289
Mission	78,703	(15,368)	-	63,335
Stonework and roof repair	30,032	(5,253)	-	24,779
Church Maintenance	24,444	(11,682)	-	12,762
Hall Maintenance	28,429	(16,123)	-	12,306
Halls Caretaking	37,818	(6,615)	-	31,203
Organ	34,754	(7,761)	-	26,993
Choir	<u>1,394</u>	<u>(182)</u>	<u>-</u>	<u>1,212</u>
	307,190	(45,523)	2,212	263,879
Restricted funds				
Southwark Diocesan Board of Finance	79,569	(8,681)	(2,212)	68,676
Restricted Gifts & Special appeals	840	233	-	1,073
Bequest	10,000	5,000	-	15,000
Place to be cafe	<u>2,275</u>	<u>600</u>	<u>-</u>	<u>2,875</u>
	<u>92,684</u>	<u>(2,848)</u>	<u>(2,212)</u>	<u>87,624</u>
TOTAL FUNDS	<u>399,874</u>	<u>(48,371)</u>	<u>-</u>	<u>351,503</u>

ST. MARK'S CHURCH WOODCOTE

**NOTES TO THE ACCOUNTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	146,989	(120,020)	(9,508)	17,461
Mission	-	(8,386)	(6,982)	(15,368)
Stonework and roof repair	-	-	(5,253)	(5,253)
Church Maintenance	1,999	(10,976)	(2,705)	(11,682)
Hall Maintenance	1,583	(15,097)	(2,609)	(16,123)
Halls Caretaking	-	-	(6,615)	(6,615)
Organ	104	(2,143)	(5,722)	(7,761)
Choir	185	(110)	(257)	(182)
	<u>150,860</u>	<u>(156,732)</u>	<u>(39,651)</u>	<u>(45,523)</u>
Restricted funds				
Southwark Diocesan Board of Finance	2,212	-	(10,893)	(8,681)
Restricted Gifts & Special appeals	233	-	-	233
Bequest	5,000	-	-	5,000
Place to be cafe	3,028	(2,428)	-	600
	<u>10,473</u>	<u>(2,428)</u>	<u>(10,893)</u>	<u>(2,848)</u>
TOTAL FUNDS	<u>161,333</u>	<u>(159,160)</u>	<u>(50,544)</u>	<u>(48,371)</u>

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds				
General fund	51,529	18,067	2,020	71,616
Mission	80,346	(1,643)	-	78,703
Stonework and roof repair	27,298	2,734	-	30,032
Church Maintenance	23,312	1,132	-	24,444
Hall Maintenance	27,214	1,215	-	28,429
Halls Caretaking	34,376	3,442	-	37,818
Organ	31,537	3,217	-	34,754
Choir	1,367	27	-	1,394
	<u>276,979</u>	<u>28,191</u>	<u>2,020</u>	<u>307,190</u>
Restricted funds				
Southwark Diocesan Board of Finance	72,955	8,634	(2,020)	79,569
Restricted Gifts & Special appeals	781	59	-	840
Bequest	-	10,000	-	10,000
Place to be cafe	-	2,275	-	2,275
	<u>73,736</u>	<u>20,968</u>	<u>(2,020)</u>	<u>92,684</u>
TOTAL FUNDS	<u>350,715</u>	<u>49,159</u>	<u>-</u>	<u>399,874</u>

ST. MARK'S CHURCH WOODCOTE

**NOTES TO THE ACCOUNTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	122,442	(109,535)	5,160	18,067
Mission	-	(9,689)	8,046	(1,643)
Stonework and roof repair	-	-	2,734	2,734
Church Maintenance	-	(1,203)	2,335	1,132
Hall Maintenance	(1)	(1,372)	2,588	1,215
Halls Caretaking	(1)	-	3,443	3,442
Organ	63	-	3,154	3,217
Choir	-	(110)	137	27
	<u>122,503</u>	<u>(121,909)</u>	<u>27,597</u>	<u>28,191</u>
Restricted funds				
Southwark Diocesan Board of Finance	2,020	-	6,614	8,634
Restricted Gifts & Special appeals	401	(342)	-	59
Bequest	10,000	-	-	10,000
Place to be cafe	<u>2,275</u>	<u>-</u>	<u>-</u>	<u>2,275</u>
	<u>14,696</u>	<u>(342)</u>	<u>6,614</u>	<u>20,968</u>
TOTAL FUNDS	<u>137,199</u>	<u>(122,251)</u>	<u>34,211</u>	<u>49,159</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
Unrestricted funds				
General fund	51,529	35,528	4,232	91,289
Mission	80,346	(17,011)	-	63,335
Stonework and roof repair	27,298	(2,519)	-	24,779
Church Maintenance	23,312	(10,550)	-	12,762
Hall Maintenance	27,214	(14,908)	-	12,306
Halls Caretaking	34,376	(3,173)	-	31,203
Organ	31,537	(4,544)	-	26,993
Choir	<u>1,367</u>	<u>(155)</u>	<u>-</u>	<u>1,212</u>
	<u>276,979</u>	<u>(17,332)</u>	<u>4,232</u>	<u>263,879</u>
Restricted funds				
Southwark Diocesan Board of Finance	72,955	(47)	(4,232)	68,676
Restricted Gifts & Special appeals	781	292	-	1,073
Bequest	-	15,000	-	15,000
Place to be cafe	<u>-</u>	<u>2,875</u>	<u>-</u>	<u>2,875</u>
	<u>73,736</u>	<u>18,120</u>	<u>(4,232)</u>	<u>87,624</u>
TOTAL FUNDS	<u>350,715</u>	<u>788</u>	<u>-</u>	<u>351,503</u>

ST. MARK'S CHURCH WOODCOTE

NOTES TO THE ACCOUNTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	269,431	(229,555)	(4,348)	35,528
Mission	-	(18,075)	1,064	(17,011)
Stonework and roof repair	-	-	(2,519)	(2,519)
Church Maintenance	1,999	(12,179)	(370)	(10,550)
Hall Maintenance	1,582	(16,469)	(21)	(14,908)
Halls Caretaking	(1)	-	(3,172)	(3,173)
Organ	167	(2,143)	(2,568)	(4,544)
Choir	185	(220)	(120)	(155)
	273,363	(278,641)	(12,054)	(17,332)
Restricted funds				
Southwark Diocesan Board of Finance	4,232	-	(4,279)	(47)
Restricted Gifts & Special appeals	634	(342)	-	292
Bequest	15,000	-	-	15,000
Place to be cafe	5,303	(2,428)	-	2,875
	25,169	(2,770)	(4,279)	18,120
TOTAL FUNDS	<u>298,532</u>	<u>(281,411)</u>	<u>(16,333)</u>	<u>788</u>

Southwark Diocesan Board of Finance

This fund arises from the sale of our former curate's house and a bequest. The SDBF holds the underlying investments on our behalf. The capital can only be used for capital expenditure of an ecclesiastical nature but interest and dividend income are released to us in order to meet parish running costs.

Restricted Gifts & Special appeals

This fund relates to both gifts restricted in their use and funds received by St. Mark's on behalf of other beneficiaries, for example Purley Overseas Trust or collections at funerals for third parties. This fund separates such items from church funds.

Bequests

This fund holds bequests which are for restricted purposes in a separate bank account - the CBF Church of England Deposit Fund. Currently it contains £10,000 left by the late Penny Norris for renovation of the main hall 'office'; and £5,000 (part of a larger gift of £7,000) for an altar hanging donated by Gwyneth Frampton in memory of her late husband Clive Frampton. Both projects should be completed in 2023, on present plans.

Mission

This fund supports the mission activities and outreach of St. Mark's. A recent example was charging 80% of the costs of the Lay Pastoral Assistant in 2021 and 2022.

Stonework

This fund supports the financing of major capital works relating to the stonework of the church. Maintenance projects, for example regular drone inspections of the roof and guttering or lightning conductor checks, are charged to the Church Maintenance Fund, with small items charged to maintenance running costs.

Church Maintenance

This fund is used to pay for significant maintenance items. This includes costs such as boiler repairs and upgrades to our CCTV system. In 2022 this fund was used to pay for the major refurbishment of the grand piano (£7,236).

Hall Maintenance

This fund supports the same purposes as the Church Maintenance Fund but in relation to the halls and lodge. In 2022 the major charge to the fund comprised a replacement entrance and front windows for the hall foyer (£14,800) after storm damage. This exceeded the insurance settlement (£1,108) for the damage.

Halls Caretaking

This fund has supported capital expenditure in relation to periods when the church employed a caretaker. There has not been a caretaker for several years. The PCC will give consideration to merging this fund into a more suitable reserve.

ST. MARK'S CHURCH WOODCOTE

NOTES TO THE ACCOUNTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

13. MOVEMENT IN FUNDS - continued

Organ

This fund is used to pay for significant refurbishment work on our church organ and to take in organ fees in connection with funerals.

Choir

This fund supports the activities of the choir, including the cost of professional membership fees.

Place to Be Café

The church received a Croydon Episcopal Area Special Grant to be spent on "innovative pieces of mission in the local Church community". The PCC decided this would be used to create and run a programme for people affected by dementia, and their carers, which is called A Place To Be Café. A professional manager is employed and activities staffed by volunteers. This fund separates the café and church finances.

14. RESERVES POLICY AND MAJOR RISKS

Reserves Policy

This year's accounts have been presented incorporating the 2015 Statement of Recommended Practice and Financial Reporting Standard 102 for Charities. A detailed schedule of the movement in Reserve Funds is shown in note 12 above. This includes opening and closing balances in the various reserve funds as well as the income and amounts spent, transfers between funds and revaluation gains and losses of investments attributable to those funds. The notes at the foot of note 12 describe the purposes of the funds and provide examples of their use.

The Unrestricted general reserves stood at £91,289 at 31st December 2022, representing 57% (2020: 68%) of our total running expenses, including the costs of running the halls. The PCC regards a minimum of 33% as a prudent level of free reserves to hold against swings in income and unexpected expenditures in a given year.

Restricted Reserves of £69,546 held with the Southwark Diocesan Board of Finance arising from the sale of our former curate's house and a bequest, are held for capital expenditure of an ecclesiastical nature. The investments resulting from these reserves generated interest and dividend income of £2,212 (2021: £2,020) which can be used to meet Parish running costs. Other restricted reserves represent gifts set aside for purposes specified by the donor. Designated reserves are unrestricted and have been set aside for purposes stipulated by the PCC.

Major risks

Those facing the Parish from a financial point of view are:

Church Income and Expenditure. Although donations held up well in 2022 and there is encouraging growth in giving via card reader devices, the church remains vulnerable to slowly declining attendances at services as well as to the average life expectancy of our major giving parishioners. On the cost side, the ageing electrical systems and roof leaks continue to incur unbudgeted expenditure.

Halls: The halls and lodge provide the letting income for the church to meet its Parish Support Fund pledge and avoid liquidating its financial investment portfolio. The halls offering has to be maintained and developed to protect the income stream of regular and occasional hirers. This can involve heavy periodic spending. After a February 2022 storm damaged the wooden doors and frontage to our halls (which are nearly 60 years old), the PCC authorised the replacement of the frontage and windows with a more functional and attractive modern equivalent, at a cost of nearly £15,000. In another instance, as the electric wall heaters became increasingly unreliable and started to affect hiring bookings, in early 2023 the PCC authorised expenditure of over £9,000 to replace the old wall heaters with modern infrared devices. St. Mark's is in competition with neighbouring churches for letting income and at least one church has completely modernised its facilities in 2022. General repairs to both the halls and church have been ably and generously done for many years by our volunteer Thursday Group at only the cost of materials. However, they are advancing in age and maintenance work will increasingly have to be carried out in the future by employing professionals.

Restoration of the organ. The potential restoration options remain undecided, although the organ has benefited from continuing maintenance in 2022. Options range in cost from the tens of thousands of pounds up to full replacement, which would realistically cost over £400,000 in the light of recent sustained cost inflation. Progress would depend on a successful application to the Diocese for a Faculty and acceptance by the PCC of a project and business plan, and supporting timetable, crucially including determination of when and from where the funds to finance such a project will be obtained.

ST. MARK'S CHURCH WOODCOTE

NOTES TO THE ACCOUNTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

14. RESERVES POLICY AND MAJOR RISKS - continued

Parish Support Fund. There could be a request from the Diocese for a significant increase in the Parish Support Fund, although contributions are voluntary. The Parish is asked annually to make a financial pledge of the amount they will give the following year to fund the ministry and mission of the Diocese (including the cost of clergy). The Parish pledged £59,000 for 2022 (2021: £58,000) which was allocated to Ministry pay and housing (£36,000); training and other Ministry support (£10,600) and a contribution to other parishes in the Diocese (£12,400). The PCC increased the pledge for 2023 to £62,300, which exceeded the suggested higher contribution.

Loss from financial investments. The value of our portfolio is subject to stock market turbulence - in 2022 our portfolio lost 13.8% in value, though that was an unrealised loss because no investments were sold. The problem would arise if the church had to liquidate investments to pay bills when markets were depressed and incurred a realised loss on investments. To mitigate this risk, the investments are diversified to a considerable extent across investment managers, geographics and sectors. In addition, the church maintains minimum current account balances sufficient to cover at least a month of normal expenditure.

Inability to fill key positions of responsibility. It is becoming more difficult to fill key roles from within a slowly declining, but increasingly elderly, congregation. The Treasurer role has been filled, shared between two people. The church currently has churchwarden capacity until 2024 but if no replacements are forthcoming there will need to be discussions with the Diocese about alternative governance arrangements.

ST. MARK'S CHURCH WOODCOTE
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Planned giving - tax efficient	50,895	48,142
Planned giving - non tax efficient	360	455
Bequests	5,000	10,000
Gift aid refunds	14,753	12,234
Cash collections	3,987	2,746
Card reader donations	1,206	217
General donations	<u>10,926</u>	<u>11,316</u>
	87,127	85,110
Other trading activities		
Uplander Income & Expenditure	183	208
Church lettings	2,341	587
Annex income	6,231	9,935
Hall Letting income less deposit refunds	48,897	28,541
Fundraising	839	-
Insurance claim	1,108	-
Wedding & Funeral fees	<u>2,766</u>	<u>1,585</u>
	62,365	40,856
Investment income		
Interest received	<u>11,841</u>	<u>11,233</u>
Total incoming resources	161,333	137,199
EXPENDITURE		
Charitable activities		
Secretarial costs	5,964	5,520
Diocesan Contribution	59,000	58,000
Clergy expenses	431	757
Books & training literature	21	203
Charitable Giving	3,480	3,512
Telephone, Broadband & Office Costs	419	307
Organist & Music Director	5,957	3,593
Lay Pastoral Assistant	10,483	12,111
Organ Maintenance	4,078	1,046
Parish Events	(14)	(134)
Youth Ministry Costs	(207)	-
Repairs & Maintenance	28,269	5,436
Utilities	12,653	10,350
Cleaning	5,946	4,281
Security	1,323	1,062
Sundry Church Expenditure	885	939
Hall Letting costs	7,980	6,458
Printing Postage, Stationery	488	719
General Expenses	1,642	806
Insurance	4,775	4,600
Annex running costs	892	747
Sanctuary & Worship costs	617	231
Carried forward	155,082	120,544

ST. MARK'S CHURCH WOODCOTE

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	2022 £	2021 £
Charitable activities		
Brought forward	155,082	120,544
Place to be expenses	<u>2,428</u>	<u>-</u>
	157,510	120,544
Support costs		
Finance		
Bank charges	442	356
Governance costs		
Accountancy fees	723	851
Fixtures and fittings	<u>485</u>	<u>500</u>
	<u>1,208</u>	<u>1,351</u>
Total resources expended	<u>159,160</u>	<u>122,251</u>
Net income before gains and losses	2,173	14,948
Unrealised recognised gains and losses		
Unrealised gains/(losses) on fixed asset investments	<u>(50,544)</u>	<u>34,211</u>
Net (expenditure)/income	<u>(48,371)</u>	<u>49,159</u>

**INDEPENDENT EXAMINER'S REPORT TO THE PCC OF
ST. MARK'S CHURCH WOODCOTE**

I report on the accounts for the year ended 31st December 2022, which are set out on the statement of financial activities, balance sheet and associated notes.

