

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL CROFTON, ORPINGTON

England & Wales · Charity number 1129564

Details

Other names ST PAUL CROFTON, ORPINGTON

Status Registered

Legal form Previously excepted

Registered 2009-05-13

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

Contact

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Crofton Road
Orpington
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Activities

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

Activities: The furtherance of the Christian religion in accordance with the doctrines and practices of the Church of England for the benefit of all the people of the Ecclesiastical Parish of St Paul, Crofton in the Diocese of Rochester

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£386,970	£342,482	-	-
2023-12-31	£396,900	£346,820	-	-
2022-12-31	£321,101	£265,375	-	-
2021-12-31	£371,539	£371,026	-	-
2020-12-31	£388,393	£352,720	-	-

Trustees

Name	Role	Appointed
Rev Bimbi Abayomi-Cole	Chair	1998-05-01
Alison Heath		2022-05-29
Alison Willis		2026-05-17
Christopher John Stern		
DAVID ARMSTRONG		
Dr Elizabeth Cameron		2022-05-29
Jae Dickson		2026-05-17
Janice Elizabeth Raggett		2025-02-02
Lyn Rowles MBE		2022-05-29
Michael Francis Hemington Heath		2025-05-21
Neil Jeremy		2026-05-17
Nicolene Platt		2014-04-27
Olufunke Tikare		2022-05-29
Osioarena John Itsagwede		2025-05-28
Oyedele Ogundere		2025-04-01
Paul Frederick Charles Biggs		2024-04-04
Pippa Rowles		2018-04-15
Songyan Sui		2018-04-15
Stephen Read		2019-04-07
Valerie Burnett		2014-04-27

Accounts

Charity number

1129564

St Paul's Church, Crofton
Report and Accounts
31 December 2024

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2024 ANNUAL REPORT AND ACCOUNTS
for the Parochial Church Council of
ST PAUL'S CHURCH CROFTON

The Parochial Church Council of Crofton St Paul is a registered charity number 1129564.

Chairman & Incumbent:	The Reverend Canon B Abayomi-Cole The Vicarage 2 Oakwood Road Orpington BR6 8JH
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Registered Office	St Paul's Church Crofton Road Orpington BR6 8JE
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Bankers	Virgin Money (Clydesdale Bank) 154-158 Kensington High Street London W8 7RL
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National Westminster Bank
High Street
Orpington Kent BR6 0NS

Hon Treasurer	Victor Brittain-Wong
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Hon Bookkeeper	Edmund Boyden
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Independent Examiner	Rosaline Olojede- Nelson FFA FAIA FIPA
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AIMS AND PURPOSES

St. Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Bimbi Abayomi-Cole, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church building of St Paul's Church, Hall, 55 Place Farm Avenue and 205 Crofton Road Orpington.

OBJECTIVES AND ACTIVITIES

Review of the year

The agenda for the council continues to be driven by the Vision for the church community at St Paul's adopted in 2009:-

To serve Jesus Christ: to serve His world

Seeking His presence with all at our disposal

Embracing His will for our lives

Reaching His world in love

Valuing His creation from his perspective

Enabling His children to come to Him

Through Prayer God's Word Mission Worship Pastoral Care

Vicar's Report

The Vicar reported as follows:

Thanks be to God St Paul's continues to be a hive of activity (as the various organisation reports in these accounts show) serving both the congregation and the wider community. We are grateful for so many who volunteer of their time, talent and efforts to keep all these plates spinning in the air, even when a particular area or ministry is under resourced in terms of manpower. Our gratitude in particular to Helen Stiff for her efforts to maintain and grow both Youth Ministry and Children's Ministry despite the continuing lack of a paid full-time colleague to take up the slack left by the loss of one and a half members of staff. Our thanks too to the team of volunteers who have rallied and supported Helen in this crucial area of ministry.

House groups continue to be the main vehicle apart from Sunday's worship and teaching over three services by which we attempt to deepen our individual knowledge and love of God through corporate bible study, worship and prayer. These are supplemented by the New Wine Summer camps, Band Of Brothers and Ladies Prayer Fellowship weekends, and the provision of training days/weekends bringing in 2024 inspiring and anointed leaders like Raj Hare (Agape), Joanne Moody and William Hinn to minister to those wanting to experience more of the reality and goodness of God. We continue to pray for the revival our town, community and nation so badly needs.

As always, a special thank you to those whose efforts are not always seen or noticed publicly, our PCC members and especially its Standing Committee comprising the Churchwardens Ali Heath (who admirably heads the Site Committee and ensures the 'plant' is kept in good order) and Dr Funke Tikare (Churchwarden), our Hon Treasurer Victor Brittain-Wong and Chris Stern (LLM). Their wisdom, prayer and support is invaluable.

REPORTS FROM ST PAUL'S ORGANISATIONS 2024

Band of Brothers

In 2024, we had 26 men attending the men's weekend at Ashburnham on 15th-17th March 2024, which was led by Simon Bate. We are running men's football on a Monday night that has seen 26 different men attend, including the young men that have recently starting to attend on a Monday night.

We ran other socials such as Christmas meal and a BBQ. Dave Allison continues to organise a jogging group for all in the church. The heart of the men's outreach is to create a community of men who are chasing after God. Please pray for this as we continue into 2025.

Stephen Read

Churchwarden's Report (Incorporating Site Committee Activities)

We are grateful to the many members of St Paul's who help in so many ways with the upkeep of the Church and buildings. In order to carry out the task of maintaining the buildings across the site the Church Wardens are assisted by a constituted Site Committee which meets regularly to discuss and identify any matters pertaining to the buildings and grounds. To assist this process a Schedule of Essential Maintenance (PPM) has been drawn up and is updated and added to when deemed necessary.

Thank you especially to the members of the Site Committee: Cyril Kinch, Liz Cameron, Lyn Rowles, Paul Biggs, Songyan Sui and to Malcolm King, Duncan Cameron and Mike Heath whose expertise we continue to rely on. We have also recently welcomed Chris Adams, our resident gardener. We thank them all for their hard work and input behind the scenes. In April we employed a new gardener to oversee the maintenance of the flower borders around the Church building. And while Julie Wawn has stepped down from this role, she is still keen to input at our biannual grounds work parties - a very big thank you to Julie for voluntarily looking after the flower beds for many years.

The Church itself, hall and VCR continue to be well used with both regular hirers, one-off users and visiting film crews. We have also benefitted from an increase in rentals following the knock-on effect of the temporary closure of the Walnuts Leisure Centre.

We are still seeking the recruitment of a facilities manager and/or site caretaker who would oversee the maintenance, health and safety, fire safety, access & security, and custodial needs of the church buildings, which are currently being carried out by the staff and volunteers.

Meanwhile we have been working closely with the Site Committee, PCC, and our volunteers in various areas from regular maintenance, servicing, and repairs to working on the fabric, fixtures and fittings of our buildings. In 2024 these included:

- Basement boiler re-sited to external wall
- Hedge lowered between hall and paddock to improve light/view
- Hall flat roofs replaced

- Quinquennial inspection of the Hall
- Leaks repaired in roofing over the sound desk and over the office
- Damaged tiles on Church and Chapel roof replaced
- Exterior of Hall repaired and repainted
- Ongoing gardening works
- Updates to CCTV system
- Ongoing improvements to 205 Crofton Road - Bamboo fence fitted along public footpath to provide privacy, MEV unit and additional vents installed to improve internal conditions, tree and hedge work around the building to improve air circulation

In addition, there has been some general upkeep in relation to the replacement of light fittings, bulbs and small electrical items in the church, hall and other areas, as well as some redecoration across the building as and when it has been required.

Finally, we had two very successful work parties during the year and managed to tackle many areas inside and outside the church buildings and tidy up the grounds.

Ali Heath and Funke Tikare

The Elderberry Cafe

The Elderberry Cafe goes from strength to strength, open at the church hall every Wednesday morning. It is run by two teams of volunteers who work alternate weeks. The guests who come along are a mix of those from the local community and those from our church community. The aim of the cafe is to share Gods love with all who walk through the door. To this end we spend time each week talking with the guests and sharing, when appropriate, the message of Good News that Jesus brings.

The cafe offers a Prayer Station for those who would like to write out a confidential prayer request and be assured of a prayer being said for them on a daily basis the following week. A book stall with a range of books to borrow is available and home-made cards are also for sale for a small donation.

The volunteer team meet on a regular basis to discuss the work of the cafe, to undertake training or to enjoy a social occasion together.

