

# **Annual Report and Financial Statements of the Parochial Church Council for the year ended 31 December 2021**



## **Incumbent**

Rev Simon Rowbory  
1a Church Close  
Edgware  
Middlesex  
HA8 9NS

## **Bank**

Barclays Bank  
126 Station Road  
Edgware  
Middlesex  
HA8 7RY

## **Independent Examiner**

Chaweevan Williams FCCA  
Verdant Accountants Limited  
167 Clarence Avenue  
New Malden  
Surrey KT3 3TX

## John Keble Church, Mill Hill London

### Annual Report for 2020

#### Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Council Meeting (APCM) in accordance with the Church Representation Rules.

During 2021 the following persons served as officers and members of the PCC and were elected to serve at Deanery Synod.

<i>Incumbent</i>	*The Reverend Simon Rowbory
<i>Churchwardens</i>	*Mr Robin Mace *Ms Diane Rees ( <i>Until April 2021</i> ) *Mrs Ayo Bankole ( <i>from April 2021</i> )
<i>Deputy Churchwardens</i>	Vacant
<i>Treasurer</i>	Vacant
<i>PCC Secretary</i>	Mr Martin Brune
<i>Elected Members</i>	Mr Victor Adeoye ( <i>Until April 2021</i> ) Dr Anthony Agbobu Ms Rosemary Awere Mr Martin Brune Mrs Sylvia Daker ( <i>Until April 2021</i> ) Mr Lee Drinkwater Mr Simon Godfrey Mr Jeffrey Green ( <i>From April 2021</i> )

Mr Terry Hunt  
Mrs Maggi Lamb (*From April 2021*)  
Mrs Diane Mason (*Until April 2021*)  
Mr Trevor Young

*Deanery Synod*

Dr Anthony Agbobu  
Mrs Maggi Lamb

*\*Standing Committee*



## INCUMBENT'S REPORT 2021

By the time that this is read by the parishioners gathering for the church's Annual Meeting it will have been several months since I stopped serving as Priest-in-Charge at John Keble Church. However since this is a report on the church's activities in the calendar year 2021, I will write as incumbent to give an overview of our ministry and mission over this time period.

Similarly to 2020 the year has been marked by the Covid-19 pandemic. A lockdown began on January 6 (the third national lockdown in the course of the pandemic) but unlike the previous two lockdowns the churches were permitted to gather for worship. During this time most other activities had stopped, and schools were closed. We offered worship in person which was also streamed online, allowing those staying at home to participate. In March a very gradual reopening began, with schools returning on 8 March and small outdoor gatherings on 29 March. It was not until April that shops and leisure activities were able to resume once more. It was not until July that tight restrictions on social gatherings were put aside.

The church building remained open throughout 2021 for worship and to help those in need. Through this time we sought to be a light of hope, a supporting presence to each other, and a people of prayer for a desperate world. The national levels of deaths and grief were a heavy weight for us all to carry, made harder by the social isolation we had to endure. It is in this time that keeping the heartbeat of worship alive and strong made us able to respond with resolve and character to the challenges of the pandemic.

As the restrictions began to decrease we were able to gradually start building back what we had lost; singing the last hymn outdoors; our outdoor BBQ for the Patronal Festival; an Alpha Course over the summer period. It was not until September that the congregation were able to sing together, and it was a welcome sound after being prevented from this since March 2020. Through this time of building back from April onwards our hall bookings rebounded healthily, helping us to have some good financial foundations coming out of the pandemic. Thanks for this good outcome is especially due to Dee Johnston in all of her hard and tenacious work on the church hall.

Mindful of the heavy burdens that many have been carrying, in the Autumn we started a focus upon mental health and wellbeing. We held a Mental Health Sunday and off the back of this ran the Sanctuary Course, an eight week course looking at faith and mental health. The insights gained have been important for those who attended, and further development in this vein would benefit the church and local community.

There is still more work to be done in terms of building back after the pandemic, especially in regard to children's work within the church. However with the chance to have a fresh start with a new vicar, the church will have the vision and energy to take the opportunities for growth available.