Respective responsibilities of the members of the Parochial Church Council (PCC) and the Independent Examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for his year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act.
- follow the procedures laid down in the General Directions given by the Charity Commissioners Section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

(1) which 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; or
- to prepare accounts which accord with these accounting records have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Andrew Harker FCCA

57 The Fieldings
Southwater
West Sussex
RH13 9LZ

Date: 28/4/23

Accounts

ST MARK'S CHURCH WOODCOTE



St. Mark's Church, Woodcote

ANNUAL REPORT

2021—2022

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OFFICERS, COMMITTEES AND STAFF

OFFICERS OF THE CHURCH

Revd. Fiona Weaver
Julian Pearcey
Tom Jamieson-Craig
Brenda Knight
Tony Tucker
Susan Carter

Vicar
Licensed Reader
Churchwarden
Churchwarden
Treasurer
PCC Secretary

PAROCHIAL CHURCH COUNCIL

Revd. Fiona Weaver
Brenda Knight
Tom Jamieson-Craig
Julian Pearcey
Tony Tucker
Steve Dawson
Eudareen Moncrieffe

Sarah Chartres
Ian Robinson
Edwin Singaratnam
Martin French
Sue Carter
Deirdre Lea
Diane Van Dromme

FINANCE COMMITTEE OF THE PCC

Revd Fiona Weaver
Terry Cairns
Sarah Chartres
Tony Tucker
Ian Robinson

STAFF

Rev'd Fiona Weaver
Martin French
Guy Norris
Sue Young
Diana Van Dromme

Vicar
Director of Music
Organist
Parish Secretary
Lay Pastoral Assistant

VICAR'S REPORT

Let us hold unswervingly to the hope we profess, for he who promised is faithful. And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another—and all the more as you see the Day approaching.... Hebrews 10 v 23-25

At its heart a Vicar's report for the APCM is about looking back over the past year and giving thanks. I give thanks that so many give of their time talent and gifts to our community of faith in so many different ways. I and I give thanks also for all the personal support I receive from the congregation.

Despite starting the year in lockdown, thankfully the government regulations recognised the importance of the churches ability to offer spiritual support to communities and individuals. This meant our Church remained open for public worship and private prayer throughout the year, this was hard work at times but definitely worth it. The numbers attending services fluctuated as Covid infection rates rose and fell. We constantly had to adjust what we did, sadly that meant cancelling all the parade services. The 8am BCP was also cancelled, however we now have a Tuesday Morning BCP at 11am each week.

We continued to implement the Covid guidelines such as social distancing, mask wearing, receiving communion in one kind etc and those restrictions remained in place for much of the year. Some will remain, like wearing a mask at the altar and keeping the bread and wine covered all the time. Congregational singing was not allowed for many months but, thankfully, the choir were able to sing and enhance our worship and finally Guy returned, and we heard the organ again. These measures were reviewed regularly by the Wardens and me, to ensure St Mark's continued to provide a welcoming, supportive and safe environment for those who wished to worship as part of a community as well as for those who have preferred to stay at home with Zoom worship. Over the past year baptisms, weddings and funerals took place in Church, some within tight guidelines and some were postponed to 2022.

I am indebted to Brenda Knight and Tom Jamieson-Craig who have served us all incredibly well as Church Wardens and helped to steer us through some difficult and complicated times. Personally, their sound advice when yet another set of guidelines came along or sensitive situations needed discussion, has been invaluable and their sense of humour has helped me get through a number of testing situations.

What can I say about Tony Tucker! His fiscal understanding, acumen, and ability to enable even me to think I understand our accounts have been a mainstay in my time here I have valued his advice and personal support. I think it speaks volumes that we have needed to put in special measures to cope now he has put his spread sheets away. More about this is in another report.

I am thankful for each member of the PCC and Standing Committee who have persevered with the challenge of Zoom meetings, which have given us some interesting moments and lively debates. Thanks to Sue Carter as Secretary for preparing agendas and taking minutes, not an easy ask via zoom. Also, as we have seen in the accounts, hall revenue is vital, and we owe Sue Carter our thanks for her major juggling act in managing the books and all related hall issues.

I continue to appreciate the ministry of our Licenced Reader, Julian Pearcey who has continued to be supportive and understanding. His sense of humour, wise counsel, and organisational skills have, on more than one occasion, kept my sanity. Although I am not sure what effect I have on his! I continue to be grateful that I do not need to preach every week and I am sure you are too! Julian Pearcey and Richard Gunning both give us much food for thought with their excellent sermons. I am also grateful for their liturgical input. Martin our musical director and Guy our organist, continue to share their expertise with us and keep the choral tradition of this church going a true blessing.

I am thankful to Diana the parish Lay Pastoral Assistant for the many tasks she has taken on and all that she does developing the life of our parish.

I am of course deeply thankful for those many members who behind the scenes, usually unseen and unsung, carry out the thousand and one tasks of the Kingdom. In flower arranging and watering, litter picking in the church grounds, polishing, and cleaning, visiting, security checks, tasks of administration the list is endless -small things done in love and service which bring us daily nearer to God.

I am always mindful that both the outside and the inside of our building, including our church grounds, speak a message to all who pass by or pop in. I don't know if you have noticed the bench dedicated to with the beautiful inscription. It was donated by a Hindu family who had found great solace in our garden over the years and particularly during lockdown. Through Richard Gunning they were introduced to me and I gave permission, which was privilege to give. It serves as reminder to us all that our Garden of Remembrance is also a place of outreach. Our church and grounds speak volumes - if a place is obviously loved and valued it tells people that we care about this sacred space. Having the Banners on the front of the church, thanks to Adrian and Diana, along with the posters in the Garden of Remembrance are all such things that proclaim the Gospel – and usually to more people than will ever listen to a sermon! When you undertake these small but valuable tasks, you are proclaiming the Kingdom! There is always work to be done in the garden!

I am, as ever, appreciative of the amount of work that is reflected in the reports. It is important that we all take time to read them fully and give thanks for the time, effort and energy that goes in keeping our church functioning as well as it does. They represent a slice of the life of our parish and offer much to give thanks for. However, they also challenge us as they do raise questions about our long-term sustainability. I am looking forward to developing new ways we can connect with and serve our community Outside the benefice I continue to serve on the Deanery Leadership team, and having been elected again to serve on the Diocesan Synod, I was also elected to the Diocesan Council of Trustees. As much as possible I have taken part in the Churches Together Ministers' Group and am a Trustee of the Purley Food bank. I continue as a Governor at the Minster Primary and Nursery school. I am also chair of Trustees for TOC H and All Hallows Trust; these activities give me a wider perspective of ministry. I also enjoy leading collective worship at St David's twice a term.

As I look back over the past year I do so from the perspectives of lament and thanksgiving, and I am also mindful that next year I will have been here 10 years! I lament all that has not happened that I hoped would and all that we have lost during the pandemic, and I give thanks for all that we are beginning to do again and the new opportunities that we need to embrace.

While it is so important to lament and confront all we have lost, we must not be in a rush to return to the church we once were. Looking forward God is calling us to be the church we've never been before. There won't be room for new ideas and projects to grow if we simply go back and try to restart everything, we used to do in exactly the same way. That's not to say we won't restart some of the things we used to do but it is to say that we need more time to reflect and pray together about how we think God is speaking to us and how things need to change.

This is our challenge, as we move into the 'new normal':

What kind of church do we want to be?

What kind of Church can we be?

What have we learned coming out of the pandemic?

I would like us to have some space in the Autumn for further reflection, conversation, discussion and consultation, hearing your views on the best way forwards from here and how we might allow these seeds to grow.

I believe one of our key strengths is that we are a Benefice of two very different parishes. This is this a joy and a challenge for me, all too often many forget that! I want us to make the most of that richness and we must learn from what is done well in each place. The other side of the coin is that at times our differences can make the tasks of administration and planning more challenging, I spend too much time and energy simply 'managing' the gaps and trying to balance my time and energies between the two parishes and duplicating work. However, I believe we are working towards better ways of planning and sharing information that preserves and enhances our diversity whilst at the same time reduces the gaps.

We need to make a slow and gradual recovery from this pandemic—for the sake of everyone's wellbeing, mine included. I believe we need to look to the future not dwell on the past but learn from it. We need to nurture the seeds that have been sown over the past year and allow space for them to grow. I think we need to ask ourselves: who isn't currently part of this conversation and how can we include them? And I think we need to set aside conscious and intentional time to pray for the wisdom and guidance of the Holy Spirit. As the prophet Isaiah writes: "*See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland.*" (Isaiah 43.19).

As we lament the past year, let us also give thanks for the new things that God is doing in the life of our parish church. I know I cannot do this alone, all of us to play our part, and not wait to be asked. Let us strive to be proactive rather than reactive. Whatever plans we might have, they are useless unless they are grounded in prayer. The Daily Office has been a steady part of my devotional practice since before ordination. There's no doubt in my mind that it's become an important grounding for my ministry as a priest. It is part of my rule of life. It is a bonus for my rule of life that on Tuesday and Friday mornings a small group of us meet in the Lady Chapel at 9am for the daily office of morning prayer. Please feel free to join us.

An exciting year ahead, but only possible if we all play our part in bringing God's kingdom here to Woodcote. As we look to the future, there is challenge and there is hope and anticipation. We are on an adventure together. Thank you so much to the wonderful community of St Mark's, I look forward to continuing to work together as we stabilise what has been started and look to what is to come.

Your Vicar,
Fiona.

CHURCHWARDENS' REPORT

To say that we are out of the woods yet as far as the pandemic is concerned would probably be rather presumptuous. However, we have managed to make some sort of progress towards getting ourselves back on an even track where church services are concerned. It is good to be able to meet and to sing together again. However, people are still encouraged to make up their own minds as to when they will return and their decisions are totally respected. Services continue to be 'zoomed' for those unable to attend and there has been a happy atmosphere existing between church and screen with much hand waving. It has been a vital resource for being in touch and keeping members of the congregation together. In addition, it has been a real delight to welcome some new faces to the congregation .

Emerging from the bleakness that is Covid we have attempted to move forward in the life and growth of our church and have brought in one or two innovations that have been an important part of reaching out to the local community. St Mark's was open Tuesday-Sunday throughout the lockdown and having a quiet place for private prayer and reflection was very much appreciated. We added to this some quiet music during the day which attracted several positive comments and spurred us on to think of other musical events ,among which was a most enjoyable Pirates of Penzance by Utopians Unlimited. We were also fortunate to be able to offer our church for a monthly lunchtime live music event organised by Purley Classics and this has inspired us to plan a St Mark's Festival of arts, crafts and music in the week leading up to Harvest.

We have also made other innovations including how we collect payments and contributions. Under Ian Robinson's guidance we now have a card paying machine which is making life a lot easier in reducing the amount of cash that must be handled. This is especially useful on such occasions such as weddings (and negates the excuse "I've left my wallet at home"!). Another move that has been made is to make more of advertising our seasonal services. Thanks to invaluable help from Adrian Frost, we now have four banners which highlight the Harvest Festival, Christingle, Mothering Sunday and Lent. These can be easily seen from the road and help to inform passers-by of what's happening in our church. For this our thanks go to Diana van Dromme for her designs and to Adrian Frost for arranging the display. This was further supported by our Stations walk in our memorial garden.

A further initiative that has been recently set up in the 'Place To Be' Café. This was started by Rev. Fiona and Lena Gathercole as somewhere for dementia sufferers and their carers to come for an afternoon to meet up, chat, listen to talks, play games and quizzes and, most importantly, to have tea and cake. It has been met with some success and is proving quite popular. There is always space available for helpers so do put your name forward if you think you can help. It is every Friday afternoon 1.30 until 4.00 pm. Continuing the subject of outreach, St Mark's with St. Swithuns has continued to support the Purley Food Hub and a large contribution of this has been from St, Mark's Women's Circle for which we are very grateful.

Further support has also been given to the Croydon Churches Floating Shelter and to Croydon Night Watch. Over a period from February to October last year and continuing from February and March this year, every Friday people from both churches provided meals for five for those in the shelter or sandwiches for Night Watch to give out to the homeless on the streets. In addition, we had regular volunteers to transport the items to the relevant centres. St. Mark's and St. Swithun's definitely stepped up to the plate on this one.

Thanks are due to Sue Carter who had the 'bright' idea of a welcoming sign in our Foyer. This resulted in our obtaining, through Sue, a colourful illuminated neon sign welcoming people to St. Mark's Church and Halls. This has received many positive comments that it makes the entrance a lot more cheerful. Overnight, when everything else is in darkness, there is a lovely glow still giving a continued welcoming impression. Unfortunately, the recent storms resulted in damage to the Foyer doorway and, once again, Sue is organising quotes for a more improved entrance. As the saying goes "watch this space". Sue's initiative to improve the hall is further being put into plan with the conversion of the old church office being transformed into a self-contained meeting room for smaller gatherings. It has been decided to name this in honour of Penny Norris in recognition of her long association with St. Mark's and all her loyal work she did for the Junior Church. Our Muslim friends who attend Friday prayers in the small hall, are helping us to find a suitable builder. Thank you for all that you are doing, Sue.

Thank you too to the 'Thursday Group' who continue their efforts to look after the fabric of the church and halls. It has been quite a busy year for them including manning the pumps when there was a massive water leak in the boiler house. The group has also attended to some unsound masonry over the front porch which was damaged by frost and repaired water and rot damage to the lantern skylight on the Hall roof. The church and halls have now had and passed the mandatory inspections covering health and safety (including fire extinguishers), electrical systems, heating systems, lightening conduction and attended to a leak from the water mains. Regular attention to the grounds and to internal decoration keeps everything looking spick and span in time for our upcoming quinquennial inspection.

This has by no means been an easy year and we should extend our grateful thanks to Julian Pearcey, who despite health difficulties, has provided such good support in the efficient running of our services. Finally, we must pay tribute to the hard work put in by Rev. Fiona in continuing to keep the church open and for her excellent outreach in the community. Despite overseeing two churches she manages to keep a positive outlook and sense of humour. We owe her a great deal in our church community.

As we move forward, let us all work together to make our church a centre of welcome in our parish, to accept change when it is necessary and to bring the light of Christ to all.

Brenda Knight and Tom Jamieson-Craig

LAY PASTORAL ASSISTANT REPORT

Pastoral care and outreach have been the main objectives in my work the past year. Some plans had to be cancelled or adapted because of the pandemic.

In summer we were able to have afternoon teas and a BBQ for parishioners. This was the ideal start of connecting with parishioners and of giving pastoral visits. Because of anxiety and the unease of meeting indoors, summertime was the ideal time to meet outdoors and bring people out of isolation and in contact with each other again. Last winter we planned afternoon teas but due to Covid we felt we couldn't meet. We will continue with afternoon teas again this summer and hopefully restrictions won't keep us from meeting indoors during autumn and winter.

I have been giving weekly pastoral visits. These visits will be increased in future. I am leading our Prayer group. We first met online and since summer 2021 we started meeting in person again. We are reaching out to join our prayer group and more details can be obtained from me or Rev'd Fiona. Until winter last year I have been writing monthly for our parish magazine, the Uplander. As I have been advised to increase my pastoral visits I will write on a less regular basis and inform about past and future projects in our parish.

In our regular meetings, Fiona and I discuss the church planning and activities for members of the congregation. Last year we were thinking about creating and planning a music - arts festival. As festival lead, I set up a committee and the festival will be a reality in autumn this year. The project demands a lot of preparation, organisation, negotiation, liaising with local creatives, artists, musicians and schools. In the meantime we have established an all-inclusive programme which contains concerts, art exhibitions, musical and craft workshops, cheese and wine tasting, church walking history tours, and more. Sub-committees have been set up, such as a budget committee and a catering committee. We are now in the process of building a website and discussing marketing strategies with a first step of marketing on Patronal Festival. With God's guidance this project is another way of reaching out to our community and beyond. After many meetings we have decided on the festival name and tagline: St. Mark's Festival - Uniting the Community through Arts, Music and Culture.

Whilst doing research for Confirmation Classes last year, I have been giving two-weekly Confirmation Classes after the Sunday Service since September 2021, leading towards the girls' Confirmation at Southwark Cathedral on Candlemass, 29th January 2022.

With Christmas we set up Outside Stations of the Nativity in the Memorial Garden including text, a piece of art, reflection and prayer to make these Stations engaging. Adrian Frost assisted me with setting them up in the garden for which I'm very grateful. I believe Outside Stations can bring people closer to our church and encourage them to reflect about our faith and the Gospel's story.

Last year, we created a Lent calendar. Two booklets with the Lent Stations and Lent calendar with Psalms, reflection and prayer were made and these booklets have been available for purchase during this Lent season.

Together with Ian Robinson, I am representing our church in the Deanery Synod. We attended the course Living in Love and Faith. I have been attending PCC meetings which teaches me how life in a church and parish runs.

The banners for Mother's Day, Christingle, Harvest and Lent have been ordered and displayed with the help of Adrian Frost. In autumn I organised a film evening at St. Mark's church. We watched the film 'Silence', a film about the persecution of Christians in Japan in the 18th Century. This was a success and definitely something to repeat in the future.