So, coffee and home-made cakes form the basis of the cafe but so much more goes on. If you'd like to come along, we would love to welcome you or if you can offer some time to support the running of the cafe and join the team, we would love to talk to you about this.

As well as being a cafe, each week at 11.45am a movement to music class is offered to all guests. This is run by Margaret Jacob and runs for 20 minutes in the VCR. Following this class, there is a weekly communion service.

A big thank you goes to all the volunteers who make the Elderberry Cafe happen each week. May God bless you as you serve Him in this way and may many people come to find faith and friendship at the café.

Ally Willis

Friends of St Pauls - Planned Giving

Thank you very much to all who give to St Paul's. Friends of St Paul's is the name of the church's Gift Aid reclaim scheme. The Gift Aid scheme enables the church to reclaim from HMRC the income

tax paid by donors on their donations. Through this scheme, St Paul's can reclaim 25p for every £1 donated, subject to donors completing a formal declaration. St Paul's reclaimed over £31,000 from HMRC, on donations made in 2024.

We do not reclaim tax back on all donations. Some donors give through schemes (e.g. Charities Aid Foundation) where the tax reclaim is already included in the amount passed to St Paul's. Other donors do not pay income tax.

Tax reclaims are made quarterly, for the prior quarter. Michael and Ed meet regularly to reconcile their figures, and discuss current issues relating to Friends of St Paul's.

If you would like to know more about giving, including how to Gift Aid your donations, please talk to Michael or Ed, or see Giving – St Pauls Crofton (<https://stpaulscrofton.org.uk/give/>)

Michael Lacaille
Ed Boyden

House-Groups

Keith's Home Group

Our group went through many difficulties this year. Still, Keith led us from April to early July and then from September to October. We had a summer break in between.

We met on Wednesdays every other week mostly at the Itsagwede's house. We studied Revelation the 7 letters and also a session on Revelation – Worship. Keith helped us to understand the mysteries and symbolism written in Revelation.

Several members of the group had health issues: Ellie, Stephen, Tom; we prayed for them as they went through various operations and treatments. We praised God for his touch for each one of them. Jenny also had to deal with her health issues and on some occasions, Keith was not able to lead as he was supporting Jenny at home.

Our group seems to be a "travelling group" as various members had been blessed with nice holidays and special trips. We thank God for those times of relaxation and opportunities to visit other places in this world.

From September Keith's health began to deteriorate but he would still try to come to the meetings. Keith and Jenny loved the home group and were very keen to continue supporting all of us. We began a study of the book of Philippians and for the last meeting we had together we all brought our favourite Psalm. It was a beautiful meeting; we all shared our psalms and what God had spoken to us through it.

We never thought about a name for this group as it was always "Keith's home group". We are now going through various changes, reorganising the group, trusting that God has a plan for each one of us individually and as a group.

We are thankful to God for his blessings in the past and the future. Thank you Lord for your faithful servants Keith and Jenny Foot.
Priscila Itsagwede

Living Stones Home Group

Living Stones HG continues to thrive. We meet on Thursday mornings in term time, meeting the needs of those with young families – although several of us are in the 'retired' bracket, while others are able to work flexibly. We are warmly and lovingly hosted by Ping and Songyan each week and it has been such a blessing to get to know each other in a deeper way as we reflect on God's Word

and Jesus's teaching. We are also blessed to have Pam welcome us into her home on occasions when an alternative venue is needed.

During the past year, we have been delighted to have Hayleigh (and baby Isaiah) and Nadege (and baby Chukwuma) join us. During the Autumn term, we looked at the life of Peter and what we can learn from his words and actions. During the Spring term we have looked at (and been challenged by!) the call to Unity. We've enjoyed having "brunch" (late breakfast!) together as the mornings suit everyone.

We also met up for a summer picnic in High Elms Country Park – the children beating the adults at our pop-up Badminton net! It is a joy to meet together, to support one another in prayer during the ups and downs of life, and to dig deep into Papa God's heart for us, His children.

Lyn Rowles MBE & Songyan Sui

House Group at the Lakes'

In January 2024 we started our third year and it has been lovely to see our group flourish and bloom with friendships and faith, and at least once a term with some food!

Although there are 15 people who are in our group, we have a core group of 8 who meet regularly at The Lakes'.

Over the past year we have studied various topics including the Journey of Generosity course and the book of Haggai. We regularly pray for one another and have times of sharing words and pictures from the Holy Spirit.

One of the highlights of our times together is the welcome from Johnny as he greets us all with questions about our dinner and our bin collections!

Rachael & Ed Boyden

Petts Wood's Home Group

Over this last year, attending Petts Wood's Home Group, in short, has been full of constant and brilliant blessings, brimming with amazing Bible studies, and the Goodness of God has provided great guidance and divine discussions, very special spiritual scriptures, and wondrous wisdom to us all, over this past year!

We have a very strong and friendly fellowship within our group, and there's always a willing to LISTEN to others, LEARN new studies and scriptures and experiences, and to continually LOVE one another, as we immerse in God's amazing presence.

As the Holy Spirit guides us and leads us all, there is a wonderful wisdom, as we each learn to grow in love and faith together!

The prayers are precious, the divine discussions are confidential always, and the blessings within this really great group are such a joy, as we have full trust within one other, and the most important of all, trusting in our loving, faithful and most merciful Lord, always.

These blessings are a continual joy, as the Holy Spirit continues to move within us, and Jesus continues to walk alongside us all, both daily, and in all the coming days ahead.

THANK YOU Judith and Victor, for all that you do for us all, in the name of Jesus.

Debbie Hale

House group Coordinator Report

The 6 housegroups (5 evenings, 1 daytime) continue to provide a source of good teaching, worship & support in a smaller setting generating a deeper bond between the core members who attend.

The housegroups were encouraged to attend the Lent course in March providing an opportunity for the wider church to come together.

In August, the Housegroup leaders met together at The Vicarage for time to pray, share thoughts and ideas for going forward. The meeting provided the opportunity to discuss future guidelines for existing/future housegroup members. Church members are regularly encouraged to join a housegroup to support their Christian journey.

Anthea Abayomi-Cole

Ladies Prayer Fellowship (LPF)

As ever, it has been good to meet together throughout the year. Each month, we offer our thanks and praise to Father God for His many blessings and answers to prayer, and pray for the needs both within the fellowship, the wider community of St Paul's and beyond. It is always a real joy to hear how people have been ministered to through our prayers. We have continued the practice of having a passage to reflect on for the entire year. Since July, we have been reflecting on Psalm 103: "With my whole heart, with my whole life, and with my innermost being, I bow in wonder and love before you, the holy God!" Verse 1 (TPT).

To keep in touch between meetings, we have a monthly 'Love Letter' which records a summary of our prayers of thanksgiving and intercession – this also helps to connect with those who were unable to join the prayer meeting. We welcome all ladies who are part of the St Paul's community to join us. There is no pressure to pray out loud: you are invited simply to 'be' in the Lord's Presence.

In June 2024, twenty-three ladies were blessed to have the opportunity to go away together for a weekend retreat, staying at the beautiful and peaceful surroundings of Crowhurst Christian Healing Centre. Revd's Suzanne Owen and Steve Gendall, Chaplains at the Healing Centre, sensitively and knowledgeably led our weekend reflections which were entitled "Let your living water pour over my soul" as we followed the conversation between Jesus and the woman at the well (John 4:4-30). In particular, we looked at the theme of shame: what it is; what the result of it is; and what freedom from it looks like. Amongst the tears and laughter, much healing took place. As well as reflecting on the John passage, we enjoyed going deeper in our relationships with each other, whether over a meal, a walk in the surrounding East Sussex countryside, or as we got 'crafty' in the well-stocked art room. On Saturday evening, there is the opportunity to play board games, charades, etc. Margaret Flowers is our champion two years running at the "Shopping List Memory Game"! We returned encouraged and refreshed.

We meet in the Chapel at 8pm on the 4th Monday of each month (except August and December). To find out more, please contact Lyn Rowles MBE.

Lyn Rowles MBE

Pastoral Care Team (incorporating the Bereavement Team Activities)

The Pastoral Team members are in touch with a variety of different people, from those who are ill or housebound, to families in need of support, those who have suffered a bereavement and some of our elderly parishioners. Their role is to provide a friendly and listening ear, and be someone who can offer pastoral and prayer support during times of difficulty. This work is, by its definition, usually unseen but vital as we show God's love and care to each other, and I am so grateful to our team members for giving up their time to serve God in this way.