*Rev. Simon Rowbory*  
*Priest-in-Charge*

**JOHN KEBLE CHURCH:  
ACCOUNTS FOR YEAR ENDING 31 DECEMBER 2021**

**Note about basis of preparation:**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133, using the Receipts and Payments basis available to small charities, and the Church of England rules and guidance

<b>1</b>	<b>Effective Cash position</b>	
	Reported current account	43,748.88
	Reported savings account	50,007.70
	<b>Effective Cash position</b>	<b>93,756.58</b>

<b>2</b>	<b>Common Fund commitment</b>	
	Common Fund	58,000.00
	Regular giving & collections	27,354.53


**Common Fund as % of  
Regular Giving & collections**

**212.0%**

	<b>2021</b>	<b>2020</b>	<b>2019</b>
<b>3</b>			
<b>Total income before exceptional income, interest &amp; dividends</b> <i>(ie operating income)</i>	153,250.58	92,949.78	136,178.83
<b>Total expenditure before exceptional expenditure</b>	134,578.62	134,829.75	187,421.31
<b>Net operating profit/loss</b>	<b>18,671.96</b>	<b>(41,879.97)</b>	<b>(51,242.48)</b>
Exceptional income, interest & dividends	20,464.76	18,102.04	19,182.62
Exceptional expenditure	4,710.00	166.00	1,666.50
<b>Net income/expenditure</b>	<b>34,426.72</b>	<b>(23,943.93)</b>	<b>(33,726.36)</b>

	2021	2020	2019
4 <b>Church giving - 3 yr trend</b> (Regular giving excl donations)	27,354.53	30,406.72	34,900.31
5 <b>Hall - 3 yr trend</b>			
Income	75,848.15	25,734.87	55,250.12
Expenditure	49,182.74	33,994.44	45,500.77
Hall: Surplus / Deficit	<b>26,665.41</b>	<b>(8,259.57)</b>	<b>9,749.35</b>
Hall % Surplus / Deficit	35.2%	-32.1%	17.6%

Approved by the Parochial Church Council at the meeting held on the  
20 March 2022 and signed on their behalf



by Robin Mace  
Churchwarden



by Ayo Bankole  
Churchwarden



**JOHN KEBLE CHURCH:****ACCOUNTS FOR YEAR ENDING 31.12.21****SECTION 1:****STATEMENT OF FINANCIAL ACTIVITY**

	<b>UNRES 2021</b>	<b>RESTR 2021</b>	<b>TOTAL 2021</b>	<b>TOTAL 2020</b>
<b>INCOMING RESOURCES</b>				
Giving	33,565.71	-	33,565.71	45,042.40
Charity Collections	-	-	-	-
Fund Raising	2,377.07	-	2,377.07	1,477.70
Ancillary Trading	107,307.80	10,000.00	117,307.80	46,429.68
Exceptional Items	875.74	2,540.00	3,415.74	1,104.90
Interest/Dividends	17,049.02	-	17,049.02	16,997.14
<b>TOTAL</b>	<b>161,175.34</b>	<b>12,540.00</b>	<b>173,715.34</b>	<b>111,051.82</b>
<b>OUTGOING RESOURCES</b>				
Parish Costs	80,146.66	600.00	80,746.66	86,239.96
Outreach	800.00	-	800.00	2,843.88
Fund Raising	-	-	-	299.26
Ancillary Trading	53,026.78	-	53,026.78	36,284.65
Exceptional Items	2,500.00	2,210.00	4,710.00	166.00
Interest for organisations	5.18	-	5.18	42.00
Major Repairs	-	-	-	9,120.00
<b>TOTAL</b>	<b>136,478.62</b>	<b>2,810.00</b>	<b>139,288.62</b>	<b>134,995.75</b>
<b>NET (DEFICIT) SURPLUS</b>	<b>24,696.72</b>	<b>9,730.00</b>	<b>34,426.72</b>	<b>(23,943.93)</b>
<b>INVESTMENTS GAIN</b>				
<b>REALISED</b>			-	-
<b>UNREALISED</b>			68,363.11	12,615.53
<b>NET MOVEMENT IN FUNDS</b>			<b>102,789.83</b>	<b>(11,328.40)</b>
<b>BALANCES BROUGHT FORWARD</b>			<b>513,694.19</b>	<b>525,022.59</b>
<b>BALANCES CARRIED FORWARD</b>			<b>616,484.02</b>	<b>513,694.19</b>