Until winter I have been assisting with weddings and funerals. Because I need to prioritise my parish work, Fiona and I have decided I will assist funerals only when it concerns people of our own parish.

Richard Gunning and I have set up a rota for the sacristy, laying up the altar. Since August 2021 I am authorised to assist with the Distribution of Holy Communion. This will give me the possibility to assist Fiona in bringing Communion to people in their homes, people who are ill and therefore are not able to come to church to receive Holy Communion.

As Parish Safeguarding officer, I have been responsible for the DBS checks for the volunteers and leaders who run the Activity Cafe. An important task that needs to be done in order to safeguard and protect our people.

A year ago, I questioned how to build a new future church. A daunting task that requires taking risks, changing our thoughts, our approach and our actions. In order to grow we have to let go of what gives us a false feeling of security. I believe the pandemic, how difficult this has been for so many, has also given us opportunities to grow, to find another way to connect, to see the beauty and the good of what people are capable of in time of need and despair. Steps have been taken, seeds are being planted to let our church grow, and although small, I see change, I see growth. Nothing happens on its own, it is by bringing thoughts, ideas and actions together - as a community in Christ - that growth will happen.

Again, I want to emphasise how warm and welcoming St. Mark's people are, a precious God's given gift that we need to cherish and nurture. Sharing God's Love is the growth of the church.

In the words of Thomas Merton: "When you see God in everyone, then they see God in you." And in the words of Mother Teresa: "Spread love everywhere you go. Let no one ever come to you without leaving happier."

In particular I want to thank Fiona Weaver, Julian Pearcey and Sarah Chartres for their continuous and valued support. The job as Lay Pastoral Assistant asks flexibility and change of plans. I am grateful to be part of this ministry and I pray that I can fulfil what God has planned for me at St. Mark's Church and its' community.

Diana Van Dromme

PCC SECRETARY'S REPORT

We have continued to meet via Zoom for our 6 PCC meetings in 2022. The format works well and we seem to get through the agenda in half the time! The early meetings mainly focussed on overcoming worship issues using a virtual platform. Services started becoming live again in September. New initiatives which were reviewed by the PCC include the setting up of 'A Place 2B', a café supporting Alzheimer sufferers and their carers. A trial session took place in December. The group meets weekly on Fridays at 2pm and is very much enjoyed by all those who attend. The PCC expressed support for a plan to refurbish the old office so it might become a meeting room with its own independent access. The PCC is responsible for the financial affairs of the church, and the care and maintenance of the church fabric and its contents. In each meeting we have receive reports from the Treasurer, Churchwardens and our Maintenance Group known as The Thursday Group. Each meeting will also consider Mission in the Parish through consideration of reports and activity from our LPA, Liturgy Group, Deanery Synod Representatives and, of course, our Vicar. More detailed accounts of activities are listed elsewhere in this document. *Sue Carter*

DEANERY SYNOD REPORT

The Deanery Synod met three times in the last 12 months, in June and October 2021 and February 2022, with sessions chaired by Area Dean Paul Roberts. I have highlighted below three of the most important issues discussed at these meetings.

An initiative discussed at each meeting was *Living in Love and Faith*, the Church of England's process for discerning a way forward on issues of identity, sexuality, relationships and marriage. Churches were invited to consider the issues based on national C of E material and provide voluntary feedback in order that the new General Synod could make better informed decisions later in 2022. This has been a difficult exercise but there was feedback from some churches that they had found the process valuable and informative. We await to see what the General Synod decides.

In October 2021 there was a pertinent and challenging talk from the Venerable Dr Rosemarie Mallett, Archdeacon of Croydon, about '*Engaging with Croydon*'. This concerned how the church in Croydon had been collaborating with the local authority, police, community groups and interested ad hoc groups. The catalysts had been: (1) the response of churches to the September 2020 killing of Sgt Matt Ratana in Croydon; and (2) the financial collapse of Croydon Borough Council, which had led to unstable leadership and significant funding cuts. The Archdeacon gave a striking testimony of working collaboratively with other agencies to mitigate the effects of the Council stepping back from previous roles due to its dire finances. Another powerful talk came from Rev Sue Thomas, Assistant Priest at St. John's, Old Coulsdon, on persecuted churches. Sue drew on material from the charity Open Doors UK, which estimated that 340 million Christians across the world – greater than the United States population – were experiencing persecution of either a violent or a gradual nature. by getting praying, including intercessions in church (we are doing so at St. Mark's). During the year Rev Fiona was elected to the Diocesan Synod by fellow clergy, so we are well represented amongst the influential! *Ian Robinson*

DIRECTOR OF MUSIC'S REPORT

No report Received

LITURGY REPORT

The Liturgy Team is responsible for managing the services of the church, and is a sub-committee of the PCC, to which it is answerable.

In 2021-22 its members were:

Revd. Fiona Weaver (Chair)
Martin French (Director of Music)
Tom Jamieson-Craig
Julian Pearcey (Reader, Secretary & Rota Manager)
Tony Tucker (Treasurer)
Diana Van Dromme (LPA)

Its duties are wide ranging:

Planning the liturgy over the year;
Reviewing services that have taken place;
Staffing services;
Producing orders of service;
Deciding on musical requirements;
Managing the Vestry;

Overview of the sidesmen, readers, intercessors, servers and chalice assistants.

The meeting agenda always covers a review of the previous months' services, and plans the next few months.

Other areas covered in the last year include:

Managing services during the Covid pandemic;
Working on new ways of delivering the liturgy.

In the last year the group has met five times, normally via Zoom.

Julian Pearcey

HALL LETTINGS REPORT

2021 has been a very good year for halls and church lettings. All our regular hirers came back after time away due to the pandemic, and we have also picked up a few extra hirers too. Purley Classics are holding monthly concerts in our church, and these have been a great success. Christmas and Easter holidays have seen two Children's School Holiday Providers using the large hall and the Lodge. We have a new Young People's Christian Worship Group, Christ Embassy Royal using our Lodge on a Sunday afternoon. Watendone Folk Dancing amended their timings going from evening to afternoon meetings on a Tuesday. We have a new exercise class on Thursday mornings, Banstead Fitness which offers a kick boxing style workout. After Easter a new Adult Art Class Group will be with us from 9am – 1 pm on Tuesdays. Penny Parks Ballet School is coming to us on Saturdays, in addition to their Monday & Wednesday classes. It was a great disappointment that Younger Generation had to cancel their bookings this year due to lack of numbers responding to audition sessions. We have however filled many of their Sunday afternoon spaces with children's parties.

We have changed the pricing structure for hall hire and this has had a positive impact on hall hire revenue. We have a space available for a new hirer, Monday mornings until 10.30 am. This might suit an exercise class so if you know anyone looking to run an extra class, please do let them know.

Sue Carter

THE THURSDAY GROUP

It's been a bit of a hit and miss year for us with Covid hanging over us. The brave boys of the group have soldiered on. Fred Eddy is still on the sick list. We have installed 3 new items in the memorial Garden—In Memory chairs to Vinesh Lakhani and Michael Hooper and a bird bath to David Pope. A certain amount of tree work and hedge cutting around the paths to the scout hut has been done and a flood in the boiler house took many hands to solve. The foyer has had a face lift and looks good but the recent storm damaged the entrance door and frames. Due to their age (1967) they need to be replaced. We updated the Christmas candlesticks, lanterns and fairy lights. The main Hall roof has been repaired and painted and the sidings replaced with PVC shiplap boarding. A lot of work has been carried out to the church and Halls, inside and out, to keep it up to the standard we all enjoy.

Michael Sanders

CHURCH FLOWER GROUP

Once again this year we did managed to put two flower pedestals in church for Christmas, 70 tied posies for Mothering Sunday and flowers for Easter. I am grateful of the few remaining ladies who offer to help.

Maureen Eddy

COFFEE GROUP

Well done to our valiant team and thank you to those who have now joined us. Having a chance to chat and catch with everyone after the service is much appreciated.

Pat Teasdale

PRAYER GROUP REPORT

A year ago the Prayer Group was meeting online. Soon, when restrictions eased, we met again in person. Our weekly meetings take place on Thursday at 14.30pm. As we enter God's Presence, we start with a short musical introduction followed by an opening prayer. We reflect on a bible reading in more depth. Since September we bring our relationship with God to a deeper level through "Centering Prayer". Centering prayer is simply sitting in silence, open to God's love and our love for God, where words are not required, were we pray beyond thoughts and beyond emotions. Out of this silence, we continue with intercessions. A time when we rejoice in the power and presence of God. God knows our needs and concerns but wants us to share those with Him. We are not alone when we pray: God is in and with us, God cares for us. We pray for world issues, our church and church leaders, our community and benefice. We pray for parishioners who are in need of God's healing power. After the intercessions we make time for individual reflection accompanied by a moving piece of music that leads us to the end of our prayer meeting. The power of prayer brings blessings over our churches' decisions, its activities and people. We reach out to join our prayer group and details can be obtained from me or Rev'd Fiona.

Dian van Dromme

HAPPY FAMILIES PRAYER GROUP

Because of the pandemic, Happy Families house group has only met twice in the last six months, in November and at the end of February. We don't feel that Zoom, excellent though it is for many types of meeting, works for our type of being together. Sadly, we also had to miss our customary 'bring and share' party at Christmas and not just because 'party' has recently become a dirty word. The fear of catching Covid was too great at the time. When we get back to normal, we will resume meeting monthly, mid-morning to lunchtime, and generally at Mary Taylor's apartment opposite Wallington Library.

A typical meeting would include a brief catch-up with members' news over tea and biscuits, some music (sacred or otherwise) and either a course session, a Bible topic or passage, a lively discussion of a moral issue of the day, or of the Church in action, or inaction, as we feel is appropriate. We have followed the Pilgrim course and may one day do it again. The meeting always includes a time of prayer for people in and close to the group, and for others we know are in any kind of need.

Group members are drawn from both St Mark's and St Swithun's churches and include two members not aligned to any particular church. This diversity is one of the strengths of the group. Current members are John Ford, Richard Gunning, Val Penney, Michael Sanders, Paul Sandford, Valerie Stokes and Mary Taylor. We continue to mourn the loss of Penny Norris, a long-standing member.

Happy Families would welcome at least two more members. Further information from Richard Gunning at richardgunning@blueyonder.co.uk or 020 8395 4782

Richard Gunning

WOMEN'S CIRCLE

Our membership now stands at 45 and after the Covid break we started meeting again with a Bring and Share lunch on 23 June 2021 in the Church Hall. Since then we have continued our meetings monthly. These meetings are most enjoyable, with good company, excellent lunches and interesting talks. We are delighted to welcome Revd Fiona to our meetings and also invite guests to our Summer and Christmas Lunches.

Our Leader Robina Holmes has been sending out monthly newsletters to everyone since February 2020 to keep in touch with the group. Visitors are welcome, although we do need to know of their attendance in advance to help with the catering. Some of our speakers who were booked in 2020 agreed to come this season 2021/22 and the programme included Richard Griffin to give us a talk on his life as the personal bodyguard to Her Majesty the Queen and the Duke of Edinburgh, and David Warburton to talk on "Biodiversity in Sutton". We were also delighted to welcome back our regular speakers Sue Henning, Ian Bevan and Colin Jones.

A warm welcome is extended to anyone who would like to join the group and to any visitors. For more details see the St Mark's website and the Uplander.

Deirdre Lea

FIRST WOODCOTE RAINBOWS/17TH BROWNIES

1st Woodcote Rainbows

Following the cessation of face to face meetings during the Covid-19 pandemic, the Rainbows resumed activities during the summer of 2021, with appropriate protocols in place to ensure the safety of girls and volunteers. There are currently 10 girls in the Unit but a recruitment drive within Purley Division may produce some further interest. This year the Rainbows have been following the new programme and have been working on the themed awards; Express Myself, Know Myself and Be Well. In addition girls are encouraged to earn interest badges, which they do at home. Some girls are very keen to achieve as many as they can, bringing in their evidence to share with the leaders. All the Rainbows are enthusiastic and love to undertake new experiences and learn new skills. Each meeting involves games and singing as well as craft activities such as making Mothers day cards, Easter bonnets and creating stars for the church at Christmas; in particular they enjoy anything food related and loved making (and eating) pancakes for Shrove Tuesday. There are good links with the Brownies through shared leadership which helps the transition from Rainbows to the next level and beyond.

17th Purley Brownies

Like the Rainbows, the Brownie unit resumed face to face meetings until the summer of 2021. Many of the Brownies who were part of the unit before the pandemic did not rejoin but we had a number of new enquiries and now have 14 girls from a variety of schools in the area. Now that restrictions have eased it is hoped that numbers will increase further. The Brownies have been following the new programme and this year have been working on the Know Yourself and Skills for My Future theme awards as well as interest badges that they undertake at home. The themes challenge the girls to try new experiences, learn to work together in teams or as individuals, in a safe and supportive environment. The girls enjoy expressing their creativity through various crafts and loved making decorations for the church at Christmas. They also planned their own Christmas party, coming up with ideas on food, entertainment and decorations. A favourite activity is cooking and this year they have made toffee apple cookies for bonfire night, hot dogs for the Christmas party, jammy heart biscuits for Valentine's day and pancakes for Shrove Tuesday. Older girls are encouraged to move up to 2nd Purley Guides and some have attended taster sessions to experience the next level before moving on. At St Mark's we are fortunate to have a safe space to run a wide range of activities, both indoors and out, to give the Brownies and Rainbows opportunities to make friends, develop confidence and learn new skills.

Lindsey Ithell

2ND PURLEY GUIDES & RANGERS

2nd Purley Guides and 2nd Purley Rangers have continued to meet weekly throughout the last year. We have been able to support girls and young women throughout this difficult year when so much has been unpredictable, being able to meet weekly with each other has kept everyone going. We produced our own weekly bulleting called COGS (carry on guiding solo) containing loads of challenges and activities. We have met for 2 hours weekly on Zoom to complete the Guiding programme and some fun challenges and badges. We participated in the county camp event with other Croydon guides. We held our own week long Camp@Home event over the summer including an outdoor cooking day. We kept our promise and supported our community by thinking of others and giving cards and heart badges and other awards. We are now planning to return to face to face meetings on Fridays so we can continue our theme awards and our plans for summer camp at the end of July. We will be holding a bring a friend/open evening on 21st May when we hope to welcome some new members.

Claire Wallis

25TH PURLEY (ST. MARK'S) SCOUT GROUP

My heartfelt thanks goes to our amazing volunteer leader team who have delivered brilliant Scouting week in and week out over the past 12 months – whether that was on zoom, at Park Farm (Banstead Scouting's camp site), the Scout Hut or at our Summer Activity Day Camps last August. They have juggled their work and home lives and ensured that Scouting at the 25th Purley not only survived but thrived. Families have appreciated the many outdoor experiences that we have organised; the regular contact that we have maintained with our young people throughout; word has spread at the local school gates and our membership has grown.

We want to look forward as we emerge from what has been for many, a 2 year nightmare. The 25th Purley marked 70 years of delivering Scouting at St. Mark's on the 1st December 2021 and we are determined to celebrate this summer alongside Her Majesty's Platinum Jubilee. We are grateful to have the support of St. Mark's in providing us with somewhere to meet and are proud to carry your name. We are looking forward to summer evenings at Park Farm; celebrating the Long Service and Merit Awards earned by several members of our volunteer leader team that are so richly deserved; to Longridge, our water activities weekend camp for our Scouts and Summer Camp in August for all three Sections. In addition, we have an International Camp in Kandersteg, Switzerland to look forward to - 10 days in August 2024 - and all over 10's are invited!

It has also been a very sad year for the 25th Purley with the loss of three wonderful friends – Brenda Beal who supported the Group for many years - ever since her son Alex, our Chairman, joined Cubs and Angela Harland who did the same when her son, Mark, joined Cubs. Both were stalwarts at our annual Jumble Sale and on the important occasions in the life of the Group and are greatly missed. In August, we bid farewell to Ron, our amazing and inspirational President, 98 years young.....

On 16th March, we lost a fourth - my wonderful and amazing Mum..... She walked across the lavender fields to St. Mark's Church when she and Dad moved to Stratton Avenue in 1954 and supported St. Mark's throughout her life. Mum was lucky to have a second family, her Scout family. She loved the fun, friendship and camaraderie of being part of the 25th Purley whether it was serving on the Group Executive as Secretary; the treasurer of the Cub Camp account; running the shoe stall at the jumble sale; visiting me at Summer Camp and peeling potatoes; attending the special occasions in the life of the Group and most recently, serving as a Vice President. Finally, a massive thank you to Kerr.