Some of the work is done via groups we are already running such as Tea and Chat and the Elderberry Café whilst other contacts are made directly with individuals. In addition, we have, with the help of other church members, distributed Harvest gifts to the bereaved, supported people attending the Annual Memorial Service and hosted a couple of teas for those who are bereaved. We meet as a team regularly and seek to ensure that nobody who needs extra support slips through the net.

We would love to expand our team, and if you are interested in joining us please speak to Bimbi or Mandy. A DBS check will be required and some guidance can be given too, but most of all you need to be willing to be God's hands and feet and to be able to draw alongside people when they are in need of support.

Mandy Tutt

Prayer Ministry

During the greater part of 2024, 13 prayer ministers made up the prayer ministry team. In April we welcomed Helen Stiff and Judith Brittain-Wong on the team and in October Dennis and Sheila Chapple returned after a lengthy break - then making a team of 17 prayer ministers.

We had several opportunities throughout the year to attend and/or have visiting speakers at St Paul's church. These were namely:

- In March, Simon Bates during the Sunday evening service further encouraged in praying and being encouraged in seeing answers, even incremental to our prayers.
- In June, a 2-day conference by Jesus Culture in Birmingham.
- In July, William Hinn and Habitation Ministries, led an evening of worship, praise and a powerful ministry time.
- In October, Dr Kim Mass held several meetings around London. We had the opportunity to go and be greatly encouraged.
- Finally in November, Reverend Jo Moody & Agape Freedom Fighters led an evening which proved to be so powerful in releasing, restoring & refreshing many who attended.

We have been blessed greatly by the diligence & faithfulness of the prayer team of whom at least 2 have ministered every Sunday morning during 2024. We thank Father God for so many answered prayers.

Anthea Abayomi-Cole

Social Committee

A new Social Committee was re-established following last year's APCM. Current members are Funke Tikare, Dele Ogundere, Paul and Buck Biggs and Lyn Rowles MBE. While we are the core team, we couldn't put on events without the help of many in the church family. Many thanks to all who have prepared the hall; prepared or cooked food; washed up; and put away tables and chairs, amongst other things.

This year we have been very grateful to Sarah Elkington, Ally Willis and Pippa Rowles for offering to organize and run this year's Pastoral Celebration, which was a huge success. Other events have included a Bring & Share YCT Thanksgiving Lunch in July and a Harvest Lunch in September. If you have ideas for future events or would like to help organize social events for the church family do speak to a member of the team. Thank you! Lyn Rowles MBE

Lyn Rowles MBE

Welcome Team

The Welcome Team is a key role at St Paul's. As the first face that people see on a Sunday morning, their greeting represents, for many, their first impression of St Paul's Church. I am a testament to that: I am at St Paul's because of the warm welcome I received on my first Sunday – I had planned to try other churches before I settled somewhere!

We are currently a team of fifteen and cover all the 10:15am Sunday services. This year we have welcomed (no pun intended!) Ally, Ping and Margaret Jacob to the team. Sophia Connell (PUSH) has also joined us once a month.

A big THANK YOU to them and to Barbara Taylor, David & Mathilda Armstrong, Di Stewart, Fay Nurse, Jan Whitehead, Joy Corbett, Joyce Heath, Liz Cameron, Paul Biggs, Tinu Okeremi and Willette Domingo for faithfully serving each month, offering a welcome smile, handing out pew sheets, helping and directing where needed and helping to keep the church space clean and tidy after the service has finished

Lyn Rowles MBE

Tea & Chat

A group of us meet for Tea and Chat in the Victor Childs room on a Friday afternoon fortnightly from 2.30 until 3.30. We enjoy lively chat over a cup of tea and a piece of cake.

We go on a few outings for lunch or afternoon tea when we can. Our next lunch out will hopefully be around Easter.

If you would like to join us on a Friday afternoon we would be pleased to welcome you to our small group.

Val Burnett

Worship Team

This past year has been a season of growth and development for the worship team. One of the most notable improvements has been in the overall vocal ability of our team members. Through dedication, practice, and a deepening understanding of worship, everyone has grown in confidence and skill, resulting in a richer and more unified sound.

A particularly exciting development has been seeing certain members step into leadership roles. Some who previously served as background vocalists are now taking on the challenge of leading, which has been encouraging both for them personally and for the team as a whole. This shift has allowed for greater variety in leadership and expression during worship.

The evening service continues to see strong participation from the worship team. It is heartening to see such consistent commitment, and it speaks to the team's passion for leading the congregation in praise. Feedback from the congregation remains positive, with many people regularly sharing how much they enjoyed the worship and how it has impacted their experience in the service.

With time and experience, we have naturally begun to 'gel' together as a team, developing an ability to communicate intuitively during worship. This has created an environment where we can respond dynamically to the movement of worship without needing to rely on spoken instructions.

On a personal note, I have begun the journey of learning to play the organ. While I am far from calling myself an organist, it is a skill I am committed to developing with the hope of incorporating it more into our worship in the future.

Looking ahead, there are exciting plans to introduce many new songs into our worship repertoire. This will allow us to continue growing musically and spiritually, bringing fresh expressions of praise to our services.

Beyond the music, one of the greatest joys of this past year has been the deep sense of love and compassion within the team. Around rehearsal times and even after church, we often take time to pray for one another, strengthening not just our musical unity but our community in Christ.

As we move into another year, I am grateful for the dedication, passion, and faithfulness of every team member. May we continue to grow together in worship, skill, and spirit as we lead our church in praising God.

Thank you all for your commitment and heart for worship.

Worship Leader

Youth Band

This past year has been one of growth, creativity, and spiritual learning for our kids' band at St Paul's Crofton. Catering to children aged 5 to 13, our group has experienced both artistic development and a deepening understanding of worship as a celebration of God's glory rather than our own talents.

Band Membership and New Additions: Although our numbers have slightly decreased due to several members beginning secondary school, the quality of our musical journey continues to flourish. We are delighted to welcome our new drummer, Timothy, whose excellent skills and enthusiastic playing have already made a significant impact on the group.

Musical and Artistic Development Original Song Creation: The band's creativity shone brightly this year as the children collaborated to write their very own song. We are excited about the prospect of introducing this original piece to the congregation in the near future.

Improved Vocal Ability: Our young vocalists have made notable progress. Their growing confidence and improved technique promise even more polished performances moving forward.

Microphone Technique: Alongside their musical skills, the children have been focusing on their microphone technique, ensuring that every note and word reaches the audience with clarity and power.

Performance and Worship Rehearsal Shows: During rehearsals, the kids have taken every opportunity to put on mini-shows, showcasing their diverse talents. These rehearsals have become a fun and supportive space where each child feels empowered to express their creativity.

Spiritual Growth: Beyond musical achievements, a key highlight of our journey has been the growing understanding among the children that worship is not about showcasing personal talent, but about coming together to honour and celebrate God.

In conclusion, this year at St Paul's Crofton has been marked by creative achievements, dedicated practice, and meaningful spiritual lessons. Despite a few changes in membership, the ongoing

improvements in musical ability and the deepening commitment to worship remind us that every moment is an opportunity for growth.

We look forward to what the coming year holds for our young musicians as they continue to inspire our community through their talents and faith.

Worship Leader

Youth & Children's Work

Here is a brief summary about all that has been happening in the Youth and Children's Work here at St Paul's during 2024.

With regards to Children's Work, **Junior Church** is going well. We have welcomed in several new families in 2024, who are settling in well. For teaching, Junior Church has used World Changers resources from Eastgate – looking at Easter Freedom and all that Jesus won for us on the cross, as well as the power of testimony and amazing miracles in the Bible. We get to say, 'Wow God, that's amazing! Do it again.' After Easter, Junior Church have journeyed through the New Testament looking at resurrection stories of Jesus, the great commission and Jesus' ascension, Pentecost, letters from Paul and James, and Revelation 21. Into the Autumn term, time have been spent focusing on creation and stewardship, before embarking on a 10-week series following the life of Moses and the exodus, based on X-Cavate resources from New Wine.

In September, there were some big changes as groups shifted. Year 6s transitioned into PUSH along with the new Year 7s, which means that Junior Church is now up to Year 5. The rooms have changed too. All children now meet in the VCR for worship together before Bubbles (0-4s) leave for their group time in the Chapel. Splash (Rec-Year 2) and X-Stream (Year 3-5) have story and games together. Some weeks the groups split – X-Stream meet in the Vestry and Splash remains in the VCR – other weeks the groups stay together for further teaching, discussion, craft and prayer activities.