## JOHN KEBLE CHURCH:

## FINANCIAL ACTIVITY 2021

## SECTION 2: INCOMING RESOURCES

		UNRES.	RESTR.	TOTAL	2020	2019
Giving		20,699.83		20,699.83	21,338.86	23,932.72
Collections:	Sunday	2,303.74		2,303.74	1,628.56	5,452.90
	Occasional	2,275.03		2,275.03	2,259.30	1,022.38
Donations	Sundry	2,075.93		2,075.93	5,180.00	4,492.31
Donations	Flowers	50.00		50.00	20.00	0.00
Donations	Church Use	48.90		48.90	510.00	3,339.50
Gift Aid		6,112.28		6,112.28	7,905.68	9,287.64
VAT reclaim				0.00	6,200.00	
<b>2A GIVING TOTAL</b>		<b>33,565.71</b>	<b>0.00</b>	<b>33,565.71</b>	<b>45,042.40</b>	<b>47,527.45</b>
<b>2B CHARITY COLLECTIONS</b>		<b>0.00</b>		<b>0.00</b>	<b>0.00</b>	<b>500.00</b>
<b>2C FUNDRAISING</b>		<b>2,377.07</b>		<b>2,377.07</b>	<b>1,477.70</b>	<b>7,359.86</b>
Transfer of Funds from BPC		6,457.26	10,000.00	16,457.26		
Fees, Occasional Offices		229.00		229.00	1,004.00	1,167.00
Catering		145.64		145.64	275.98	458.19
Halls		75,848.15		75,848.15	25,734.87	55,250.12
Focus		1,695.75		1,695.75	959.50	1,414.91
Church Lettings / Telecoms mast		22,932.00		22,932.00	18,455.33	22,501.30
<b>2D ANCILLARY INCOME</b>		<b>107,307.80</b>	<b>10,000.00</b>	<b>117,307.80</b>	<b>46,429.68</b>	<b>80,791.52</b>
<b>2E EXCEPTIONAL ITEMS</b>		<b>875.74</b>	<b>2,540.00</b>	<b>3,415.74</b>	<b>1,104.90</b>	<b>1,255.73</b>
<b>2F INTEREST/DIVIDENDS</b>		<b>17,049.02</b>		<b>17,049.02</b>	<b>16,997.14</b>	<b>17,926.89</b>
<b>2 TOTAL INCOMING</b>		<b>161,175.34</b>	<b>12,540.00</b>	<b>173,715.34</b>	<b>111,051.82</b>	<b>155,361.45</b>