The past 12 months has been particularly tough and Kerr has been there by my side throughout. He has ensured that the 25th Purley has remained strong; delivered amazing Scouting; supported our volunteer Leader Teams and looked after me and Mum. Thank you Kerr.....

Barbara McKinnon, "Akela" and Group Scout Leader.

TREASURER'S REPORT ENDING 31 DEC 2021

The 2021 financial results for the Parish (excluding income from restricted funds and unrealised profits in revalued Restricted and Designated Funds) showed a surplus of £18,068 compared with a deficit last year of £20,396. This result was most gratifying and was due to a financial recovery in most areas of the Church's activities. Total Parish income was up by £7,894, church expenditure was down by £3,773 and net profit on letting the halls and Lodge increased by £17,287 despite the continued Covid lock down during the first four months of the year. It should also be noted that some recovery in the financial markets resulted in our reserves being increased in value by £34,210 (8.85%), albeit an unrealized profit at year end. For further discussion and explanation of the financial risks faced by the Parish, please see Note 10 in the Notes to the Accounts.

Major capital expenditures incurred this year have been charged to our Reserve Funds rather than shown in the Income and Expenditure account and a more detailed explanation of the movement in Reserve Funds is shown in Note 11. The Balance Sheet shows the individual balances of these various funds.

Parishioners will note that I have shown our contribution to the Parish Support Fund split into its component parts of Diocesan Ministry costs, Parish Support and contribution to other Parishes. The total we paid in 2021 was £58,000 and our voluntary pledge to this scheme for 2022 is £59,000.

On a personal note, I would like to thank Terry Cairns for his invaluable support in doing the banking as well as his timely attention to tax recoveries from Gift Aid. Sue Carter's contribution as Facilities Manager in dealing with the challenges of letting the halls and Lodge and finding new clients, while remaining in touch with our regular hirers is also worthy of a special mention. I wish to thank Ian Robinson for introducing our new electronic giving machine and overcoming the technical challenges, and I would also like to record our thanks to Andrew Harker for his examination of our accounts

Tony Tucker, Hon. Treasurer

ST. MARK'S CHURCH WOODCOTE
BALANCE SHEET AS AT 31ST DECEMBER 2021

	2021		2020	
	£	£	£	£
Tangible Fixed assets (Note 2)		486		986
Investments				
Restricted Investments (Note 3)	80,440		73,825	
Unrestricted investments (Note 4)	<u>285,842</u>	<u>366,282</u>	<u>258,246</u>	<u>332,071</u>
		<u>366,768</u>		<u>333,057</u>
Current Assets				
Sundry Debtors and Prepayments (Note 5)		9,971		5,327
Central Board of Finance Deposit (Note 4)		10,029		29
Lloyds Bank Current Account		6,591		11,730
National Westminster Current Account		<u>20,632</u>		<u>11,888</u>
		47,223		28,974
Missions and Charities accrued (Note 7)	3,170		3,660	
Sundry Creditors and Accruals (Note 5)	<u>10,947</u>	<u>14,117</u>	<u>7,658</u>	<u>11,318</u>
Net Current Assets		<u>33,106</u>		<u>17,656</u>
Total Net Assets	£	<u>399,874</u>	£	<u>350,713</u>
<i>Represented by:-</i>				
FUNDS				
Unrestricted				
General Purposes		71,617		51,529
Restricted				
Southwark Diocesan Board of Finance	79,569		72,954	
Restricted Gifts & Special appeals	840		781	
Bequest	<u>10,000</u>		<u>0</u>	
		90,409		73,735
Designated Funds				
Mission	78,703		80,345	
Stonework & Roof repair	30,032		27,298	
Church Maintenance	24,443		23,312	
Hall Maintenance	28,429		27,214	
Halls Caretaking	37,818		34,376	
Organ	34,754		31,537	
Choir	1,394		1,367	
Grants (Note 12)	<u>2,275</u>		<u>0</u>	
		<u>237,848</u>		<u>225,449</u>
Total Funds Employed	£	<u>399,874</u>		<u>£350,713</u>

ST. MARK'S CHURCH WOODCOTE
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021

				TYPE OF FUND					
			Note	General	Special	Restricted	Designated	2021	2020
				Purposes	Appeals &	SDBF	Funds	Total	Total
					Collections			Funds	Funds
				£	£	£	£	£	£
INCOME									
Restricted & Designated funds income			11			12,020	2,338	14,358	2,750
Planned Giving - Tax Efficient				48,146				48,146	46,766
- non Tax Efficient				455				455	1,606
Gift Aid Tax Repayments				12,234				12,234	13,125
Cash Collections				2,746				2,746	1,696
Electronic gifts				218				218	0
Fees for weddings and funerals				1,585				1,585	1,005
Dividends and Interest				9,213				9,213	9,749
Church Lettings				587				587	1,384
Donations			6 and 7	8,577	401			8,978	2,272
Uplander Net Profit/(Loss)				208				208	98
TOTAL INCOME				83,969	401	12,020	2,338	98,728	80,451
EXPENDITURE									
Restricted & Designated funds expenditure			11				12,374	12,374	17,051
Giving to Missions & Charities			7	3,170	342			3,512	5,472
Church Expenses			8	23,191				23,191	22,675
Diocesan Ministry costs			10(iv)	31,900				31,900	32,250
Parish support			10(iv)	8,250				8,250	8,350
Contribution to other parishes			10(iv)	17,850				17,850	21,700
				84,361	342		12,374	97,077	107,498
Other expenditure									
Secretarial costs				5,520				5,520	5,334
Printing, Postage & Stationery				719				719	758
Office costs incl. phones & computer				307				307	453
				6,546				6,546	6,545
TOTAL EXPENDITURE				90,907	342	0	12,374	103,623	114,043
CHURCH OPERATING									
INCOME/ (LOSS)				-6,938	59	12,020	-10,036	-4,895	-33,592
PARISH HALLS & LODGE									
Letting Income			9	38,476				38,476	19,063
Costs				18,630				18,630	16,504
HALLS PROFIT				19,846				19,846	2,559
NET CHURCH AND HALLS INCOME				12,908				12,908	-16,026
Realised profit(loss) on sale of investments								0	-6,516
Unrealised profit(loss) on revaluation of invest.			11	5,160		6,615	22,435	34,210	16,794
NET INCOME/(EXPENDITURE)				18,068	59	18,635	12,399	49,161	-20,755
Transfer between Funds			11	2,020		-2,020		0	0
NET MOVEMENT IN FUNDS									
FOR THE YEAR				20,088	59	16,615	12,399	49,161	-20,755
BALANCES BROUGHT FORWARD									
AT 1ST JANUARY 2021				51,529	781	72,954	225,449	350,713	371,468
BALANCES CARRIED FORWARD									
AT 31ST DECEMBER 2021				71,617	840	89,569	237,848	399,874	350,713

ST. MARK'S CHURCH, WOODCOTE
NOTES TO THE ACCOUNTS - AT 31ST DECEMBER 2021

1. Basis of Accounting

The accounts have been prepared using the accruals method of accounting. Their presentation incorporates the 2016 Statement of Recommended Practice ("SORP") for Charities and the Financial Reporting Standard 102(2016). Attention is particularly drawn to the expanded presentation of the Reserves Policy and Movement in Reserves shown in the Treasurer's Report and Notes 10 and 11.

2. <u>Tangible Fixed Assets</u>	2021	
<u>2020</u>	£	£
<u>Cost</u>		
Balance on 1 st January	23,300	
23,300		
Additions (incl. Hall tables)	<u>0</u>	<u>0</u>
0		
Balance on 31 st December	<u>23,300</u>	
23,300		
<u>Depreciation</u>		
Balance on 1 st January	22,314	
20,091		
Charge for the year	<u>500</u>	
<u>2,223</u>		
Balance on 31 st December	<u>22,814</u>	
22,314		
<u>Net Book Value</u>		
At 1 st January	986	
3,209	At 31 st December	986
		486

Depreciation is charged using the straight line method according to the useful lives of the assets of between 3 and 7 years.

3 Investments and Investment Income

Certain investments are held by the Southwark Diocesan Board of Finance, most of which may only be used for capital expenditure of an ecclesiastical nature and not for meeting day-to-day expenses. Income from these investments realised £2,020 this year compared with £2,125 last year. £9,213 (2020: £9,749) investment income was also achieved from the various Investments and Deposit accounts held on behalf of the Parish by CCLA, Ecclesiastical Investment Management, M&G Investments, Rathbone Management and the Central Board of Finance of the Church of England .

Details of the holdings, valued at market value, at 31st December 2021, are as follows:

Investments of Restricted Funds 2021
2020

	£	£
£		
<u>Southwark Diocesan Board of Finance</u>		
Will of R.A. Richards, Trust A/C 572		
502.63 Investment Fund shares	11,771	
10,297		
<u>60, Green Lane (balance) Trust A/C 804</u>		
15,554.52 Global Equity Fund	47,650	
13,273.98 Fixed Interest fund	<u>21,019</u>	<u>68,669</u>
<u>63,528</u>	<u>80,440</u>	<u>73,825</u>

4. Investments of Designated Funds

	2021	2020
£	£	
£		
<u>CCLA</u>		
40,611.02 Global Equity fund	124,408	
107,079		
13,372.55 UK Equity Fund	29,726	
25,279		
16,837.53 Fixed Interest Fund	26,662	
28,560		
8,925.38 Property Fund	<u>13,198</u>	193,994
11,550		
<u>Ecclesiastical</u>		
51,456.09 Eden Tree Amity Balanced fund		58,402
54,801		
<u>Rathbone</u>		
9,430.41 Ethical Bond Fund	9,722	
10,053		
<u>M&G Investments</u>		
1,524.46 Charifund		<u>23,724</u>
<u>20,924</u>		
	285,842	
258,246		
CBF Deposit Accounts	<u>10,029</u>	<u>29</u>
<u>Total Investments</u>	<u>£ 295,872</u>	
£ <u>258,275</u>		

5. Creditors, Debtors and prepayments

Creditors include the following:		2021
2020		
	£	£
Staff salaries (Dec) and tax for last quarter 2021		3,093
3,159		
Due to Diocese re wedding and funeral fees		
970 1,628		
Hall, Church & Lodge rentals & deposits received in advance		
2,085 1,042		
Church, Hall & Lodge maintenance and running costs		1,676
267		
Church, Lodge and Hall utilities	1,387	
1,292		
Boiler repairs and other capital works	1,203	
0		
Clergy expenses, books & sundry church expenses		0
270 Christmas charity collections paid in 2022		<u>533</u>
0		
<u>£10,947</u>	<u>£7,658</u>	-
Debtors include the following:		
Gift Aid Tax reclaimable	2,368	
1,983		
Interest & Dividends due for 2021		816
809 Recoverable expenses		
227 136		
Hall. lettings in 2021 owing		1,827
509		
Lodge lettings in 2021 owing	4,016	
126		
Furlough payments due from HMRC		
0 555		
Donations banked in following year		0
480		
Overpayment of church security account		274
0		
Prepayments on expense contracts	<u>443</u>	<u>—</u>
729		
	<u>£ 9,971</u>	£
<u>5,327</u>		

6. Donations Received

Donations were received as gifts and as a result of appeals made throughout the year to the congregation and comprise the following:

2021	2020
£	£

<u>General Purposes</u> Donations	<u>8,577</u>
666	

Special Appeals, Collections and Gifts Received

Donations to Special Appeals and Collections are in response to appeals made by special announcements and designated donations at weddings and funerals.	401
1,606	
Plus annual charitable giving accrued	<u>3,170</u>
<u>3,160</u>	<u>3,571</u>
<u>4,766</u>	

7. Giving to Missions and Charities.

5% of Giving Income and reclaimed Gift Aid tax only has been allocated to missions and charities in accordance with the policy adopted by the PCC in 2003. Total giving also includes donations received from Special Appeals and Collections. The following payments or allocations have been made for 2020:-

	2021 £	2020 £
<u>Paid in 2021</u>		
Bishop's Lent Call	0	
80		
Children's Society (incl. Christingle)		0
296		
Downlands Trust	0	243
Alzheimers Society	0	
725		
Dementia U.K.	0	227
Embrace the Middle East	0	
243		
British Heart Foundation	0	
498		
Mind in Croydon	200	
0		
Nightwatch Croydon	<u>142</u>	
<u>0</u>		
	<u>£ 342</u>	
<u>£2,312</u>		

	2021	2020
<u>Accrued in 2021 for payment in 2022</u>		
Donation to Purley Youth Project in 2020 not cashed		0
500		
5% of St. Mark's normal income	<u>3,170</u>	
<u>3,160</u>		

	£	<u>3,170</u>	£
<u>3,660</u>			

(2021: 8 charities @ £400 each & 1 @ £510)
Purley Youth Project, South East Cancer Help Centre, United Society
Partners in the Gospel,
Family Lives, Association for Pastoral Care in Mental Health, Off the
Record, Croydon Drop In, Shooting Star Chase and Partnership for
Children.

<u>8. Church Expenses</u>	2021	
2020		
	£	
£		
Organ, Music Director and Organist		4,639
3,381		
Fees (net of HMRC refunds)	3,593	
2,385		
Organ maintenance	<u>1,046</u>	
<u>996</u>		
Sanctuary and Worship	230	
109		
Light, Heat and Water	3,640	
5,813		
Insurance	4,152	
4,246		
Depreciation of Tangible Fixed Assets	500	
2,223		
Repairs and Maintenance	3,939	
3,082		
Security	852	1,182
Electrical works	1,571	300
Leaking roof Lady Chapel	240	0
Church cleaning	1,062	1,167
Refurbishment	<u>214</u>	<u>433</u>
Books & Teaching material		203
170		
Parish events	(134)	
0		
Churches Together in Purley & Kenley subscriptions	100	
120		
Flowers account	700	
0		
Ministry costs (incl. 20% L.P.A. costs)	3,405	
1,857		

Sundry expenses	1,817	
1,674		
Licences	0	39
Church expenses	98	138
Bank Charges	356	327
Votive candles less donations	(27)	(31)
Audit & Accounting fees	851	646
Web site maintenance and update	<u>539</u>	
<u>555</u>		
<u>Total</u>	<u>23,191</u>	-
<u>22,675</u>		

9. Parish Halls and Annex
2020

2021

			£	£
Rental Income - Halls			28,541	
- Annex			<u>9,935</u>	
<u>38,476</u>	<u>19,063</u>			
Costs				
Cleaning and Refuse removal - Halls			2,795	
- Annex			<u>689</u>	
3,484	2,677	Insurance - Halls		
449				
	- Annex		<u>45</u>	494
485				
Light and Heat - Halls			3,811	
- Annex			<u>673</u>	4,484
4,422				
Repairs and maintenance:-				
- electrical works - Halls	1,960			
- Annex	<u>272</u>		2,232	
3,220				
- refurbishment - Halls	915			
- Annex	<u>0</u>		<u>915</u>	3,147
<u>851</u>	<u>4,071</u>			

Water & Sewerage Charges		
S.E. Surrey		
324	157	
Security - Halls		210
- Annex		<u>29</u>
269	409	Letting costs, including licences
<u>6,458</u>	<u>4,283</u>	

	<u>Total</u>	<u>18,630</u>	—
<u>16,504</u>			

10. Reserves Policy and Major Risks

This year's accounts have been presented incorporating the 2015 Statement of Recommended Practice and Financial Reporting Standard 102 for Charities. A detailed schedule of the movement in Reserve Funds is shown in paragraph 11 below. This includes opening and closing balances in the various reserve funds as well as the income and amounts spent, transfers between funds and revaluation gains and losses of investments attributable to those funds. The notes to paragraph 11 give details of the individual amounts shown in total in the schedule.

The Unrestricted general reserves stood at £71,617 at 31st December 2021, representing 68% (2020: 37%) of our total running expenses in a normal year, including the costs of running the Hall. The PCC regards a minimum of 33% as a prudent level of free reserves to hold against swings in income and unexpected expenditures in a given year.

Restricted Reserves of £79,569 held with the S.D.B.F. arising from the sale of our former curate's house and a bequest, have been held for capital expenditure of an ecclesiastical nature. The investments resulting from these reserves generated interest and dividend income of £2,020 (2020: £2,125) which can be used to meet Parish running costs. Other restricted or designated reserves represent specific gifts or funds set aside for the purposes designated by the donors or the PCC.