2024 has seen St Paul's 3rd annual **Football Camp** in conjunction with Ambassadors Football and led by Stephen Read. This 4-day football camp in May half-term, saw 28 children attend and learn football skills, play lots of fun games as well as find out that 'there is a friend who sticks closer than a brother' – Proverbs 18v24. The cost of camp was offset with money from CYP fund received from the Diocese of Rochester in 2022. In addition to Football Camp, **Kids Football @St Paul's** launched at the end of April. This weekly hour-long football session meets at St Olave's Grammar School and condenses all elements from Football Camp together into the shorter time. Kids Football is for children in school years 3-6 and there is a lovely core group of children in attendance, who have attended and had fun even in the colder and wetter weather in the autumn term.

Open the Book assemblies happen on Wednesday afternoons at Darrick Wood Infant School. The team are blessed to be able to go into school most weeks during term time to share Bible stories with the children and staff. The children are always excited to be able to be part of the drama and a couple of children from Griffins (who are deaf or have hearing impairments) have joined in the action too! Stories have included: the Nativity, Easter and Holy Week, Jesus' ascension and Pentecost, Jesus' baptism and calling of the disciples, various miracles and parables, Elijah, Elisha, Gideon, Ruth, Esther, Deborah and Hannah. In June, St Paul's welcomed Reception classes for a Church visit. The children spent time finding different items used for worship around the Church, colouring

their own stained-glass windows, as well as talking to Bimbi about being a vicar. In December, Darrick Wood Infant School, Darrick Wood Junior School and Tubbenden Primary School all held Carol Services at St Paul's too.

A great year has been had at **Toddlers**! There are new families in each week as well as a regular core group of parents, carers (grandparents, child minders and nannies), and children. Numbers have hit highs of 98 adults, children and babies in a single week! It is great building relationships with all who come and find opportunities to share God and faith with them as well as pray. In June, St Paul's hosted a Toddler prayer meeting led by Laura Webster (Diocesan CYP Mission & Ministry Advisor) for other Toddler group leaders across Orpington and Bromley. It was great to share and pray together.

At Toddlers, each Monday there are a variety of toys and activities including: climbing frame, mini slides, painting, sticking, and play dough, making cards, making poppies, Mother's Day, Father's Day, Easter and Christmas crafts. In the warmer months, it has been wonderful to use the outside Paddock space, and the children absolutely love it! At the end of each morning, all the children and adults gather together for what's in the bag, story time and song time. Each story is linked to biblical truths and share about God's love, His provision, how God is with us, how He has made each of us and knows us. We also sing and dance to a worship song before continuing with nursery rhymes.

At the end of the summer term and at Christmas, Toddlers celebrates with parties which include all the regular toys, activities and crafts as well buffet lunch for both adults and children. In the summer, we have a bouncy castle too for children to enjoy and at Christmas, Father Christmas makes a special visit and gives a present to each child. We also held a Macmillan Coffee Morning in September and raised £115.

Other one-off events and activities, include having a 2nd year **Ordinand student**, Ajisola Adeloye, joined St Paul's on a 2-week placement in March within Youth and Children's Work. Whilst with us, Aji got involved in Toddlers, PUSH, Junior Church, Open the Book assemblies, kids' worship rehearsals, and also attended Elderberry Café, mid-week Communion, and prayer meetings. On **Good Friday All Age Service**, Aji spoke and shared the Gospel. In the Easter holidays, over 75 people attended **Easter Family Activity Morning**. Together, we baked bread, found the hidden Easter egg trail, made Easter cards, decorated eggs, enjoyed yummy cake and reflected on the Easter story. Particularly thinking about how Jesus is the bread of life and how *'unless a kernel of wheat falls to the ground and dies, it remains only a single seed. But if it dies, it produces many seeds.'* John 12v24. It was wonderful to have a mix of Church families as well as families from Toddlers. At Christmas, over 280 people attended **Christingle Service** on Christmas Eve. It was wonderful to have members of Junior Church and PUSH act out the Nativity drama as well as extra angels and shepherds who joined on the day, as well as singing some carols and receiving Christingles.

On a **Youth Work** front, PUSH has been going from strength to strength. PUSH have attended **various worship events** at other churches including Harvest 24 at Eastgate, FUSE on Pentecost Sunday with Dioceses of Rochester and Canterbury, and a youth worship night hosted by Chislehurst YFC. In the summer, 6 teenagers from PUSH Plus attended **Luminosity @New Wine United**, camping with PUSH leaders and joining other teenagers and children in attendance with their families. Other trips and outings included camping in the Paddock in July and ice skating at Canary Wharf in December.

Club Night activities regularly feature food including making pancakes, making pizzas and end of term meals as well as eating biscuits, cakes and nachos. Since September, the number of hot chocolate mountains (hot chocolate with cream and marshmallows) has increased exponentially as the current Year 6s and 7s have joined PUSH! Other Club Night favourites are variety of card games such as Uno, Uno flip, Uno no mercy, and Dobble, the Nintendo Switch, movie nights, and big games such as dodgeball or camouflage.

On **Sunday mornings**, PUSH and PUSH Plus have been blessed by visitors to St Paul's such as Agape Team, Simon Bate, William Hinn, as well as our own Anthea Abayomi-Cole who has shared from her and Bimbi's ministry trip to Brazil, and has led times of soaking and declarations with the teenagers. Other teaching has included YFC resources entitled 'Frames', which goes deeper exploring who God is, what He is like, and what relationship and identity with God looks like. In September, Year 6 as well as Year 7 moved into PUSH. Year 9s had the choice to stay in PUSH or move into PUSH Plus. Both groups have food and drinks with games together in the Hall before splitting for separate teaching and group time. PUSH have been using Connected Hearts resources, whilst PUSH Plus have embarked on a Bible study about justice. PUSH meet 3 times a month, whilst PUSH Plus remain in the service when it is Family Communion. In October, we celebrated 4 teenagers who were **confirmed** by Bishop Simon at a joint service hosted by St Mary's, Green St Green.

None of this would be possible without an amazing team!! Thank you so much to everyone who is involved with Junior Church, PUSH, Toddlers and Open the Book. Thank you too to the PUSH teenagers who are young leaders and serve at Club Night, Junior Church, Football Camp and Kids Football. A big welcome to Annie Harrington who has joined the PUSH team.

In 2024, we have also said goodbye to Jeanette Hassaine and Paul Biggs, who after 16 years and 30 years respectively have stepped down from YCT. Thank you does not begin to say all that is needed to each of them, for their many years faithful service, for their love and care for children, teenagers and their families, for support given to others on the team, for Holiday Clubs, outings and residentials, Sunday mornings, Club Nights, Cell group, Football (Jeanette!), for sharing their faith and witnessing to so many individuals. Thank you abundantly!!

There are also other members of YCT, who are taking a break at the moment due to health or family. We pray for complete healing and restoration for all those unwell and recovering at the moment. We also give thanks for 2 (separate) hip operations and speedy recoveries for 2 members of YCT.

God is always good and faithful. We thank God for His continued provision, goodness, and grace. This remains at the heart of all that we do in Youth and Children's Ministry: For each of our children, teenagers, and families – both in Church and in the community. *'I keep asking that the God of our Lord Jesus Christ, the glorious Father, may give you the Spirit of wisdom and revelation, so that you may know him better. I pray that the eyes of your heart may be enlightened in order that you may know the hope to which he has called you, the riches of his glorious inheritance in his holy people, and his incomparably great power for us who believe.'* (Ephesians 1v17-19)

Helen Stiff

FINANCIAL REVIEW 2024

The financial operations of the PCC are shown in the financial statements for St Paul's Church, which are shown in the following pages.

In Summary, the overall consolidated position for 2024 was a surplus of income of £44.5k, (compared to a surplus of £50.1k in 2023), for which we continue to give thanks to God's for his generosity and for all those who have given time, talents, and/or money, in support of St Paul's as we continue to serve our community and those who worship at St Paul's.

Incoming Resources

Total Incoming Resources for St Paul's was £387.0k, a decrease of £10k on last year

The largest revenue source for St Paul's Church continues to be Voluntary Income from our church members, which in total amounted to £263.2k, a decrease of £32k from 2023 as we received additional large donations that were not repeated in 2024.

We received legacy giving of £3k from N Mitchell and P Chadwick in 2024.

Resources Expended

Total expenditure at £342.5k a saving of £4.4k compared to 2023. We had full year staff salaries for the Worship Pastor and Office Administrator while the Youth and Families Worker post remain unfilled. We increased our Diocesan Offer contribution to the diocese to £88.5k.

Charitable Giving is also included in this section and we continue to tithe our discretionary Income, (Restricted and Unrestricted income).