## JOHN KEBLE CHURCH:

## FINANCIAL ACTIVITY 2021

## SECTION 3: OUTGOING RESOURCES

	UNRES.	RESTR.	TOTAL	2020	2019
Common Fund Basic	58,000.00		58,000.00	58,000.00	56,000.00
Church Schools Levy			0.00	162.00	0.00
Ministry Costs (inc Clergy expenses)			0.00	0.00	461.64
Staff Costs	5,097.76		5,097.76	8,099.91	13,317.92
<b>Parish Ministry</b>	<b>63,097.76</b>		<b>63,097.76</b>	<b>66,261.91</b>	<b>69,779.56</b>
Flowers	90.00		90.00	125.00	0.00
Altar	134.43		134.43	31.02	538.53
Choir			0.00	0.00	0.00
Organ/Piano Tuning	912.00		912.00	276.00	7,692.00
Honorarium/Locum	185.00		185.00	324.99	0.00
Equipment Hire	1,320.48		1,320.48	1,320.48	1,320.48
<b>Worship</b>	<b>2,641.91</b>		<b>2,641.91</b>	<b>2,077.49</b>	<b>9,551.01</b>
Administration	1,170.22		1,170.22	807.93	1,659.37
Training/Youth Work	25.00		25.00	41.69	543.54
Insurance – Church	3,672.44		3,672.44	4,185.49	4,100.23
Maintenance	3,994.26	600.00	4,594.26	8,678.84	8,720.81
Equipment Purchases	694.79		694.79	0.00	334.80
Utilities (Energy/Telephone/Water)	4,850.28		4,850.28	4,186.61	5,155.67
<b>Overheads</b>	<b>14,406.99</b>	<b>600.00</b>	<b>15,006.99</b>	<b>17,900.56</b>	<b>20,514.42</b>
<b>3A PARISH COSTS</b>	<b>80,146.66</b>	<b>600.00</b>	<b>80,746.66</b>	<b>86,239.96</b>	<b>99,844.99</b>
Extra LDF Contribution			0.00	0.00	0.00
Donations			0.00	874.00	762.00
Vicar's Discretion			0.00	0.00	0.00
Charity Disbursed	800.00		800.00	1,969.88	550.00
<b>3B OUTREACH</b>	<b>800.00</b>	<b>0.00</b>	<b>800.00</b>	<b>2,843.88</b>	<b>1,312.00</b>
<b>3C FUNDRAISING</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>299.26</b>	<b>544.42</b>
Occ Official Fees Paid	1,700.00		1,700.00	405.00	582.00
Books	92.13		92.13	21.77	0.00
Catering			0.00	22.96	25.69
Halls	49,182.74		49,182.74	33,994.44	45,500.77
Focus	651.06		651.06	1,074.63	1,036.62
Other Disbursements	1,400.85		1,400.85	765.85	1,312.00
<b>3D ANCILLARY COSTS</b>	<b>53,026.78</b>	<b>0.00</b>	<b>53,026.78</b>	<b>36,284.65</b>	<b>48,457.08</b>
<b>3E EXCEPTIONAL ITEMS</b>	<b>2,500.00</b>	<b>2,210.00</b>	<b>4,710.00</b>	<b>166.00</b>	<b>1,666.50</b>
<b>3F INTEREST DISB.</b>	<b>5.18</b>	<b>0.00</b>	<b>5.18</b>	<b>42.00</b>	<b>62.82</b>
<b>3G MAJOR REPAIRS</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9,120.00</b>	<b>37,200.00</b>
<b>3.00 TOTAL OUTGOING</b>	<b>136,478.62</b>	<b>2,810.00</b>	<b>139,288.62</b>	<b>134,995.75</b>	<b>189,087.81</b>

**JOHN KEBLE CHURCH: FINANCIAL ACTIVITY 2021**

**SECTION 4: INCOMING/OUTGOING COMPARISON**

	RECEIPTS	PAYMENTS	NET 21	NET 20	NET 19
<b>2A Giving</b>	33,565.71				
<b>3A Parish Costs</b>		80,746.66	(47,180.95)	(41,197.56)	(52,317.54)
<b>B Outreach</b>	-	800.00	(800.00)	(2,843.88)	(812.00)
<b>A + B</b>	<b>33,565.71</b>	<b>81,546.66</b>	<b>(47,980.95)</b>	<b>(44,041.44)</b>	<b>(53,129.54)</b>
<b>C Fundraising</b>	2,377.07	-	2,377.07	1,178.44	6,815.44
<b>A + B + C</b>	<b>35,942.78</b>	<b>81,546.66</b>	<b>(45,603.88)</b>	<b>(42,863.00)</b>	<b>(46,314.10)</b>
<b>D Ancillary Trading</b>	117,307.80	53,026.78	64,281.02	10,145.03	32,334.44
<b>A + B + C + D</b>	<b>153,250.58</b>	<b>134,573.44</b>	<b>18,677.14</b>	<b>(32,717.97)</b>	<b>(13,979.66)</b>
<b>E Exceptional Items</b>	3,415.74	4,710.00	(1,294.26)	938.90	(410.77)
<b>F Interest/Dividends</b>	17,049.02	5.18	17,043.84	16,955.14	17,864.07
<b>G Major Repairs</b>		-	-	(9,120.00)	(37,200.00)
<b>TOTAL</b>	<b>173,715.34</b>	<b>139,288.62</b>	<b>34,426.72</b>	<b>(23,943.93)</b>	<b>(33,726.36)</b>