The major risks facing the Parish from a financial point of view are:

- (i) Church Income. The total church income this year recovered from last year's Covid-hit results and in fact reached virtually the same amount as the pre-Covid 2019 total. However, this was, to a large extent, due to a generous gift of £6,250 (incl. Gift Aid) from a parishioner, which made up for the drop in cash collections. We remain vulnerable to a decrease in giving due to a possible reduction in attendance at services as well as the ageing of our major giving parishioners. On the cost side, further leaks in the church roof and our challenging electrical system have been costly and there remains a risk that such expense may continue. For example, recommended electrical remedial works of £2,680 resulting from the most recent 5 year inspection, remain in abeyance. As a consequence, major works such as an upgrade to the sound system and resurfacing of the car park have been put on hold.

Halls: Unexpected capital expenditures to maintain the premises and plant remain a risk. Again, recommended electrical remedial works of £2,815 resulting from the recent 5 year inspection have not been implemented. The main risk remains the loss of hirers due to Covid restrictions, not only in meeting on our premises, but individual classes losing clients and becoming unviable.

However, this year income began to improve from May/ June onwards and we ended the year with total letting income of £38,476 compared with half that amount last year. A caveat is that one client who rented the Lodge for several weeks has not paid the £3,152 outstanding amount and remained a debtor at year end.

General repairs to both the halls and church have been ably done by our Thursday Group at only the cost of materials. However, they are advancing in age and such work may not be able to be carried out in the future without employing professionals.

- (ii) The possible restoration of the organ continues to be under consideration. Further progress depends on a successful application to the Diocese for a Faculty and acceptance by the PCC of a business plan and timetable, including determination of when and from where the funds to finance this project will be obtained. The current tentative estimate of cost is over £300,000.
- (iii) Loss of parishioners and/or a reduction in pledged donations. With an elderly parish, there is always the risk of a drop off in pledges not being replaced by new ones. A renewal of giving campaign has not been undertaken for some years now – the last one was in April 2012 – but thought might be given to other forms of encouragement. The recent introduction of gifts by electronic payment is one example.
- (iv) Any significant increase in the Parish Support Fund. The Parish is asked annually to make a financial pledge of the amount they will give the following year to fund the ministry and mission of the Diocese (including the cost of clergy). The Parish pledged £58,000 for 2021 which is allocated to Diocesan Ministry costs (£31,900); Parish support (£8,250) and a contribution to other parishes in the Diocese (£17,850). The pledge for next year was increased to £59,000.

The PCC monitors the expenditures through its Standing and Finance Committees and any major expenses are carefully investigated and controlled. Wherever possible, provisions are set aside for anticipated capital expenditures. The PCC has asked for an overall capital expenditure plan, differentiating between known annual projects and longer term requirements, as well as between operationally necessary works and “nice to have” proposals. The initial work on the plan has begun and will be completed as a priority once the Covid-19 situation permits.

The PCC undertakes a periodic review of giving by all Parishioners and actively promotes the Gift Aid tax recovery system, resulting in £12,234 (200: £13,125) being recovered from HM Revenue & Customs in 2021.

11. MOVEMENT IN RESERVE FUNDS

Fund name	Not e	Balance at 01-Jan- 21	Income	Spent	Transf ers	Revaluat ion gains/los ses	Balance 31-Dec- 21
<u>Restricted</u>							
SDBF A/C 804	1	66,654.03	1,721.27	0.00	2,019.99	5,141.14	71,496.45
SDBF A/C 572	1	6,300.87	298.72	0.00		1,473.11	8,072.70
Gifts and Special Appeals		781.23	400.77	342.00		0.00	840.00
Penny Norris Bequest	2	0.00	10,000.00	0.00		0.00	10,000.00
		<u>73,736.13</u>	<u>12,420.76</u>	<u>342.00</u>		<u>6,614.25</u>	<u>90,409.15</u>
<u>Designated</u>							
Church Maintenance	3	23,311.76		1,202.78		2,334.53	24,443.51
Halls Maintenance	4	27,213.92		1,372.40		2,587.87	28,429.39
Mission	5	80,345.89		9,689.26		8,046.14	78,702.77
Stonework		27,298.08					30,031.81
Caretaking		34,375.56				2,733.73	37,818.06
Organ	6	31,537.07	63.00			3,442.50	34,753.60
Choir	7	1,366.70		110.00		3,153.53	1,393.57
Grant	8		2,275.00			136.87	2,275.07
		<u>0.00</u>	<u>0.00</u>	<u>0.00</u>		<u>0.00</u>	<u>0.00</u>
		<u>225,448.98</u>	<u>2,338.00</u>	<u>12,374.44</u>		<u>22,435.17</u>	<u>237,847.71</u>
<u>Unrestricted</u>							

General		51,528.	122,445	109,537	2,019.		71,617.
Purposes	9	96	.00	.00	99	5,160.27	22
		350,714	137,203	122,253		34,209.6	399,874
TOTAL		.07	.76	.44	0.00	9	.08

NOTES

1. Interest of £2,020 on these investments was transferred to General Purposes Fund in accordance with SDBF guidelines, allowing the income, but not the capital, to be used to meet Parish
2. A bequest was received restricted to renovation of the hall "office" for small meetings in memory of Penny Norris who died in January 2021
3. Church boiler repairs had to be undertaken due to flooding in the boiler room
4. We installed a new neon welcome sign in the hall foyer (£572) and various electrical refurbishments were completed in the foyer and main hall (£800)
5. 80% of the cost of the Lay Pastoral Assistant had been charged to this Fund per PCC resolution dated 27/1/21. The balance of the cost has been charged to Church expenses
6. Fee income was received from 3 funerals
7. £110 RSCM 2021 subscription fees were charged to this Fund
8. See Note 12 below
9. The fund was increased by £2,020 interest transfer from Restricted Fund investments. £3,170 was provided for charitable giving. Total income and total expenditure are shown in more detail in the Statement of Financial Activities.

12. Grants

We applied for, and in May, received a Croydon Episcopal Area Special Grant to be spent on "innovative pieces of mission in the local Church community". The PCC decided this would be used to create and run a programme for people affected by Dementia and their carers called A Place to be Café. A professional manager would be employed and activities would be staffed by volunteers.

xls\st marks\movement in reserve funds

Independent Examiner's Report to the PCC of St. Mark's Church, Woodcote

I report on the accounts for the year ended 31st December 2021, which are set out on the statement of financial activities, balance sheet and associated notes.

Respective responsibilities of the members of the Parochial Church Council (PCC) and the Independent Examiner

As the 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 Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act.
- follow the procedures laid down in the General Directions given by the Charity Commissioners Section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

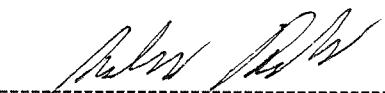
My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

- (1) which 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; or
 - to prepare accounts which accord with these accounting records have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Andrew Harker, F.C.C.A.
57, The Fieldings, Southwater,
Horsham, W. Sussex RH13 9LZ

22/3/22

Dated.

Accounts

ST MARK'S CHURCH WOODCOTE



St. Mark's Church, Woodcote

ANNUAL REPORT

2020—2021

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OFFICERS, COMMITTEES AND STAFF

OFFICERS OF THE CHURCH

Revd. Fiona Weaver
Julian Pearcey
Tom Jamieson-Craig
Brenda Knight
Tony Tucker
Susan Carter

Vicar
Licensed Reader
Churchwarden
Churchwarden
Treasurer
PCC Secretary

PAROCHIAL CHURCH COUNCIL

Revd. Fiona Weaver
Brenda Knight
Tom Jamieson-Craig
Julian Pearcey
Tony Tucker
Steve Dawson

Sarah Chartres
Ian Robinson
Edwin Singaratnam
Martin French
Sue Carter

FINANCE COMMITTEE OF THE PCC

Revd Fiona Weaver
Terry Cairns
Sarah Chartres
Tony Tucker
Ian Robinson

STAFF

Martin French
Guy Norris
Sue Young

Director of Music
Organist
Parish Secretary

APCM 9th MAY 2021 -VICAR'S REPORT

This year I would like to begin with congratulating everyone for ensuring that our church has been kept alive and kicking during these difficult times. There have been steep and fast learning curves particularly in the technology department, for many of us, we should all be proud and thankful for what we have achieved. To say this year has had its challenges would be an understatement, I want to acknowledge the huge loss many have borne in this past year and the personal struggles I know many are continuing to go through. Each year we say goodbye to dear friends and family members, grief and bereavement has been intensified as we have said goodbyes in ways that we would not have chosen. I also know some have experienced lasting damage to their health, and many have faced isolation. As hard as all this has been these situations have highlighted to me what a caring community, I am blessed to be the vicar of and serve.

I give thanks for Baptisms and Weddings that have taken place during lockdown, moments of joy in an otherwise difficult time. I also acknowledge the privilege of presiding at the funerals of much-loved and pivotal members of this congregation. Their presence will be missed greatly. We will find an appropriate way to pay tribute to and celebrate their legacy when the time is right.

On a personal level I have felt supported throughout the year, the knocks on the door ,the telephone calls and notes have raised my spirits on a number of occasions. I have appreciated and valued the wise advice of our wardens Brenda and Tom along with the standing committee who on a number of occasions have responded when I have been 'thinking things through'. Particularly in ensuring that all relevant local, national and Church of England ever changing policies, procedures and guidelines needed implementation. Without Sue Young in the office, I would not be able to function, (nor would the parish). Her calmness, sense of humour and willingness to say yes when asked to do a huge variety of tasks and keep up to date with the changing legalities and protocols that go with Baptisms, Weddings and Funerals is invaluable to the parish. You may not be aware but there are major changes regarding the legalities around weddings becoming law in May,

The PCC continued to meet on Zoom, thanks to Sue Carter, for managing taking Minutes when we had dodgy wifi. Please read the reports provided by the Church Wardens and Sue Carter the PCC Secretary for greater details. Sue has done an amazing job keeping in touch with our regular hirers and finding us new ones!

I am grateful in so many ways for the talents of our Treasurer ,Tony Tucker , his fiscal understanding and acumen has steered us through a lean period, and we remain reasonably healthy at this point I would like to share that this is Tony's last year as our Treasurer - proper thanks will follow next year but it does mean that we will need a new Treasurer.

Thanks also to 'The Thursday Group' who met when possible and kept an eye on the fabric of our beautiful church - more from Tom on this. Terry and Adrian have continued to produce the 'Uplander', keeping us informed and entertained. If you have not subscribed, I urge you to do so! You are missing out!

There was a time when not even I was allowed to enter any of our buildings. Seeing the doors shut and unwelcoming was not easy for any of us which is why I used my time initially to build the Easter Garden in the doorway and put up posters. This resulted in some meaningful conversations with passers-by. This has continued at different times throughout the year. As soon as we were given permission it was a priority to open for private prayer, thank you to all who made that possible and for the next stage for public worship over Christmas and Easter.

We have regularly had good numbers participating in worship on Zoom locally and from different parts of the UK and Europe. In addition, some who have not been able to join us for worship for some years have been able to join us via technology. On the other hand, there have been a significant number unable to join for worship at all. My thanks to all who have ensured we have kept them 'in the loop' as much as possible. Obviously not everything has been possible, yet it is amazing what has been possible!

Our Sunday worship moved from 3 services in 2 churches each week, to one Agape service on Zoom initially from the Vicarage and then to services live from either St. Mark's or St. Swithuns, and now to 2 services, one continuing to be available on Zoom. My thanks to Julian our Reader for his technical advice and support. His sense of humour and wise counsel are much appreciated. Thanks to Julian and Richard agreeing to preach via Zoom and thankfully now from church and for agreeing to get sermons finished in time for my weekly emails (something that is not easy for any of us). It has been encouraging to know how many people have found having our sermons to read at home as has helped them consider / understand them in a deeper way.

A ban on singing has meant finding new ways to use music, thankfully the choir are now allowed to sing again. My thanks to Martin French, our MD, for getting to grips with choosing music and Denise Squires for finding some decent recordings and when she could not she then chose good alternatives. Having Guy, our valued organist, back with us and gently coaxing the organ into life again was a wonderful Christmas present for our Worship. We continue to hold his family in our hearts and prayers.

Being in church also meant our flower arrangers had to get creative again over Christmas and Easter and as ever produced beautiful arrangements that lifted the spirits. I know it has not always worked having people read / or lead intercessions from home, thank you for your patience. It has been important to me to ensure as many as possible were able to contribute to our worship.

Diana van Dromme began work in September as our Lay Pastoral Assistant-some of you are getting to know her. I appreciate the enthusiasm she has for the many tasks on her list! I recommend you read her report and talk to her to find out more about what this role is about.

During Lockdown I have tried to keep in contact with as many people as possible hence bombarding you with emails and musings! I apologise if anyone felt missed or left out, I did as much as I could with the information, I had re telephone numbers etc. It became evident early on in lockdown that our data base needed updating, I have asked Diana working with Sue Young to bring up to date along with the photo board.

I continue to serve on the Deanery Leadership team, and as much as possible take an active part in the Churches Together Ministers Group. I continue as a Governor at The Minster Primary and Nursery school. During Lockdown I took on delivering for the Food Hub and became a Trustee. All of these activities enable me to network locally and have a wider perspective of our area. I am looking forward to developing new ways we can connect with and serve our community. As many of you know for a number of years, I have been a trustee for the TOC H and All Hallows Trust, in March I was honoured when asked to take on the role of chair.

Many have said, and it is true to a certain extent, that nothing will be the same again. Once we emerge from this time of transition that Covid 19 has brought upon us, our world, our benefice, our community and each one of us will inevitably be different. The pandemic has reminded us that church is more than a buildings and worship more than services. Parish life and ministry beyond Covid will be different. It will be more about meeting people where they are and sharing the Gospel in the world outside. Much more like the early church and in some ways in every era when it was at its best.

Once we have come though I suspect that some of our activities will have gone for ever, others will return in a new form, all sorts of new things, some of which we have not even yet considered, will become important features of what we do together. As I said in last year's report, we need to be strategic and thoughtful about 'what next'- I still intend as a benefice for us to shape our Mission action Plan around the 4C'S for effective church growth as the structure for how we move forward. I expect each of us to do our bit to contribute to the growth and sustainability of our parish and benefice.

The 4 c's of Effect Church Growth

1- **Congregational Renewal:** Facilitate the growth of the Church in numbers and depth of discipleship through reinvigorating our worship, ensuring we have inclusive liturgy, nurture each other and keep connected.

2-**Commerce:** generating finance via enterprise, creatively extending mission.

3-**Culture:** understanding and promoting our heritage as being part of a worldwide Anglican church through art, music etc, re-imagining the Christian narrative for the present and sharing it.

4-**Compassion:** our values-empowering congregations, to be involved with compassion for our world, our community, ourselves, and each other.

Please do not wait to be asked! I you feel you can help or have any ideas for the above - the wardens and myself would love to hear from you. We prefer to hear 'this is how we can' or I can 'help with' rather than 'you should do'. The essentials of our life together in worship, fellowship and service will remain similar – just experienced in different ways for the new world that lies beyond. Plans have already begun for a new 'activity café' that will be accessible for those with dementia which we hope will run in the hall for a couple of hours on a Friday afternoon starting in the autumn. I have been working with Diana, the Lay Pastoral assistant, on a Music/cultural festival probably for 2023 but possibly something small in late 2022. We will be picking up again with the occasional craft afternoons. In so many ways we are in good shape! However, we are in need as ever for people to be committed to help in ALL areas of parish life. From conversations I have had with a number of people I pray that we will be open to face whatever awaits us! I know right now that some of you are struggling, some are anxious, some have been damaged by Covid 19, directly or indirectly. I know we will continue to support and encourage one another, particularly the most vulnerable amongst us. We must continue to be kind, to be patient, to exercise self-discipline for the sake of others, to forgive one another when the pressures make us act out of character, to cling on to the hope that is within us for the sake of the world, to make sacrifices where necessary for the common good.

In other words, we must be 'Christlike'! There have been many wonderful examples of this from all of you during these difficult days, and I give thanks and praise to God for every single one of you and for all that he has done in and through you during this 'wilderness year'.

It was through their travels in the wilderness that the people of Israel found God and learned to be his people. It was during his time in the wilderness that Jesus learned to be the Son of God. We too will emerge from the wilderness of 2020/21 to a better, stronger, more focussed, more faithful people ready to serve God, one another, and our community in the promised land that lies beyond.

Thank you to all of you for your support and encouragement.

Your priest and friend

Rev'd Fiona

CHURCHWARDENS' REPORT

This time last year we had just entered upon our first lockdown. No one was allowed into church and what on earth was Zoom! We are not a "please mute yourselves" kind of congregation and everything felt very new-fangled and restricted. Well! What a difference a year makes. What would we have felt if we had known that a year later we would still be struggling with the effects of the pandemic?