Church Hall

Income from the Church Hall hire was £54.9k (2023: £48.7k)

FUTURE PLANS

The steady growth in numbers attending, especially after livestreaming ended has been encouraging as indeed, the number of children and young adults. This is a boon given the paucity nationally of young people in the Church of England and raises the issue of how the church builds on this to attract, retain and mentor even more of this age group. Careful consideration needs to be given to how we evolve our service provision/facilities over time for this demographic which is vital for the church to continue to grow.

RESERVES POLICY

The PCC has a responsibility to ensure that its reserve funds are maintained at a sufficient level so as to be able to cover the day-to-day operations of the charity in the event of short term fluctuations in income, and to provide for identifiable potential areas of unplanned capital expenditure. There are also occasions when those funds need to be used to further the objectives of the charity.

To this end the PCC aims to ensure that sufficient funds are retained in our bank accounts so as to cover three months operating expenses, assuming no income is received during this time (this would be an amount of £64k). Longer term we plan to move towards six months' worth of reserves for this purpose (which would be a sum of approximately £128k).

All designated and restricted funds are held as cash in interest bearing accounts by the Diocesan Board of Finance as Custodian Trustee with the PCC responsible for the management of the funds as managing trustee.

At the 2024 year end the Unrestricted Reserve Funds totalled £308.9k (2023: £259.2k).

GOING CONCERN

The PCC regularly reviews the financial position and other indicators of growth and health and considers that the organisation may be regarded as a going concern for the foreseeable future. We prepare a financial budget each year and we continue to see church attendance grow with many of our ministries flourishing.

The PCC has not identified nor aware of any material uncertainties relating to events of conditions that, individually or collectively, may cast significant doubt on the ability to continue as a going concern.

RISK POLICY

The PCC regularly reviews the risks incurred by its operations and activities to ensure there is no exposure to unacceptable levels of risk and to comply with the requirements of our insurers. Where appropriate professional advice is sought to provide the PCC with the information it requires to manage the risks on behalf of the charity.

The church has adhered to the government and Church of England guidelines on keeping safe as identified from the risk assessments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Church Electoral Roll and Attendance

As of 19th April 2024 there were 212 (188 in 2022) members on the Church Electoral Roll, 96 of whom do not reside in the parish.

PAROCHIAL CHURCH COUNCIL

The Parochial Church Council (PCC) is a registered charity (number 1129564) and PCC Members are Trustees. PCCs are governed by two pieces of Church of England legislation, these are: **The Parochial Church Councils (Powers) Measure 1956** as amended. This defines the principal function, or purpose, of the PCC as “promoting in the parish the whole mission of the Church” and **the Church Representation Rules** (contained in Schedule 3 to the Synodical Government Measure 1969 as amended) which provides guidance as to governance procedures and regulations. The PCC meets bi-monthly except during August and December.

Membership of the PCC is open to all those whose names appear on the Electoral Roll of the Parish at the time of the Annual Parochial Church Meeting and to those who are licensed by the Bishop; hold certain ex-officio offices; or membership of a Deanery, Diocesan or General Synod.

During the year ended 31 December 2024 the following served as members of the Council:

Ex-Officio

Incumbent	The Revd Canon Bimbi Abayomi-Cole
Curate	None
Licensed Lay Minister	Mr Christopher Stern
Churchwarden	Mrs Alison Heath and Dr Funke Tikare
Elected to the Deanery Synod	Mr Cyril Kinch and Mr David Armstrong
PCC Secretary	Vacant

Elected Members

Mrs Anthea Abayomi-Cole
Mr David Armstrong
Mrs Valerie Burnett
Dr Liz Cameron
Mrs Linda Rowles MBE
Mr Dennis Chapple
Mrs Jeanette Hassaine
Mrs Nicolene Platt
Mr Cyril Kinch
Mr Stephen Read
Miss Philippa Rowles
Mrs Jan Raggett
Mr Songyan Sui

Mr Dele Ogundere
Mr Paul Biggs
Mr Victor Brittain-Wong (Treasurer)

The PCC operates through a number of sub-committees, which meet between PCC meetings and which provide regular reports to the PCC.

a. Standing Committee

Required by the Synodical Government Measure 1969 to transact the business of the Council between meetings subject to any directions by the Council. It also oversees the detailed financial management information provided by the Treasurer; prepares financial advice for the PCC including the Budget; and considers requests for expenditure outside the agreed budget.

b. Site Committee

Responsible for the maintenance of the site including the church, hall and 205 Crofton Road; providing support for the churchwarden in the discharge of his responsibility for the fabric of the church building; and managing all premises for the generation of funds for the charity.

c. HR Committee

Responsible for ensuring good HR practice is followed through appropriate HR systems and practices.

SAFEGUARDING

The Parochial Church Council acknowledges its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) and confirms that it has complied with this duty. The Parochial Church Council has adopted the Safeguarding Policy Statement of the Church of England entitled 'Promoting a safer church' published in 2018 for the House of Bishops of the General Synod of the Church of England.

Compliance with this policy is achieved through the appointment of qualified and experienced Safeguarding Officers (Annie Harrington and Vanessa Lake) and through regular and appropriate risk assessments as well as training of appropriate personnel.

The leadership of the church have continued to keep up to date with their Safeguarding training. Written guidance is available for the members of the pastoral team who carry out home visits. The names of the Safeguarding Officers are clearly on display on our Weekly Bulletin, in our Church Magazine, and on the website. We continue to be vigilant, to adhere to Diocesan guidelines when running groups and recruiting team members and ensure our volunteer teams understand the regulations and how to respond if they are concerned for the welfare of anyone in their care.



Independent Firm of Accountants

03 May 2025

Independent Examiner's report to the Member/Trustees Of St Paul Crofton

I report on the accounts for the year ended 31 December 2024 which are set out on the pages following.

Respective responsibilities of the Trustees and Independent Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees 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; and
- 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 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 the trustees concerning any such matters. 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

Since the gross income for the year exceeds the amount provided in section 143(3) of the Act, I confirm that I am qualified to act as an Independent Examiner under the provisions of that section of the Act and that my qualifications are set out as below.

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or

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

Yours sincerely

A handwritten signature in black ink, appearing to read 'R. Olojede-Nelson'.

Rosaline Olojede-Nelson

FFA FAIA FIPA

RNSBS

6-7 St Mary's at Hill

London

EC3M 1EB

e-mail: rose.nelson@rnsbs.com

St Paul's Church, Crofton
Statement of financial activities
for the year ended 31 December
2024

		Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Incoming resources	Notes				
Voluntary income	2	256,276	6,944	263,220	295,493
Activities for generating funds	2	90,821	-	90,821	71,720
Income from investments	2	9,581	1,067	10,648	5,824
Income from Church Activities	2	22,281	-	22,281	23,863
		<u>378,959</u>	<u>8,011</u>	<u>386,970</u>	<u>396,900</u>
Resources expended					
Church activities	3	289,715	6,944	296,659	309,925
Fundraising trading costs	4	44,992	-	44,992	36,088
Bank Charges		<u>831</u>	<u>-</u>	<u>831</u>	<u>807</u>
		<u>335,538</u>	<u>6,944</u>	<u>342,482</u>	<u>346,820</u>
Net incoming resources		43,421	1,067	44,488	50,080
Transfer between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>43,421</u>	<u>1,067</u>	<u>44,488</u>	<u>50,080</u>
Balance at 1 January		<u>1,239,783</u>	<u>32,326</u>	<u>1,272,109</u>	<u>1,222,029</u>
Balance at 31 December		<u>1,283,204</u>	<u>33,393</u>	<u>1,316,597</u>	<u>1,272,109</u>

St Paul's Church, Crofton
Balance sheet
as at 31 December 2024

	Notes	2024 £	2023 £
Fixed assets			
Unrestricted designated property assets	6a	886,925	886,925
		<u>886,925</u>	<u>886,925</u>
Current assets			
Deposits at Diocese	6b	115,097	120,275
Debtors	7	10,481	12,531
Cash at bank and in hand	6c	<u>323,854</u>	<u>276,605</u>
		449,432	409,411
Creditors: amounts falling due within one year	8	<u>(19,760)</u>	<u>(24,227)</u>
Net current assets		429,672	385,184
Total assets less current liabilities		<u>1,316,597</u>	<u>1,272,109</u>
Net assets		<u>1,316,597</u>	<u>1,272,109</u>
Funds			
Unrestricted	10	308,862	259,196
Unrestricted designated reserves	10	87,417	93,662
Unrestricted designated property assets	10	886,925	886,925
Restricted reserves	10	33,393	32,326
Total Funds		<u>1,316,597</u>	<u>1,272,109</u>

The notes on pages 25 to 35 form part of these accounts.