**SECTION 5: BALANCE SHEET**

	31.12.21	31.12.20	Movement
CBF Deposit Account	18,401.79	18,392.22	9.57
Less Organisations	(12,506.83)	(12,501.65)	(5.18)
Current Account - 30497630	43,748.88	9,331.55	34,417.33
Savings Account - 90984566	50,007.70	50,002.70	5.00
Stewardship Account	100.00	100.00	-
Cash	44.77	44.77	-
<b>Net Current Assets</b>	<b>99,796.31</b>	<b>65,369.59</b>	<b>34,426.72</b>
<b>Less Current Liabilities</b>			
Bounceback Loan	27,500.00	30,000.00	(2,500.00)
Repayment Provision	2,500.00		2,500.00
<b>Investments (value as at 31st Dec)</b>	<b>546,687.71</b>	<b>478,324.60</b>	<b>68,363.11</b>
<b>Total Assets</b>	<b>616,484.02</b>	<b>513,694.19</b>	<b>102,789.83</b>

# JOHN KEBLE CHURCH:

## APPENDIX 1: OUTREACH 2021

	Gen Funds	Collections	Totals
<b>Local</b>			
Vicar's Discretionary Fund			0.00
Churches together in Mill Hill			0.00
Together in Barnet (Night Shelter)			0.00
Deansbrook schools			0.00
<b>National</b>			
Christian Aid	150.00		150.00
Epilepsy Society	650.00		650.00
<b>Overseas</b>			
	<b>800.00</b>	<b>0.00</b>	<b>800.00</b>
<b>TOTAL 2021</b>	<b>800.00</b>	<b>0.00</b>	<b>800.00</b>
<b>2020</b>	<b>1,893.88</b>	<b>950.00</b>	<b>2,843.88</b>
<b>2019</b>	<b>712.00</b>	<b>600.00</b>	<b>1,312.00</b>

## APPENDIX 2: SOCIAL AND FUNDRAISING EVENTS 2021

	Income	Expenses	Net
Jumble Sale	851.22		851.22
Christmas Market	1,525.85		1,525.85
	<b>2,377.07</b>	<b>0.00</b>	<b>2,377.07</b>
<b>Total 2021</b>	<b>2,377.07</b>	<b>0.00</b>	<b>2,377.07</b>
<b>2020</b>	<b>1,477.70</b>	<b>299.26</b>	<b>1,178.44</b>
<b>2019</b>	<b>8,051.19</b>	<b>1,501.42</b>	<b>6,549.77</b>



**APPENDIX 3: HALLS 2021**

	<b>2021</b>	<b>2020</b>	<b>2019</b>
<b>INCOMING RESOURCES</b>			
Lets	62,058.85	20,743.35	51,658.80
Lets/One off hirings	11,411.24	1,957.17	2,487.50
Damage Deposit	190.00	(215.00)	(275.00)
Repayment by BP for Energy		665.33	1,378.82
Credit from Affinity Water		129.63	
Exceptional Income: HMRC - Covid wage claim	2,188.06	2,454.39	
<b>TOTAL INCOME</b>	<b>75,848.15</b>	<b>25,734.87</b>	<b>55,250.12</b>
<b>OUTGOING RESOURCES</b>			
Gas	2,159.76	2,074.37	2,756.29
Electricity	1,917.55	1,548.94	2,354.89
Water	348.00	1,440.00	1,692.50
Telephone	6.39	16.44	41.27
Manager	18,537.00	14,562.62	13,397.40
Manager Occasional Lets	100.00		
Insurance	1,977.43	2,251.90	2,201.02
Refuse Collection	3,824.66	3,193.15	3,371.30
Fire Precautions & Security	608.45	584.53	509.65
Repairs/Maintenance	11,007.65	1,139.46	1,978.23
Equipment Purchases		861.00	1,286.19
Piano Tuning			
Sundry Supplies	1,198.68	899.73	1,413.26
Cleaning	7,140.00	3,277.50	9,891.90
Window Cleaning	150.00		150.00
Bank Charges			
Refund- sundry		2,020.00	3,385.80
Admin			17.09
Music Licence	207.17	124.80	1,053.98
<b>TOTAL OUTGOINGS (through Hall A/c)</b>	<b>49,182.74</b>	<b>33,994.44</b>	<b>45,500.77</b>
<b>OPERATING SURPLUS</b>	<b>26,665.41</b>	<b>(8,259.57)</b>	<b>9,749.35</b>