This has all meant of course that our activities have been kept to a minimum. However, once the church could be open we had to arrange ways of using it that met with the Government and Diocesan rulings on Covid. A safe system was devised whereby people could come in for private prayer during the day. This comprised of ensuring that visitors sanitised their hands, wore face masks, and followed arrows directing them where to go. They were also required to use the markers provided to indicate where they had sat. Hand sanitation dispensers were provided along with disposable face masks. Then after many, many years, the Brides door came into regular use as an exit. Laminated explanatory notices, arrows, entry and exit notices all had to be put up and a Track & Trace QR Code was received. Each day the pews and seats where people indicated they had sat, were sprayed with sanitiser before closing.

This arrangement remained the same once we were allowed to hold a service but records had to be kept, for track and trace purposes, of who was in church. Everyone there had to be socially distanced and there was no singing allowed. To ensure proper social distancing every other pew was roped off and this was changed at the end of every service. Only two people were allowed per pew or one plus a bubble of two. After the service socialising was forbidden. A baptism of fire took place as we started to use Zoom for our services and there were many trial and error situations. However, it was very gratifying to see so many people taking part from both churches especially exchanging the peace with lots of waves and silly grins! With the gradual opening-up of the church we were able to welcome a few visitors from the locality who merely wished to be somewhere quiet for their own personal reasons. We have also had quiet reflective recorded music playing in the church appropriate to the season (Christmas, Lent, Easter). It was comforting to know that opening in this difficult time was greatly welcomed.

In a similar way we were able to provide another service of outreach to the Croydon Night Shelter by providing food for them every Friday night through Lent. Volunteers from both churches provided sandwiches, hot meals, cakes while other took it in turns to deliver all this to the venues in Croydon. We were then asked if we would continue providing the just the meals until the end of May. This we are gladly doing with our rota of volunteers. During Lent, Psalms and reflections were put up outside in the Memorial Garden in stations for people to read and contemplate. Our thanks go to Diana for arranging this and to Adrian for setting it up. This along with the Easter Garden, arranged by Rev. Fiona, is providing interest for people to come and look for themselves.

As might be expected from the age of our buildings, there is a steady demand for maintenance and repair. The winter weather resulted in some damage to the stonework of the church mainly over the entrance. We have consulted the architects who assisted with our earlier stonework refurbishment and are awaiting a formal quote for repairs and replacement. We are also awaiting the results of our major 5-year electrical inspection and have had to call on roofing maintenance for leaks in the church and hall. The men of the Thursday Group continue to tackle minor jobs in the church, hall and grounds and of course to meet for coffee, biscuits and banter. We continue to be very grateful indeed to the contribution they make to our church

Sadly, we lost two long serving members of our congregation this year - David Pope and Penny Norris. David was a longstanding and faithful member of the Thursday Group and a regular 8 o'clock worshipper and Penny who dedicated her time to running Junior Church and whose family connections with St. Mark's go back such a long way. We shall miss them both so much.

Finally, there is one thing we should say regarding this last year. As a congregation we owe a great deal of debt to Rev. Fiona. Through her very hard work and determination the church was opened as soon as was humanly possible and has remained open, through very difficult circumstances, when a lot of other churches have remained firmly shut. All of the planning and implementing of the work described here has been done by her, even the Sacristan duties which rules dictated that only she could do to halt the spread of the virus. By introducing the Agape service she has managed to continue to keep everyone together until we could start having a Eucharistic service again. She has worked out ways to bring music into the service and how to administer the sacrament safely. She has battled with wires, connections of various sizes, microphones, ipods, mobile phones, volume controls without being a qualified sound engineer...yet! In addition to all this, she has managed to engage so well with our neighbours and others who are on the fringes of our church life. Your hard work to keep us all going is very much appreciated, Fiona. Thank you!

Brenda Knight & Tom Jamieson-Craig

LAY PASTORAL ASSISTANT REPORT

Lockdown and Covid brought many changes in our way of working. Although I was working from home, I have been very busy with planning and creating, using different approaches to reach out to our community.

I started work on November 1st. Just before the Advent Season there were so many things to discuss as we had to be creative in our approach to Covid restrictions. Much research, planning and devising was done for suitable Christmas activities. My first project was setting up an online Advent Calendar, including members of our parish talking about their favorite carol and why this carol means so much to them. Videos were made for each day of Advent. Obviously, we needed twenty four carols to fill the calendar. Devising this calendar took many hours, as I had to learn about creating videos on iMovie.

I recorded piano playing as background for the videos and searched for images that represented every carol. Videos were taken outside church and this project gave me the opportunity to meet many members of our congregation. A wonderful and inspiring start to my job as Lay Pastoral Assistant. Making the videos and putting them in the calendar required me to set up a You Tube channel for church. I believe this is a useful social media tool which we can use in future. From the responses I heard the calendar was received very positively by members of our congregation and beyond.

I made Stations of Carols, which we hung up in church, each with a reflection and prayer. In the Memorial Garden I created Stations of the Nativity, including text, a piece of art, reflection and prayer to make them engaging. Adrian Frost assisted me with constructing the wooden framework for which I am very grateful. Not only during lockdown but also without pandemic restrictions I believe Outside Stations can bring people closer to our church and encourage them to reflect about our faith and the Gospel's story.

I assisted with the Crib Service, created and updated lists of attendees for the Christmas services, planned singing rehearsals with children and their parents. Sadly, in the end, there was only one rehearsal just before the Crib Service but I feel all went well in these difficult circumstances. As Guy Norris wasn't able to play the organ during the midnight service I replaced him on the piano, practicing the hymns and attending the rehearsal with the choir.

After Christmas I did research and planning for Confirmation Classes and Marriage Courses. I also did research for Lent activities and courses. I assisted with the York Lent course, created an online Lent Calendar and Outside Lent Stations from Ash Wednesday to Palm Sunday. For the calendar and outside stations, the decision was made to work around the Psalms. The calendar included a Psalm a day, each with a reflection and prayer and images depicting the Psalms. I am very grateful for Fiona's help in writing part of the reflections and prayers. I designed and made the Outside Lent Stations with Fiona's reflections and prayers. I received very positive feedback about the images I chose to accompany them. Creating 40 days of Psalms for Lent was a challenging project. It took many hours to create and I'm not sure this would be possible once life is back to normal.

An example of the fact that this dreadful pandemic has forced us to find innovative new ways to engage with our congregation and wider community. A booklet with the Lent Stations and Lent calendar Psalms with reflection and prayer has been made. These booklets will be available and can be used in future.

I was asked to update the congregation list. As I'm fairly new in the parish, my thanks go to all the people I've contacted, helping me with information about people on the list I didn't know. An important part was making sure that people agreed to updating their personal details. Keeping the congregation list up to date is a never ending and very important job. This task gave me the opportunity to build on my relationships with members of the congregation.

Lockdown has restricted some of the objectives I should be doing. One of them is of course pastoral visits. Although I've contacted some people of our parish by phone, it is not the same as face to face and I am hoping that this pastoral aspect of the job description can soon take place.

At the beginning of the pandemic the Prayer group didn't take place. Zoom calls and services were very daunting to begin with but I felt the prayer group should continue online. Therefore, we set up our online weekly meetings on Thursday afternoons at 3pm. We are reaching out for more members to join our prayer group and login details can be obtained from me or Rev'd Fiona.

Recently I suggested writing for the Uplander, which was happily received by Terry. Although I will need to improve my writing skills, I hope to give my contribution, informing you about new projects and more in our parish.

In our weekly meeting, Fiona and I have started planning and creating future activities for members of the congregation and beyond. Plans include afternoon teas during the summer season for members of our congregation and we're planning a Retreat next spring. Another project that will demand a lot of preparation is the planning of an arts and music festival in the summer of 2022. We're in the early stages of researching and creating ideas and thoughts. The date and set up needs to be established as soon as possible. With God's guidance this project is another way of reaching out to our community and beyond.

How we can build a new future church? Change can be daunting but I believe that holding on to what is, gives us a false feeling of security. There are moments in life that we have to take risks into the unknown and therefore we can only jump. Jumping goes further than letting go of what was. Jumping can be scary but will open new enlightening pathways, it will enrich our faith and growth in God and our community. This pandemic has changed such a lot for us. It has a profound effect on our way of life and our faith. I believe a great task is reaching out, exploring and creating activities that encourage growth in our congregation and growth in the Church in general. This asks for change; change in our thinking, change in our approach and change in our actions. I believe that with God's help and guidance we can bring those changes in our parish and let our community grow.

When I arrived at St. Marks' Church, coming from Belgium and not knowing anybody, I felt the warmth of a loving welcoming community. Something I truly never experienced before and for which I'm so very grateful. In the words of Mother Teresa: "Every time you smile at someone, it is an action of love, a gift to that person, a beautiful thing." "The person who gives with a smile is the best giver because God loves a cheerful giver."

In what I have experienced arriving and working at St. Mark's Church I believe our community has been given this smile, a precious God-given gift. I believe we have to cherish this gift in our outreach as I'm convinced it will bring people closer to our community.

In particular I want to thank Fiona Weaver, Julian Pearcey and Sarah Chartres for their continuous and valued support. The job as Lay Pastoral Assistant is new to St. Mark's and also to me. Due to the newness of the job and the continuous changes in Covid guidelines it is a job that demands flexibility and change of plans. I am proud to be part of this ministry and I pray and hope that I can contribute to our community and fulfill what God has planned for me in St Mark's Church and community.

Diana Van Dromme

PCC SECRETARY'S REPORT

I would never have thought, when writing last year's report, that so much that we took for granted was about to change so dramatically. I had not heard of Zoom yet all of our meeting this year have been using this platform. We have continued to have 6 meetings; they seem to be much shorter as the screen preface appears more intensifying. Much of what we covered during our meetings has been about all the sterling efforts that Fiona and other dedicated Officers have made in order that our congregation has had as much freedom and *choice*, as possible, in the way they choose to worship.

This year was the first time since the Parish Quota system was introduced (some 6 years ago?) that we were unable to increase our giving but nevertheless, as Tony Tucker will have explained in his report, we agreed to sell reserves so that we might make a significant contribution reflecting the value of our investments.

Introducing wifi to the church has helped with services and thanks to Terry Cairns for making this happen. The APCM was delayed until October 2020, so in effect it has only been some 6 months since the PCC has been ratified.

We continued with our Charitable Giving, which during times of increased hardship, was well received from the recipients. Advent preparations for the clergy were difficult as there was much uncertainty as to how things were going to look at any one time, and as lockdown status changed at short notice.

As things now stand, we are facing a period of continuing optimism and I sincerely hope that this time next year there will be much less of our 'new' vocabulary dominating the Annual Report.

DEANERY SYNOD REPORT

In common with all other church activities, Croydon South Deanery Synod's meetings were badly affected by the coronavirus pandemic. The planned June 2020 meeting had to be cancelled, and the October 2020 and February 2021 meetings held by video conference. However, the two "Zoom" meetings were very well attended and – within the obvious constraints of the technology – they were felt to have gone well and to have been helpful to members.

The APCMs due to have been held in the spring of 2020 were to include the election of a new House of Laity to serve in the 2020-23 Synod triennium. This process was obviously disrupted by Covid-19 restrictions. Under the authorities issued by Bishop Christopher allowing the deferral of APCMs, members of the 2017-20 House of Laity continued to serve until their successors could be elected. Our theme for 2020 (in the event extended into 2021) was *Equipping God's People*.

At the last meeting possible before Lockdown 1, on 18th February 2020 at St Mary's, Fr Grant Cohen and members of the congregation gave a hugely interesting and stimulating presentation on *Getting the Most out of Scripture*. This meeting also continued Synod's consideration of our responsibility to care for the environment (the Fifth Mark of Mission), both in what we do and in seeking to influence the wider society. A number of churches reported on how they are tackling this issue, and members signed a letter to Croydon South MP Chris Philp, drafted by Bishop David Atkinson, reinforcing the need for radical action on climate change.

At our 14th October "Zoom" meeting, Rev Doug McHardie (Christ Church) gave a very inspiring presentation on the theme of *Talking about Jesus*, based on a course which had been developed, and very successfully run at St Peter's Woodmansterne, and now at Christ Church. It included breakout sessions during which we discussed particular issues in smaller groups.

Synod also formally adopted the new Rules & Constitution for Deanery Synods which had been approved by Diocesan Synod as part of the *Breathing New Life into Deaneries* initiative.

The 18th February "Zoom" meeting was the first for which all of the 2020-23 House of Laity had been elected. We were therefore able to conduct the formal business required at the beginning of each triennium, including the election of Mrs Indrani Balachandran (Christ Church) as Lay Chair and of the remaining officers of Synod and Deanery Leadership Team, of which Revd Fiona is a member.

Revd Dr Raewynne Whiteley (Deputy Director of Discipleship and Lay Ministry for the Diocese and Assistant Priest at St Mary's) gave a very enlightening presentation on the development of Lay Ministry in the diocese. The aim was to affirm, recognise and extend the various forms of Lay Ministry: nationally recognised (licensed) such as Readers; those recognised and commissioned at diocesan level, such as Southwark Pastoral Auxiliaries; and those locally blessed or affirmed, such as Street Pastors. Enhanced training was a key feature of the initiative. The session also included breakout sessions where we identified issues of particular importance in parishes.

We look forward to meeting and growing as a Deanery Synod in 2021.

Ian Robinson

DIRECTOR OF MUSIC'S REPORT

I am not usually known for quoting lyrics from "popular beat combos", however, the words of Big Yellow Taxi by Canadian singer songwriter, Joni Mitchell, do seem quite apt. (It got to 11 in the UK charts in 1970). Whilst we do not have to endure the pink hotels, boutiques, swinging hot spots or, for that matter, any parking lots, the chorus "Don't it always seem to go that you don't know what you've got 'til it's gone" does seem to ring some bells.

After Christmas 2019, with its miasma of carol services, charity carol singing and midnight service itself, we had rested and started gearing up for Easter 2020, then Covid struck and, amongst other things, singing came to a halt.

It wasn't until October that we started again but, by necessity, in a very restricted and limited way. We sang for All Souls but then the music was taken away again with more restrictions having been imposed. We returned for a very limited Midnight but went straight back into choral lockdown. Easter Day was wonderful as we were back again, but very different, but back. It seems very odd not having the congregation singing along. We really do miss you.

However, this new temporary music set up for services does have an upside. I choose anthems that require more forces than we can muster, so I hope that you are enjoying the selection. I would like to thank Denise who finds You Tube versions of the right quality. (Let's just say that some choirs put down recordings on You tube and really shouldn't have bothered!). She also makes a brilliant DJ.

The organ is not enjoying its enforced idleness, despite Guy (thank you Guy) and I occasionally giving it a blast. At the last tuning, whilst investigating some pedal pipes that weren't sounding, we discovered that the little bellows for the motors that let air into the pipe to make it sound, instead of being leather, are paper. No wonder we get problems! This will need to be addressed as the paper is rapidly deteriorating. As 2021 moves along and we put Covid behind us, we shall all be singing together again. Let's pray that day comes soon.

Martin French

LITURGY REPORT

The Liturgy Team is responsible for managing the services of the church, and is a sub-committee of the PCC, to which it is answerable.

In 2019-21 its members were:

Revd. Fiona Weaver (Chair)
Martin French (Director of Music)
Tom Jamieson-Craig
Julian Pearcey (Reader, Secretary & Rota Manager)
Pat Teasdale (Sacristan)
Tony Tucker (Treasurer)

Its duties are wide ranging:

Planning the liturgy over the year;
Reviewing services that have taken place;
Staffing services;
Producing orders of service;
Deciding on musical requirements;
Managing the Vestry;
Overview of the sidesmen, readers, intercessors, servers and chalice assistants.

The meeting agenda always covers a review of the previous months' services, and plans the next few months.

Other areas covered in the last year include:

Themes for Advent and Christmas;

Courses and special services during Lent and Advent;

Looking at ways of making services and events more attractive.

Lockdown curtailed the group's activities, and in the last twenty-four months the group has met formally three times. The bulk of planning work has been in the Vicar's hands, as the Covid regulations have meant a lot of planning has been futile. The Group hopes to meet round a table during the Spring.

Julian Pearcey

HALL LETTINGS REPORT

As you are no doubt aware, hall and church lettings have been minimal. We went into lock down 23 March 2020 and it was quite a challenging and depressing time having to cancel or move (and to when?) bookings for birthdays, pre-wedding ceremonies and the like. Our regular hirers also had to tell their many loyal clients that they were unable to continue though we had no idea as to how long this status quo would continue.

In September we started working on bringing back the regulars, according to Government Guidelines, with a view to things being fully opened up in November. Just as this date approached, it became apparent that we would have to shut down again. St Mark's kept in contact with our regulars assuring them of their 'slot' when possible and our regulars continued to keep in contact with their clients, in many cases offering them Zoom alternatives. Their efforts seem to have largely paid off as almost all of our weekly hirers are in the process (according to the road map) of coming back.