Approved by the Parochial Church Council on 28 May 2025

PCC Chairperson



St Paul's Church, Crofton

Notes to the financial statements for the year ended 31 December 2024

1 Accounting policies

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. The financial statements have been prepared under FRS102 as the applicable accounting standards and the latest version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP FRS102).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements. For clarity, the church building is excluded from the balance sheet.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts- in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalized cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

·	Land	Nil
·	Fixtures & Fittings	20 years
·	Computers	3 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

Investments

As at the date of these financial statements, there were no investments.

Short term deposits

These are the cash held on deposit either with the Rochester Diocesan Board of Finance or at the bank.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the Trustees' report. As at the date of the financial statements, designated funds have been shown separate from general unrestricted funds, but can be used for any purpose of the PCC. When money is earmarked for a designated purpose it is made clear that funds not used for that purpose may be used for any purpose of the PCC.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. As at the date of these financial statements, there were no endowment funds.

2 Incoming resources	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
Voluntary income				
Standing orders	168,869	1,200	170,069	178,057
Income tax recoverable	29,597	300	29,897	37,387
Gift aided donations	17,990	-	17,990	19,825
Collections at services	7,751	5,444	13,195	10,224
Other donations (inc. disc fund)	29,069	-	29,069	50,000
Legacies	3,000	-	3,000	-
	<u>256,276</u>	<u>6,944</u>	<u>263,220</u>	<u>295,493</u>
Activities for generating funds				
Rent: 55 Place Farm & 205 Crofton	35,952	-	35,952	23,017
Church Hall & VCR	<u>54,869</u>	<u>-</u>	<u>54,869</u>	<u>48,703</u>
	<u>90,821</u>	<u>-</u>	<u>90,821</u>	<u>71,720</u>
Income from investments				
Short term deposit Interest	3,364	-	3,364	-
Diocesan deposit Interest: hall	3,017	-	3,017	2,583
Restricted reserve funds	-	1,067	1,067	828
Bank Deposit Interest	<u>3,200</u>	<u>-</u>	<u>3,200</u>	<u>2,413</u>
	<u>9,581</u>	<u>1,067</u>	<u>10,648</u>	<u>5,824</u>

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
Income from Church Activities				
DBF fees	2,161	-	2,161	7,303
PCC fees	1,572	-	1,572	1,538
Magazines	253	-	253	208
Elderberry/Lunch club	1,855	-	1,855	1,793
Children and Youth	6,706	-	6,706	4,730
Events (excluding C&Y)	9,520	-	9,520	7,971
Miscellaneous	214	-	214	320
	<u>22,281</u>	<u>-</u>	<u>22,281</u>	<u>23,863</u>
Total incoming resources	<u>378,959</u>	<u>8,011</u>	<u>386,970</u>	<u>396,900</u>

3 Resources expended

A. Church activities

Diocesan offer	88,515	-	88,515	84,300
Salaries, pension and NI	88,206	-	88,206	82,304
Clergy Expenses	8,091	-	8,091	9,793
Music and AV	2,787	-	2,787	2,710
Lunch club	-	-	-	106
Discretionary fund	-	-	-	5,974
	<u>187,599</u>	<u>-</u>	<u>187,599</u>	<u>185,187</u>

B. Charity giving

Total charitable giving	<u>27,760</u>	<u>7,196</u>	<u>34,936</u>	<u>36,370</u>
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The following table shows charitable donations by bandings of amounts.

£100 - £250	Friends of Rochester Cathedral, Rochester Cathedral Trust, Churches Together in Orpington, Kings College Hospital Trust, Bible Society
£251 - £500	Compassion UK, Open Doors, Childrens Society, Rochester DBF & Hope, Bromley Latch, Crisis, Demelza House, Friends of Orpington Hospital, Royal Star and Garter Homes, Shelter

£501 - £1,000	Church Army, Orpington Christian Counselling, London City Mission, Bromley CAP, Friends of PRU Hospital, Mildmay Mission Hospital, Bromley Mind, Orpington Samaritans, St Christophers Hospice
£1,001 - £2,000	Christian Aid, Oasis Trust, Bromley Welcare, New Wine Trust, Simon Bate Ministries
£2001 - £3,000	Tear Fund, Agape Freedom Fighters, Agape
£3,001 plus	Ambassadors Football, CMS

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
C. Church running expenses				
Insurance	4,876	-	4,876	5,317
Heat & light	9,711	-	9,711	10,377
Water	310	-	310	232
Cleaning	5,078	-	5,078	8,576
Buildings and Housing	12,007		12,007	11,051
Sanctuary supplies	148	(232)	(84)	4,632
Grounds	6,172	-	6,172	11,868
	<u>38,302</u>	<u>(232)</u>	<u>38,070</u>	<u>52,053</u>
D. Other parish costs				
Children and Youth	9,034	-	9,034	6,245
Training	7,386	-	7,386	4,424
Subscriptions & copyright fees	185	-	185	242
Office, administration and governance	6,210	-	6,210	7,684
Parish events (excluding C&Y)	11,635	-	11,635	9,535
Miscellaneous	1,604	-	1,604	8,185
	<u>36,054</u>	<u>-</u>	<u>36,054</u>	<u>36,315</u>
Total: church activities	<u>289,715</u>	<u>6,944</u>	<u>296,659</u>	<u>309,925</u>
4 Fundraising trading costs				
55 Place Farm & 205 Crofton	10,936	-	10,936	20,967
Church hall expenses	34,056	-	34,056	15,121
	<u>44,992</u>	<u>-</u>	<u>44,992</u>	<u>36,088</u>

5 Employment Costs

	2024	2023
Total wages and salaries		
Church	£88,206	£82,304
Total	£88,206	£82,304
Full-time equivalent at end of 2024		
Church	3.0	3.0
Total	3.0	3.0

There were two employees with a pension within the Church Workers Pension Scheme which is a group pension scheme. Total contributions made to the scheme by the PCC were £3,932 (2023: £4,153). Under FRS102 it is necessary to include the scheme deficits as a liability of the employer.

However, as a group pension scheme it is not possible to determine the relevant amounts relating to these individuals and therefore no additional liability is shown other than the payments made during the year. The most recent valuation of the relevant scheme was completed in 2019 and showed that the scheme was currently in surplus. More information can be obtained from the PCC Treasurer.

5a Related Party Transactions

	2024	2023
Total donations made by PCC members	£66,311	£58,970

This includes donations from a limited company, of which a PCC member is a Director, and over which they have 'significant control'.

Mrs A Abayomi Cole (PCC) is married to the Vicar, and is noted as potential interested party for certain expenditure

6a Unrestricted designated property assets

	Land and buildings	
	2024	2023
	£	£
Cost		
At 1 January	886,925	886,925
At 31 December	886,925	886,925
Depreciation		
No depreciation has been provided on these assets for either the current or the preceding year		
Net book value	886,925	886,925

The property assets comprise the properties of the Church Hall, 205 Crofton Road and 55 Place Farm Avenue and are shown at the deemed cost under FRS15 transitional provisions under which the property valuations have not been updated. The insurance policies of February/March 2020 valued the rebuild cost of 205 Crofton Road and 55 Place Farm Avenue as £213,051 and £267,604 respectively. The Church Hall is now insured under the same policy as the Church building, so no separate valuation is available. The most recent valuation in 2018 was £827,161

There are no other assets owned by the church included within this fixed asset note

	2024	2023
	£	£
6b Deposits at Diocese		
Balance at 1 January	120,275	109,325
Movement	(9,261)	7,539
Interest	4,083	3,411
Balance at 31 December	<u>115,097</u>	<u>120,275</u>

There were no other deposit or investment holdings

	2024	2023
	£	£
6c Bank Account Balances		
Church	202,645	156,525
Church – Fixed Term Bond	86,362	85,000
Friends of St Pauls	34,847	35,080
	<u>323,854</u>	<u>276,605</u>

	2024	2023
	£	£
7 Debtors		
Friends of St Pauls (Tax reclaim)	8,698	11,549
Residential Centres	1,480	1,480
Other Debtors	304	(498)
	<u>10,482</u>	<u>12,531</u>

8 Creditors	2024	2023
	£	£
Governance	-	650
Hall deposits	-	-
Residential Fees	-	-
External Giving paid after year end	2,563	4,536
Other Creditors	17,197	19,041
	<u>19,760</u>	<u>24,227</u>