#### APPENDIX 4: ANALYSIS OF RESTRICTED FUNDS FOR THE YEAR ENDED 31 DECEMBER 2021

	Bal b/fwd	Receipts	Payments	Bal c/fwd	Notes
<b>RESTRICTED FUNDS</b>					
Decoration of Sanctuary and body of church	12,918.74		600.00	13,518.74	i)
Rose Cluff Memorial	1,237.70			1,237.70	ii)
Night Shelter	2,408.15			2,408.15	iii)
Organ Fund	5,373.75			5,373.75	iv)
Choir Fund	3,095.83			3,095.83	v)
Childrens Society	149.62			149.62	vi)
Bequests -Pam Martin	2,000.00			2,000.00	vii)
Bequests - Beth Bray	5,000.00			5,000.00	viii)
Bequests - Pam Dyer	5,000.00			5,000.00	ix)
AED and accessories	426.00			426.00	
Donations for Creative Kids	1,242.47			1,242.47	
Donation for Outside speakers expenses	300.00			300.00	
Donation for Toys and equipment - creche corner	221.53			221.53	
Transfer from BP Centre		10,000.00		10,000.00	
<b>Restricted Total</b>	<b>39,373.79</b>	<b>10,000.00</b>	<b>600.00</b>	<b>49,973.79</b>	

- i) Donations received for the redecoration of the Sanctuary & Body of Church  
 ii) Rose Cluff Memorial Fund exists to support spiritual development.  
 iii) Donations for church running costs in connection with the Night Shelter  
 iv) Organ fund comprises bequests and memorial donations for further enhancements to the organ  
 v) Choir Fund was donated for facilities for the choir.  
 vi) Childrens Society  
 vii),viii) & ix) Bequests in 2018

#### APPENDIX 5: ANALYSIS OF EXCEPTIONAL INCOME AND EXPENDITURE

Exceptional Income	Unrestricted	Restricted	Total
VAT Grant from DCMS	819.00		819.00
Refund from Oliver Osmond	56.74		56.74
Donations to Simon Rowborys moving fund		2,090.00	2,090.00
Donations towards Simon Rowbory leaving gift		450.00	450.00
	<b>875.74</b>	<b>2,540.00</b>	<b>3,415.74</b>
Exceptional Expenditure	Unrestricted	Restricted	Total
Bounceback Loan repayments	2,500.00		2,500.00
Gift to Simon Rowrory (from donations)		2,210.00	2,210.00
	<b>2,500.00</b>	<b>2,210.00</b>	<b>4,710.00</b>

**Independent Examiner's Report  
to the PCC of John Keble Church, Mill Hill  
Charity Number 1128920**

I report on the financial statements of the Parochial Church Council for the year ended 31 December 2021, which are set out on pages 6 to 14.

**Respective Responsibilities of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

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

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such items. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true' and 'fair' view and the report is limited to those matters set out in the statement below.

## Independent Examiner's Statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act 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.

Signed by the Independent Examiner

.....  ..... Date *25 MARCH 2022* .....

**Chaweevan Williams FCCA**  
**167 Clarence Avenue**  
**New Malden**  
**Surrey**  
**KT3 3TX**