St Mark's policy of being ready to open for business as soon as guidelines allow, has helped our hiring diary too, as we have gained some new clients who had been let down by their previous venues. We welcome the Creative Thinker Hub: a group that supports home school children; an as yet unnamed group: offering activities for 7-12 year olds with special needs; Cocaine Anonymous; Slimming World. There are also some new clients that we are in negotiations and I hope we will be able to announce these new hirers in due course.

I would like to offer grateful thanks to the Thursday Group who have continued to maintain the halls; and also to the Standing Committee who approved the re-sanding of the main halls.

I hope that this time next year, halls revenue and our community footfall will be significantly improved and stronger than ever before.

Sue Carter

THE THURSDAY GROUP

Sadly we lost another of our long-standing members, David Pope—there are many projects that David has been involved in which has kept our church in good repair over the years.

Over the past months we have kept the grounds in good repair with grass and tree trimmings, etc. Inside, the Lady chapel has been spring cleaned, the floor of the main hall has been sanded and re-varnished and all the Church and hall gutters have been cleaned out.

Our current projects for the coming year hopefully will be to refresh the stage, re-paint the kitchen toilet and external windows and re-varnish the Church floors. Hopefully, when we get back to normal we may be able to do more.

Michael Sanders

CHURCH FLOWER GROUP

This year we did manage to put two flower pedestals back in church for Christmas celebrations, 50 tied posies for Mothering Sunday and a further two large pedestals for Easter. I have lost my supplier at Woodcote Nursery, which did offer me a small discount. However, I have found another Nursery I can order from who, I am afraid to say, are more expensive but more reliable. I am very grateful for the few remaining ladies who offer to help and give their expertise and dedication.

Maureen Eddy

PRAYER GROUP REPORT

At the beginning of the pandemic our prayer group didn't take place. Online calls and zoom services were very daunting to begin with but I felt the prayer group should continue online. Therefore, we set up our online meeting on Thursday afternoons, every week at 3pm. I feel blessed being part of this prayer group. Going through this difficult pandemic, prayer is so important as it is the closest way of communicating with our Lord. Knowing that people pray for one another brings light into our lives. As we enter God's Presence, it brings Him closer to us. We start our weekly meetings with prayer, followed by a Bible reading. We reflect in more depth on this reading. This is followed by intercessions. We pray for world issues, our church and church leaders, our community and benefice and we pray for members in our congregation who are in need of prayer as well as everyone who has requested prayer. After the intercessions we make time for individual reflection and listen to a moving piece of music which makes us silent and wonder about God's healing power.

Knowing God and the power of prayer brings blessings over our church and its activities. For now, we meet online. We are reaching out for more members to join our prayer group and login details can be obtained from me or Rev'd Fiona.

Diana Van Dromme

THE LINK

Unfortunately, due to Covid, we were unable to print and distribute either the Christmas 2020 or the Easter 2021 Link. However, Rev'd Fiona included a personal message from St. Mark's in both the Christmas and Easter cards sent out to members of the Parish.

Sue Young

HAPPY FAMILIES HOUSE GROUP

Before the pandemic hit us, the Happy Families house group met monthly at Mary Taylor's apartment opposite Wallington Library, generally on the second or fourth Thursday in the month from 11 am to 1 pm (ish). We began experimenting with the occasional different venue, including the Carter Room at St Swithun's and the Lady Chapel at St Mark's.

A typical meeting would include a brief news catch-up over biscuits and a glass of wine (but not in the Lady Chapel!) or a soft drink, always some music, and either a session from the Pilgrim Course, a Bible passage or topic, a lively discussion of a moral issue of the day, or of the church in action – or inaction as we feel is appropriate. The meeting always includes a time of prayer for people in or close to the group, and others we know who are in any kind of need. We sometimes have an impromptu collection for a charity which seems to us especially deserving at the time. Members of the group are drawn from both our churches and includes two people unaligned to any particular church. This diversity is one of the strengths of the group. However, during the past 18 months we have lost three members. John and Elaine Chilvers moved to Warlingham and travelling to our meetings became a problem. And then, very sadly, we lost Penny Norris earlier this year.

The loss of John, Elaine and Penny has been a body blow to Happy Families and the group would welcome some new members. We hope to re-start at some stage this year and anyone who would like further information please contact Richard Gunning on 020 8395 4782 email richardgunning@blueyonder.co.uk

Richard Gunning

WOMEN'S CIRCLE ANNUAL REPORT

Our membership now stands at 46 and our Leader Robina Holmes has been sending out monthly newsletters to everyone since we last met in February 2020 to keep in touch with the group. We hope to start meeting again with a Bring and Share lunch on 23 June 2021 in the Church Hall. Tickets will be sold at this meeting for a proposed Summer Lunch on 21st July. Visitors are welcome, although we do need to know of their attendance in advance to help with the catering. We plan to start our usual meetings again in September 2021. These meetings are most enjoyable, with good company, excellent lunches and interesting talks. We are delighted to welcome Revd Fiona to our meetings and also invite guests to our Summer and Christmas Lunches. Some of our speakers who were booked in 2020 have agreed to come this season 2021/22 and the programme will be available at our first meeting on Wednesday 15 September 2021.

These include Richard Griffin to give us a talk on his life as the personal bodyguard to Her Majesty the Queen and the Duke of Edinburgh and David Warburton to talk on "Biodiversity in Sutton". Our regular speakers will also visit us: Sue Henning, Ian Bevan and Colin Jones.

A warm welcome is extended to anyone who would like to join the group and to any visitors. For more details see the St Mark's website and the Uplander.

Deirdre Lea Secretary

FIRST WOODCOTE RAINBOWS/17TH BROWNIES

1st Woodcote Rainbows -Due to the Covid-19 pandemic the Rainbows have not been able to meet during the past year. It is expected that the unit will be able to start meeting again towards the end of April 2021 provided the appropriate safety protocols can be put in place.

17th Purley Brownies -Like the Rainbows, the Brownie unit has not met this year. However it is hoped that the leaders will be available to begin face to face meetings at the church in late April. Numbers will be limited but it is hoped that we can rebuild the unit and offer a positive experience for the children after a difficult year for the whole community.

Lindsey Ithell

2ND PURLEY GUIDES & RANGERS

2nd Purley Guides and Rangers have continued to meet weekly throughout the last year. We have been able to support girls and young women through this difficult year when so much has been unpredictable. Being able to meet weekly with each other has kept everyone going.

We produced our own weekly bulletin called COGS (carry on guiding solo) containing loads of challenges and activities. We have met for 2 hours weekly on Zoom to complete the Guiding programme and some fun challenges and badges. We participated in the county camp, an event with other Croydon Guides. We held our own week long Camp@Home event over the summer including an outdoor cooking day. We kept our promise and supported our community by thinking of others and giving cards and heart decorations to members of St. Mark's congregation. We have also held a few face to face meetings when lockdown restrictions have been lifted, enabling some girls to make their promises and enabling girls to be awarded their badges and other awards.

We are now planning to return to face to face meetings on Fridays so we can continue with our theme awards and our plans for summer camp at the end of July. We will be holding a bring a friend/open evening on 21st May where we hope to welcome some new members.

Claire Wallis

25TH PURLEY (ST MARK'S) SCOUT GROUP

What a 12 months it has been!

In February 2020 we organised a record breaking Jumble Sale and just 2 weeks later, ran a very happy and successful Winter Camp. In March, the virus arrived and the world changed. Since last April, we've delivered Beavers, Cubs and Scouts virtually every week using Zoom and have received some wonderful feedback from our parents and young people. To know that we have made such a difference and that our young people have had fun each week is great to hear. Kerr and I wish to record our thanks to the small Virtual Leader Team that has been Alex and Kritin supported by Fiona, Jo, and Adele and Young Leaders Chloe, Anant and Robbie, who have been brainstorming ideas, searching the internet and social media and then preparing, hosting and running the weekly zoom meetings. It has taken many hours each week to do this and without their support, we would have been unable to meet and the 25th Purley would have lost much of its membership and its future would be precarious. Many thanks also to parents Rakesh and Catherine for their guest appearances on Zoom with the Beavers and Cubs, demonstrating fun science activities and keeping everyone fit!

Trying to navigate the challenges of virtual meetings has not been easy and managing the tech and software issues has kept us on our toes! The fact that we have been able to continue to recruit using solely our new web site at www.25thpurley.org.uk and word of mouth speaks volumes. Alex and Kritin deserve special praise for managing all of this. They are a shining example to us all and we cannot thank them enough. A big thank you also to the brilliant face to face Leader Team who made the three amazing meetings happen at our favourite local camp site, Park Farm, Banstead, in September, December and again at the end of March 2021 for our Easter themed meetings. Our young people had such fun and our Leader Team couldn't believe how much they had all shot up in size!

The past 12 months has shown us why Scouting is so important. As Bear Gryll's, our Chief Scout, said recently in The Daily Telegraph, "Scouting is one of the world's most remarkable character factories". Young people who take part in Scouting have stronger leadership skills; are much more likely to try new things and are more independent. We need to look forward and be there to support a generation of young people who need our help more than ever and the 25th Purley is well placed to do this.

We have been part of St. Mark's since we were founded on the 1st December 1951 and carry your name. We celebrate 70 years of Scouting at St. Mark's this year - something to be very proud of – and we look forward to continuing to work with you to serve the parish and our local community in the future. Our local area is changing, especially in terms of its mix of housing and flats. This impacts not only St. Mark's, but also Scouting and many other local organisations. As a movement, Scouting needs to continue to adapt to remain relevant and strong. We are grateful to have the support of St. Mark's in providing us with somewhere to meet; we have loyal families who appreciate what we do and we have an experienced and talented volunteer Leader Team who despite challenges in their own lives, continue to give their time with love to deliver outstanding programmes week in and week out.

We are now able to meet face to face again outdoors (albeit socially distanced at 2 metres) and are looking forward to our Summer Term meetings at Park Farm; to growing our numbers in all three Sections and to expanding our range of meetings, activities and camps as and when we are able to. Kandersteg, Switzerland 2024 has been booked for 10 days as have our camps for 2022. Kerr has given so much of his time over the past 12 months to ensuring that the 25th Purley has remained strong and is my absolute rock. Mum always has a kind word, loads of encouragement, words of wisdom and as someone who has been shielding for the past year, has thoroughly enjoyed seeing the Leader Team on zoom and saying hello to them. Thank you Kerr and thank you Mum.

TREASURER'S REPORT YEAR ENDED 31 DEC 2020

The 2020 financial results for the Parish (excluding income from restricted funds) showed a deficit of £20,396 compared with a surplus last year of £10,811. This was not surprising given the severe restriction on activities, especially the letting of our halls and Church, due to the Covid 19 pandemic. Although total church income was down by about £7,300, church expenses were also down by about £6,600. Consequently, church operating loss at £18,585 was virtually the same as the previous year.

The small profit of £2,559 from the halls and Lodge plus £1,384 from church lettings in 2020 compares with the substantial amount of £21,580 from halls and £5,599 from church in 2019. This negative swing of £23,236 largely accounted for the negative change in our Financial results. In addition, a net loss on sale of investments of £6,516 added further to the difficulties resulting from the pandemic in 2020. On a more positive note, pledges from Parishioners increased by £5,429 (12.6%) this year which showed the generosity and commitment of our congregation during these difficult times. For further discussion and explanation of the financial risks faced by the Parish, please see Note 10 in the Notes to the Accounts.

Major capital expenditures incurred this year have been charged to our Reserve Funds rather than shown in the Income and Expenditure account and a more detailed explanation of the movement in Reserve Funds is shown in Note 11. The Balance Sheet shows the individual balances of these various funds.

Parishioners will note that I have shown our contribution to the Parish Support Fund split into its component parts of Diocesan Ministry costs, Parish Support and contribution to other Parishes. The total we paid in 2020 was £62,300 and our voluntary pledge to this scheme for 2021 is £58,000.

On a personal note, I would like to thank Terry Cairns for his invaluable support in doing the banking as well as his timely attention to tax recoveries from Gift Aid. Sue Carter's contribution as Facilities Manager in dealing with the challenges of locking down the halls, opening them again only to close again, while remaining in touch with our regular hirers is also worthy of a special mention. I would also like to record our thanks to Andrew Harker for his examination of our accounts

Tony Tucker, Hon. Treasurer

10th February 2021

ST. MARK'S CHURCH WOODCOTE
BALANCE SHEET AS AT 31ST DECEMBER 2020

	2020		2019	
	£	£	£	£
Tangible Fixed assets (Note 2)		986		3,209
Investments				
Restricted Investments (Note 3)	73,825		65,836	
Unrestricted investments (Note 4)	<u>258,246</u>	<u>332,071</u>	<u>278,644</u>	<u>344,480</u>
		<u>333,057</u>		<u>347,689</u>
Current Assets				
Sundry Debtors and Prepayments (Note 5)		5,327		7,829
Central Board of Finance Deposit (Note 4)		29		29
Lloyds Bank Current Account		11,730		16,993
National Westminster Current Account		<u>11,888</u>		<u>13,756</u>
		28,974		38,607
Missions and Charities accrued (Note 7)	3,660		3,050	
Sundry Creditors and Accruals (Note 5)	<u>7,658</u>	<u>11,318</u>	<u>11,778</u>	<u>14,828</u>
Net Current Assets		<u>17,656</u>		<u>23,779</u>
Total Net Assets	£	<u>350,713</u>	£	<u>371,468</u>
<i>Represented by:-</i>				
FUNDS				
Unrestricted				
General Purposes		51,529		69,800
Restricted				
Southwark Diocesan Board of Finance	72,954		64,965	
Restricted Gifts & Special appeals	<u>781</u>		<u>1,487</u>	
		73,735		66,452
Designated Funds				
Mission	80,345		82,393	
Stonework & Roof repair	27,298		45,928	
Church Maintenance	23,312		27,089	
Hall Maintenance	27,214		14,493	
Halls Caretaking	34,376		33,380	
Organ	31,537		30,499	
Choir	<u>1,367</u>		<u>1,434</u>	
		<u>225,449</u>		<u>235,216</u>
	£	<u>350,713</u>		<u>£371,468</u>

ST. MARK'S CHURCH WOODCOTE
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2020

	Note	TYPE OF FUND		2020 Total Funds	2019 Total Funds
		General Purposes	Special Appeals & Collections		
		£	£	£	£
INCOME					
Restricted & Designated funds income	11			2,125	625
Planned Giving - Tax Efficient		46,766			
- non Tax Efficient		1,606			
Tax Repayments		13,125			
Cash Collections		1,696			
Dividends and Interest		9,749			
Fees for Weddings & Funerals		1,005			
Fund raising events		0			
Church lettings and concerts		1,384			
Donations	6 and 7	666	1,606		
Uplander Net Profit/(Loss)		98			
TOTAL INCOME		76,095	1,606	2,125	625
EXPENDITURE					
Restricted & Designated funds expenditure	11			17,051	
Giving to Missions & Charities	7	3,160	2,312		
Church Expenses	8	21,978			
Diocesan Ministry costs	10(iv)	32,250			
Parish support	10(iv)	8,350			
Contribution to other parishes	10(iv)	21,700			
Clergy Expenses		697			
		88,135	2,312	17,051	
Other expenditure					
Secretarial costs		5,334			
Printing, Postage & Stationery		758			
Office costs incl. phones & computer		453			
		6,545			
TOTAL EXPENDITURE		94,680	2,312	0	17,051
CHURCH OPERATING INCOME/ (LOSS)		-18,585	-706	2,125	-16,426
PARISH HALLS & LODGE	9				
Letting Income		19,063			
Costs		16,504			
HALLS PROFIT		2,559			
NET CHURCH AND HALLS INCOME		-16,026			
Realised profit(loss) on sale of investments		-6,516			
Unrealised profit(loss) on revaluation of invest.	11	2,146		7,989	6,659
NET INCOME/(EXPENDITURE)		-20,396	-706	10,114	-9,767
Transfer between Funds	11	2,125		-2,125	0
NET MOVEMENT IN FUNDS FOR THE YEAR		-18,271	-706	7,989	-9,767
BALANCES BROUGHT FORWARD AT 1ST JANUARY 2020		69,800	1,487	64,965	235,216
BALANCES CARRIED FORWARD AT 31ST DECEMBER 2020	11	51,529	781	72,954	225,449

**Independent Examiner's Report to the PCC
of St. Mark's Church, Woodcote**

I report on the accounts for the year ended 31st December 2020, which are set out on the statement of financial activities, balance sheet and associated notes.