9 Funds

Designated Funds

- Church Repair Fund – funds set aside and held by the Diocese for repair and maintenance of the church building
- 205 Crofton Road Repair Fund – funds set aside and held by the Diocese for repair and maintenance of 205 Crofton Road
- Church Hall Repair Fund – funds set aside and held by the Diocese for repair and maintenance of the church hall
- Vicar's Discretionary Fund – money given to be used at the discretion of the incumbent
- Property Assets – book value of the Church Hall, 205 Crofton Road and 55 Place Farm Avenue

Restricted Reserves

- Organ renovation fund: Money given for organ repair and renovation inc regular maintenance.
- Music Group Keyboard Fund: Money given for purchase of new keyboard/stage piano
- Projector and AV Fund: Money given to replace Audio Visual equipment
- Youth and Children specific funds: Money given for youth and children's ministry
- Hardship Fund: Money given for those in financial hardship
- Specific Away Giving Fund: money given for a specific purpose, usually visiting team

10 Summary of Fund Movements

	Balance	Incoming	Resources	Transfers	Balance
	31/12/23	Resources	Expended		31/12/24
	£	£	£	£	£
Unrestricted	259,196	368,404	(318,738)	-	308,862
Unrestricted designated reserves					
Church Repair Fund	28,967	3,421	-	-	32,388
205 Crofton Road Repair Fund	9,024	707	-	-	9,731
Church Hall Repair Fund	48,070	6,122	(16,800)	-	37,392
Vicar's Discretionary Fund	7,601	305	-	-	7,906
Property Assets	<u>886,925</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>886,925</u>
Total Designated Funds	<u>980,587</u>	<u>10,555</u>	<u>(16,800)</u>	<u>-</u>	<u>974,342</u>
Total Unrestricted Funds	1,239,783	378,959	(335,538)	-	1,283,204
Restricted reserves					
Organ Renovation Fund	26,061	1,045	-	-	27,106
Music Group Keyboard Fund	551	22	-	-	573
Projector and AV Fund	822	-	-	-	822
Youth and Children specific funds	2,345	-	-	-	2,345
Hardship Fund	2,547	-	-	-	2,547
Specific Away Giving Fund	<u>-</u>	<u>6,944</u>	<u>(6,944)</u>	<u>-</u>	<u>-</u>
Total Restricted Funds	<u>32,326</u>	<u>8,011</u>	<u>(6,944)</u>	<u>-</u>	<u>33,393</u>
Total Funds	<u><u>1,272,109</u></u>	<u><u>386,970</u></u>	<u><u>(342,482)</u></u>	<u><u>-</u></u>	<u><u>1,316,597</u></u>

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11 Summary of Assets by Fund	Unrestricted	Restricted	Total
Tangible fixed assets	886,925	-	886,925
Current assets	416,039	33,393	449,432
Liabilities falling due within one year	<u>(19,760)</u>	<u>-</u>	<u>(19,760)</u>
	<u><u>1,283,204</u></u>	<u><u>33,393</u></u>	<u><u>1,316,597</u></u>

12 Church Hall

	Hall 2024	Church including Hall 2024	Hall 2023	Church including Hall 2023
Income	54,869	386,970	48,703	396,900
Expenditure	<u>(17,256)</u>	<u>(342,482)</u>	<u>(15,121)</u>	<u>(346,820)</u>
Net income	<u><u>37,613</u></u>	<u><u>44,488</u></u>	<u><u>33,582</u></u>	<u><u>50,080</u></u>

Accounts

Charity number

1129564

St Paul's Church, Crofton
Report and Accounts
31 December 2023

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2023 ANNUAL REPORT AND ACCOUNTS
for the Parochial Church Council of
ST PAUL'S CHURCH CROFTON

The Parochial Church Council of Crofton St Paul is a registered charity number 1129564.

Chairman & Incumbent: The Reverend Canon B Abayomi-Cole
 The Vicarage
 2 Oakwood Road
 Orpington
 BR6 8JH

Registered Office St Paul's Church
 Crofton Road
 Orpington
 BR6 8JE

Bankers Virgin Money (Clydesdale Bank)
 154-158 Kensington High Street
 London W8 7RL

 National Westminster Bank (Friends)
 High Street
 Orpington Kent BR6 0NS

Hon Treasurer Victor Brittain-Wong
Hon Bookkeeper Edmund Boyden
Independent Examiner Rosaline Olojede- Nelson FFA FAIA FIPA

AIMS AND PURPOSES

St. Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Bimbi Abayomi-Cole, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church building of St Paul's Church, Hall, 55 Place Farm Avenue and 205 Crofton Road Orpington.

OBJECTIVES AND ACTIVITIES

Review of the year

The agenda for the council continues to be driven by the Vision for the church community at St Paul's adopted in 2009:-

To serve Jesus Christ: to serve His world

Seeking His presence with all at our disposal

Embracing His will for our lives

Reaching His world in love

Valuing His creation from his perspective

Enabling His children to come to Him

Through Prayer God's Word Mission Worship Pastoral Care

Vicar's Report

The Vicar reported as follows:

2023 marked another year of change and growth in the Parish as Corey Layzell joined us as our Worship Pastor from the beginning of January and Elli Heath joined us in February to bring some much-needed continuity as our Church Administrator and support to Helen Stiff, our only remaining employed Children and Youth worker after the departure of Mark Sanger and Mandy Tutt in the previous period.

"A time to plant..." Ecclesiastes 3:2b

The ministry to the Parish has been ably supported during the year by our outstanding PCC Standing Committee comprising Victor Brittain-Wong (Hon Treasurer), Ali Heath (Churchwarden), Chris Stern (LLM), Dr Funke Tikare (Churchwarden) as well as our great PCC who have initiated and supported the initiatives which continue to impact the church family and beyond in our community: Band of Brothers bringing the men of the church together with the annual Men's weekend with guest speaker Revd Luke Bacon providing a spiritual highlight, ; 3 Church Services on a Sunday as well as a mid-week Service serving diverse need; Elderberry Café (providing fellowship and sustenance not just for our church family and locality but others now coming from further afield as well as a Warm Space in winter 2022/2023) ; House Groups (were given a fresh lease of life with a drive to recruit more church members and new groups set up)); Ladies Prayer Fellowship thankfully providing an extra arena for monthly corporate prayer as well as their usual LPF Weekend at Crowhurst which blessed

many attending; the Pastoral Care team continues to provide much needed support as needs arise within the body of Christ and those in the community; Tea and Chat continues to meet a need for connectedness among the elderly and those on their own; Youth and Children's activities continue apace as a wonderful team supports Helen to provide for our Youth and Children despite the gaps in our employed staff. St Pauls Joggers continued to provide an opportunity for people to gather together in a different way as did the first Men's Breakfast since the Pandemic on 20th May enabled by Ali Heath and her generous team of helpers followed by a Men's barbeque on 1st September. Hopefully Sister Act will resurrect in due course enabling the ladies of the church to meet along similar lines.

We also encouraged people to build spiritual foundations and structures through the likes of the Lent Course 2023 (panels tackling theological questions from church members), mission groups visiting the parish, e.g. Raj and Andy Hare's Equipping the Saints with a team from Agape Freedom Fighters 11/12 February, Rodney Hogue and a similar team on Fri 21st April. Many dipped in for the first time to New Wine's Summer conference based in Detling, 40 minutes away, as opposed to the usual 3-5 hour trek and were impacted enough to want to go again!

"A time to uproot..." Ecclesiastes 3:2b

We had to make the difficult decision to end livestreaming after the summer which was seen as benefitting those unable to attend in person due to sickness/disability but had the disadvantage of giving folk a reason not to attend in person. Once we stopped several people expressed their thankfulness as the livestreaming had actually inhibited their openness to worship/give testimonies! Oasis came to an end after 19 years in which Lyn Rowles had led a "Quiet Day in an Hour" on a Thursday morning. We give thanks for the many ladies to whom that proved a time of blessing and refreshing over the years and to Lyn for leading it all these years. Inevitably, there were painful farewells during the year with several notable longstanding members of the church departing this life for the better shores of heaven. They continue to be sorely missed though we rejoice in many new saints joining us through the year and contributing to the health of the body of Christ.

It was with a measure of amazement that we celebrated 25 years of my being the Vicar here from May 1998. We give thanks this 25th anniversary year for all who have supported the ministry here during the quarter century. We especially thank the PCC and church for releasing and supporting Anthea and I to go on mission to Brazil with Randy Clark and Global Awakening in September. Seeing and being part of God continuing what he did after the first Pentecost has given us a fresh lease of life – if you want your faith to be strengthened sign up for a similar mission! What God cannot do, does not exist. He is truly the same yesterday, today and forever, the God of the impossible!