**Respective responsibilities of the members of the Parochial Church Council (PCC)
and the Independent Examiner**

As the 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 Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners Section 145(5)(b) of the 2011 Act;
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

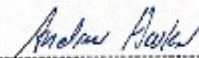
My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

- (1) which 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; or
 - to prepare accounts which accord with these accounting records have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Andrew Harker, F.C.C.A.
57, The Fieldings, Southwater,
Horsham, W. Sussex RH13 9LZ

17/3/21

Dated.

ST. MARK'S CHURCH, WOODCOTE
NOTES TO THE ACCOUNTS - AT 31ST DECEMBER 2020

1. Basis of Accounting

The accounts have been prepared using the accruals method of accounting. Their presentation incorporates the 2016 Statement of Recommended Practice ("SORP") for Charities and the Financial Reporting Standard 102(2016). 2019 comparative figures conform to these new standards. Attention is particularly drawn to the expanded presentation of the Reserves Policy and Movement in Reserves shown in the Treasurer's Report and Notes 10 and 11.

2. <u>Tangible Fixed Assets</u>	<u>2020</u>	<u>2019</u>
	£	£
<u>Cost</u>		
Balance on 1 st January	23,300	23,277
Additions (incl. Hall tables)	<u>0</u>	<u>23</u>
Balance on 31 st December	<u>23,300</u>	<u>23,300</u>
<u>Depreciation</u>		
Balance on 1 st January	20,091	17,119
Charge for the year	<u>2,223</u>	<u>2,972</u>
Balance on 31 st December	<u>22,314</u>	<u>20,091</u>
<u>Net Book Value</u>		
At 1 st January	3,209	6,158
At 31 st December	986	3,209

Depreciation is charged using the straight line method according to the useful lives of the assets of between 3 and 7 years.

3 Investments and Investment Income

Certain investments are held by the Southwark Diocesan Board of Finance, most of which may only be used for capital expenditure of an ecclesiastical nature and not for meeting day-to-day expenses. Income from these investments realised £2,125 this year compared with £2,256 last year. £9,749 (2019: £11,723) investment income was also achieved from the various Investments and Deposit accounts held on behalf of the Parish by CCLA, Ecclesiastical Investment Management, M&G Investments and the Central Board of Finance of the Church of England.

Details of the holdings, valued at market value, at 31st December 2020, are as follows:

<u>Investments of Restricted Funds</u>		<u>2020</u>	<u>2019</u>
	£	£	£
<u>Southwark Diocesan Board of Finance</u>			
Will of R.A. Richards, Trust A/C 572			
502.63 Investment Fund shares		10,297	9,635
<u>60, Green Lane (balance) Trust A/C 804</u>			
15,554.52 Global Equity Fund	41,013		
13,273.98 Fixed Interest fund	<u>22,515</u>	<u>63,528</u>	<u>56,201</u>
		<u>73,825</u>	<u>57,345</u>

4. Investments of Designated Funds

	£	2020 £	2019 £
<u>CCLA</u>			
40,611.02 Global Equity fund	107,079		89,953
13,372.55 UK Equity Fund	25,279		25,976
16,837.53 Fixed Interest Fund	28,560		27,587
8,925.38 Property Fund	<u>11,550</u>	172,468	12,154
<u>Ecclesiastical</u>			
51,456.09 Eden Tree Amity Balanced fund		54,801	58,454
<u>Rathbone</u>			
9,430.41 Ethical Bond Fund		10,053	0
<u>M&G Investments</u>			
1,524.46 Charifund	20,924		56,904
0 Charibond (2019: 6,139)	<u>. 0</u>	<u>20,924</u>	<u>7,616</u>
		258,246	278,644
CBF Deposit Accounts		<u>29</u>	<u>29</u>
<u>Total Investments</u>		<u>£ 258,275</u>	<u>£ 278,673</u>

5. Creditors, Debtors and prepayments

Creditors include the following:	2020	2019
	£	£
Staff salaries (Dec) and tax for last quarter 2020	3,159	1,791
Due to Diocese re wedding and funeral fees	1,628	806
Hall, Church & Lodge rentals & deposits received in advance	1,042	4,153
Church, Hall & Lodge maintenance and running costs	267	1,149
Church, Lodge and Hall utilities	1,292	2,558
Roof repairs and other capital works	0	590
Clergy expenses, books & sundry church expenses	270	261
Magazine advertisements received in advance	<u>. 0</u>	<u>. 410</u>
	<u>£7,658</u>	<u>£11,778</u>
Debtors include the following:		
Gift Aid Tax reclaimable	1,983	2,027
Interest & Dividends due for 2020	809	935
Recoverable expenses	136	419
Hall, Church and Lodge lettings in 2020 owing	635	3,934
Furlough payments due from HMRC	555	0
Donations banked in following year	480	69
Prepayments on expense contracts	<u>729</u>	<u>445</u>
	<u>£ 5,327</u>	<u>£ 7,829</u>

6. Donations Received

Donations were received as gifts and as a result of appeals made throughout the year to the congregation and comprise the following:

	2020	2019
	£	£
<u>General Purposes</u> Donations	<u>666</u>	<u>3,024</u>

Special Appeals, Collections and Gifts Received

Donations to Special Appeals and Collections are in response to appeals made by special announcements and designated donations at weddings and funerals.

Plus annual charitable giving accrued

1,606	964
<u>3,160</u>	<u>3,050</u>
<u>4,766</u>	<u>4,014</u>

7. Giving to Missions and Charities,

5% of Giving Income and reclaimed Gift Aid tax only has been allocated to missions and charities in accordance with the policy adopted by the PCC in 2003. Total giving also includes donations received from Special Appeals and Collections. The following payments or allocations have been made for 2020:-

	2020	2019
	£	£
<u>Paid in 2020</u>		
Bishop's Lent Call	80	260
British Legion	0	31
Children's Society (incl. Christingle)	296	393
Downlands Trust	243	0
Alzheimers Society	725	0
Dementia U.K.	227	0
Embrace the Middle East	243	0
British Heart Foundation	498	0
Nightwatch Croydon	0	240
Reedham Trust	0	240
Children's workshops	0	99
	<u>£ 2,312</u>	<u>£1,263</u>

	2020	2019
<u>Accrued in 2020 for payment in 2021</u>		
Donation to Purley Youth Project in 2020 not cashed	500	0
5% of St. Mark's normal income	<u>3,160</u>	<u>3,050</u>
	<u>£ 3,660</u>	<u>£ 3,050</u>

(2020: 6 charities @ £510 each)

Purley Youth Project, South East Cancer Help Centre, United Society Partners in the Gospel, Reedham Children's Trust, Bishop's Lent Call, Daniel Spargo-Mabbs Foundation

<u>8. Church Expenses</u>	2020	2019
	£	£
Organ, Music Director and Organist	3,381	7,999
Fees	2,385	6,506
Organ maintenance	<u>996</u>	<u>1,493</u>
Sanctuary and Worship	109	471
Light, Heat and Water	5,813	5,861
Insurance	4,246	3,919
Depreciation of Tangible Fixed Assets	2,223	2,972
Repairs and Maintenance	3,082	4,235
Security	1,182	586
Electrical works	300	350
Boiler costs	0	650
Church cleaning	1,167	1,591
Refurbishment	<u>433</u>	<u>1,058</u>
Books & Teaching material	170	270
Parish events	0	272
Churches Together in Purley & Kenley subscriptions	120	132
Flowers account	0	600
Ministry costs (incl. Youth)	1,160	206
Sundry expenses	1,674	1,648
Licences	39	71
Church expenses	138	79
Bank Charges	327	465
Votive candles less donations and coffee	(31)	(39)
Professional fees	646	550
Web site maintenance and update	<u>555</u>	<u>522</u>
<u>Total</u>	<u>21,978</u>	<u>28,585</u>

<u>9. Parish Halls and Annex</u>	2020	2018
	£	£
Rental Income - Halls	16,721	
- Annex	<u>2,342</u>	<u>44,048</u>
Costs		
Cleaning and Refuse removal - Halls	2,321	
- Annex	<u>356</u>	4,776
Insurance - Halls	441	
- Annex	<u>44</u>	471
Light and Heat - Halls	3,981	
- Annex	<u>441</u>	6,826
Repairs and maintenance:-		
- electrical works - Halls	2,917	
- Annex	<u>303</u>	1,432
- refurbishment - Halls	851	
- Annex	<u>0</u>	<u>663</u>
	<u>851</u>	2,095

Water & Sewerage Charges			
S.E. Surrey		157	478
Security - Halls	380		
- Annex	<u>29</u>	409	234
Letting costs, including licences		<u>4,283</u>	<u>7,587</u>
	<u>Total</u>	<u>16,504</u>	<u>22,468</u>

10. Reserves Policy and Major Risks

This year's accounts have been presented incorporating the 2015 Statement of Recommended Practice and Financial Reporting Standard 102 for Charities. The 2019 comparative figures conform to these standards. A detailed schedule of the movement in Reserve Funds is shown in paragraph 11 below. This includes opening and closing balances in the various reserve funds as well as the income and amounts spent, transfers between funds and revaluation gains and losses of investments attributable to those funds. The notes to paragraph 11 give details of the individual amounts shown in total in the schedule.

The Unrestricted general reserves stood at £51,529 at 31st December 2020, representing 37% (2019: 56%) of our total expenses in a normal year, including the costs of running the Hall. The PCC regards a minimum of 33% as a prudent level of free reserves to hold against swings in income and unexpected expenditures in a given year.

Restricted Reserves of £72,954 held with the S.D.B.F. arising from the sale of our former curate's house and a bequest, have been held for capital expenditure of an ecclesiastical nature. The investments resulting from these reserves generated interest and dividend income of £2,125 (2018: £2,256) which can be used to meet Parish running costs. Other restricted or designated reserves represent specific gifts or funds set aside for the purposes designated by the donors or the PCC.

The major risks facing the Parish from a financial point of view are:

- (i) Church Income has been hit severely by the Covid lockdowns during the year as a result of which we had to sell some of our investments at a further loss of £6,500. Note 4 shows that the total value of our Designated investments at year end was valued at about £20,000 less than last year. However, unrealised profit on the remaining investments rose by about £16,794 which reduced the overall loss from what might have been £37,549. As we all know, the value of investments can go up or down and therefore continuing disruption from Covid remains a material risk. Parishioner's generosity increased Planned Giving by nearly £5,500 but this was offset to a large degree by a drop in cash collections of over £4,000 due to the lack of attendance at services. Continuing absence affects this source of income. Investment income also dropped by £2,000 and the continuing burden on economic activity may result in a further drop in dividend income. On the cost side, further leaks in the church roof and our ageing electrical system have been costly and there remains a risk that such expense may continue. ~As a consequence, major works such as an upgrade to the sound system and resurfacing of the car park have been put on hold.

Halls: Unexpected capital expenditures to maintain the premises and plant remain a risk. During the lockdown period we undertook the sanding and sealing of the halls floors as well as remedial electrical works. The main risk concerning the halls and the Lodge is that Covid lockdown will continue to seriously diminish or eliminate income from these sources. In the 2019 financial year, such income exceeded £44,000 while this year we were fortunate to receive less than half of this. There are some savings in costs such as cleaning and heating, but the normal sizeable net profit, on which the church depends, was virtually wiped out. If and when we are able to open the halls for letting again, there is a risk that some of our hirers will not return..

General repairs to both the halls and church have been ably done by our Thursday Group at only the cost of materials. However, they are advancing in age and such work may not be able to be carried out in the future without employing professionals. For this reason the Caretaker Fund, currently standing at £34,375, has been re-designated as the Caretaking Fund.

- (ii) The possible restoration of the organ continues to be under consideration. Further progress depends on a successful application to the Diocese for a Faculty and acceptance by the PCC of a business plan and timetable, including determination of when and from where the funds to finance this project will be obtained. The current tentative estimate of cost is over £300,000.
- (iii) Loss of parishioners and/or a reduction in pledged donations. Parishioners' generosity resulted in total pledged giving, cash collections and Gift Aid refunds increasing by £2,186 this year but with an elderly parish, there is always the risk of a drop off in pledges not being replaced by new ones. A renewal of giving campaign has not been undertaken for some years now – the last one was in April 2012 – but thought might be given to other forms of encouragement.
- (iv) Any significant increase in the Parish Support Fund. The Parish is asked annually to make a financial pledge of the amount they will give the following year to fund the ministry and mission of the Diocese (including the cost of clergy). The Parish pledged £62,300 for 2020 which is allocated to Diocesan Ministry costs (£32,250); Parish support (£8,350) and a contribution to other parishes in the Diocese (£21,700). In view of the major loss of income expected in 2021, the pledge for next year was reduced to £58,000.

The PCC monitors the expenditures through its Standing and Finance Committees and any major expenses are carefully investigated and controlled. Wherever possible, provisions are set aside for anticipated capital expenditures. The PCC has asked for an overall capital expenditure plan, differentiating between known annual projects and longer term requirements, as well as between operationally necessary works and “nice to have” proposals. The initial work on the plan has begun and will be completed as a priority once the Covid-19 situation permits.

The PCC undertakes a periodic review of giving by all Parishioners and actively promotes the Gift Aid tax recovery system, resulting in £13,125 (2019: £12,208) being recovered from HM Revenue & Customs in 2020.

11. MOVEMENT IN RESERVE FUNDS

Fund name	Note	Balance at 01-Jan-20	Income	Spent	Transfers	Revaluation gains/losses	Balance 31-Dec-20
<u>Restricted</u>							
SDBF A/C 804	1	59,327.45		0.00		7,326.58	66,654.03
SDBF A/C 572	1	5,638.30		0.00		662.57	6,300.87
		<u>64,965.75</u>	<u>2,124.82</u>	<u>0.00</u>	<u>-2,124.82</u>	<u>7,989.15</u>	<u>72,954.90</u>
<u>Designated</u>							
Church Maintenance	2	27,089.23	500.00	4,950.00	0.00	672.53	23,311.76
Halls Maintenance	3	14,492.91	0.00	7,488.00	20,000.00	209.01	27,213.92
Mission	4	82,393.10	0.00	4,506.00		2,458.45	80,345.55
					-		
Stonework	5	45,927.70	0.00	0.00	20,000.00	1,370.38	27,298.08
Caretaking		33,379.58	0.00	0.00	0.00	995.98	34,375.56
Organ	6	30,499.04	125.00	0.00	0.00	913.03	31,537.07
Choir	7	1,434.10	0.00	107.00	0.00	39.60	1,366.70
		<u>235,215.66</u>	<u>625.00</u>	<u>17,051.00</u>		<u>6,658.98</u>	<u>225,448.64</u>
<u>Unrestricted</u>							
			-				
General Purposes	8	69,800.04	19,382.00	3,160.00	2,124.82	2,146.10	51,528.96
			-				
		<u>69,800.04</u>	<u>19,382.00</u>	<u>3,160.00</u>		<u>2,146.10</u>	<u>51,528.96</u>

NOTES

- Interest of £2,125 on these investments was transferred to General Purposes Fund in accordance with SDBF guidelines, allowing the income, but not the capital, to be used to meet Parish expenses.
- A parishioner donated £500 (including Gift Aid) to this fund. Leaks in the Vicar's and Choir vestries needed repairs (£2,754) and remedial electrical work was undertaken in the Church (£2,196)
- The hall floors were sanded and sealed (£5,256) and remedial electrical works were undertaken in the halls (£2,232). £20,000 was transferred to this Fund from the Stonework Fund per PCC resolution.
- 80% of the cost (net of furlough recoveries) of the Lay Pastoral Assistant has been charged to this Fund, per PCC resolution.
- £20,000 of surplus balance in this Fund was transferred to the Halls Maintenance Fund per PCC resolution
- A parishioner donated £125, including Gift Aid tax refund to this Fund
- £107 subscription fees were charged to this Fund
- The fund was increased by £2,125 interest transfer from Restricted Fund investments. £3,160 was provided for charitable giving. Net surplus expenditure (including giving) over income of £-19,382 was charged to this Fund.

Independent Examiner's Report to the PCC of St. Mark's Church, Woodcote

I report on the accounts for the year ended 31st December 2020, which are set out on the statement of financial activities, balance sheet and associated notes.

Respective responsibilities of the members of the Parochial Church Council (PCC) and the Independent Examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for his year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act.
- follow the procedures laid down in the General Directions given by the Charity Commissioners Section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

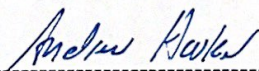
My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

- (1) which 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; or
 - to prepare accounts which accord with these accounting records have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Andrew Harker, F.C.C.A.
57, The Fieldings, Southwater,
Horsham, W. Sussex RH13 9LZ

17/3/21

Dated.