REPORTS FROM ST PAUL'S ORGANISATIONS 2023

Band of Brothers

Band of Brothers in 2023

In the summer we ran the men's football at Tubbenden Primary School. We had 16 men attend over the weeks as we played at 8pm on a Monday night. Each session would include a match and finish with a word of scripture and prayer.

Dave Allison continues to organise a jogging group for all in the church, this started in January 2022.

In 2023 we held a BBQ, Men's Breakfast and Christmas meal with around 25 men attending. We continue to have socials to build community. We had 26 men attending the men's weekend at Ashburnham on 15th-17th March 2024, which was led by Simon Bate. It was a blessed weekend of seeing God transforming the men.

We had around 21 men including day visitors attending the March weekend at Ashburnham which was the first since 2020, with Revd Luke Bacon as our guest speaker. We are looking to build in 2024, we are holding a leaders meeting to see how we move forward together.

Stephen Read

Churchwarden's Report (Incorporating Site Committee Activities)

Thank you to the many members of St Paul's who help in so many ways with the upkeep of the church and buildings especially the members of the Site Committee: Cyril Kinch, Liz Cameron and Lyn Rowles; and to Malcolm King, Duncan Cameron, Paul Biggs and Mike Heath. There is always space for more volunteers on SC.

The Church itself, hall and VCR continue to be well used with both regular hirers, one-off users and visiting film crews.

We are still actively seeking the recruitment of a facilities manager and/or site caretaker who would oversee the maintenance, health and safety, fire safety, access & security, and custodial needs of the church buildings, which are currently being carried out by the staff and volunteers.

Meanwhile we have been working closely with the Site Committee, PCC, and our volunteers in various areas from regular maintenance, servicing, and repairs to working on the fabric, fixtures and fittings of our buildings. These include:

- New flooring in the church cloakroom area
- Ongoing gardening works
- Tree works completed in line with safety survey of July 2022
- Updates to CCTV system
- Replacing the lower glass panes in hall (paddock side) with clear glass
- Clearing out the air raid shelter
- Deep cleaning the hall kitchen

At a PCC meeting earlier in 2023, it was decided that the future of the bungalow in the grounds of SPC needed to be addressed and the decision was made to prepare it for rental. Much needed to be done to bring the property up to the required standard for rental and provide a cosy home but the new tenants moved in in October.

In addition, there has been some general upkeep in relation to the replacement of light fittings and bulbs in the church, hall and other areas, as well as some redecoration across the building as and when it has been required. We had two very successful work parties during the year and managed to tackle many areas inside and outside the church buildings and tidy up the grounds. This will be a biannual event so please look out for future dates!

Ali Heath and Funke Tikare

The Elderberry Cafe

All is going very well with the weekly cafe. We continue to open every Wednesday and are proud of the fact that to date we have not missed a week since the cafe opened in December 2021, with Christmas Day so far falling nicely between Wednesdays (but not this year!).

We see between 40 - 60 guests each week and have a great mix of church members, local community friends, mums dropping children at the pre-school and carers bringing those they care

for. The cafe seems to be meeting the needs of both locals and those who travel to be with us, all finding a friendly welcome and people to chat with.

The cafe wouldn't run without the support, care and love of a team of volunteers who bake, move tables, clean, pour drinks, serve food and chat to our guests. We thank God for their commitment to this outreach and pray that as they love and serve those who come through our doors, our guests meet with God in a real and life changing way.

This past year we have welcomed some new team members and this has helped share the work load out and we are very grateful for all the help we receive.

A small keep fit group now meet after the cafe and before communion and this is run by Margret Jacob and is appreciated by those who attend.

We also have a therapy dog, Gracie, who comes along every fortnight and many members of the cafe enjoy seeing and stroking Gracie. Thank you to Annie for this new and appreciated part of our cafe outreach.

Lyn Rowles has joined the team in the role of Prayer Minister and the cafe now offers a prayer space and someone to chat with, should this be wanted. Again, this is a lovely new addition to our cafe and various members have found this most helpful.

The Cafe is also supported by a number of young people who come along in the school holidays and help out. Special thanks goes to Arabella, Aurelia, Amaya, Jacob and Samuel. If you have a teenager who would benefit from doing some voluntary work in the school holidays, please send them our way!!

The volunteer team currently is made up of; Liz & Duncan Cameron, Sarah Lacaille, Cyril Kinch, Jan Raggett, Joyce Heath, Fay Nurse, Lesley Caine, Ros Westwood, Sarah Elkington, Kath Lucken, Annie Harrington, Lyn Rowles, Misude Tavares, Margret Jacob, Dave Armstrong and Thomas Fryer. We are also able to call on the "muscle" of Paul Biggs as and when we need him - fantastic! It is as a result of this number of volunteers that we are able to open weekly.

So, the cafe continues to grow and to expand its ministry. We thank all those who pray for this outreach and we thank God for his goodness to us.

Ally Willis and The Elderberry Team

Friends of St Pauls - Planned Giving

Friends of St Paul's is the name of the church's regular giving and Gift Aid reclaim scheme. The Gift Aid scheme enables the church to reclaim from HMRC the income tax paid by donors on their donations. Under this arrangement, the church can reclaim 25p for every £1 donated, subject to donors completing a formal declaration. The church reclaimed over £36,000 from HMRC, on donations made in 2023. The church is extremely grateful for all the donations made throughout the year.

If you would like to know more about the scheme, please talk to Michael Lacaille or Ed Boyden. You can find more details about Gift Aid and giving on the church website, Giving – St Pauls Crofton.

Mike Lacaille & Ed Boyden

House-Groups

Through 2023 several evening housegroups were set up bringing the total to 5 evening groups and 1 daytime group.

These groups have gone on to be a great source of fellowship enabling church members to meet, share the Word, connect and support one another in a smaller group setting outside the wider church family.

During Lent, housegroup and church members attended the Lent course where various members led the evening speaking on differing topics. In April, Housegroup leaders met to pray, share ideas, resources and ways to continue developing the groups.

There had been an urgent need for a daytime group. This prayer was wonderfully answered by Lyn Rowles MBE taking up the leadership reins on her retirement and ably supported by Songyan Sui. This daytime group commenced on Sept 14th meeting at the Sui's home and has greatly supported those wanting to meet in the daytime including mothers with babes in arms.

Anthea Abayomi-Cole

Living Stones HG is a new, daytime HG meeting on Thursday mornings in term time, meeting the needs of those with young families – although several of us are in the 'retired' bracket, while others are able to work flexibly. We are warmly and lovingly hosted by Ping and Songyan each week and it has been such a blessing to get to know each other in a deeper way as we reflect on God's Word and Jesus's teaching. During the Autumn term, we looked at several Psalms in a series entitled "Cries from the Heart". During the Spring term we have looked at (and been challenged by!) The Sermon on the Mount. We've also enjoyed having "brunch" (late breakfast!) together as the mornings suit everyone. It is a joy to meet together, to support one another in prayer during the ups and downs of life, and to dig deep into Papa God's heart for us, His children.

Lyn Rowles MBE & Songyan Sui

(All House Groups are invited in future to do an annual report of their activities)

Ladies Prayer Fellowship (LPF)

As ever, it has been good to meet together throughout the year. Each month, we offer our thanks and praise to Father God for His many blessings and answers to pray and pray for the needs both within the fellowship, the wider community of St Paul's and beyond. It is always a real joy to hear how people have been ministered to through our prayers. We have continued the practice of having a passage to reflect on for the entire year. Since July, we have been reflecting on Psalm 84: God of Heaven's Armies, you find so much beauty in your people! They're like lovely sanctuaries of your presence. Deep within me are these lovesick longings, desires and daydreams of living in union with you. When I'm near you, my heart and my soul will sing and worship with my joyful songs of you, my true source and spring of life! v1-4 (TPT)

To keep in touch between meetings, we have a monthly 'Love Letter' which records a summary of our prayers of thanksgiving and intercession – this also helps to connect with those who were unable to join the prayer meeting. We welcome all ladies who are part of the St Paul's community to join us. There is no pressure to pray out loud: you are invited simply to 'be' in the Lord's Presence.

In June 2023, twenty-three ladies were blessed to have the opportunity to go away together for a weekend retreat, staying at the beautiful and peaceful surroundings of Crowhurst Christian Healing

Centre. Revd's Suzanne Owen and Steve Gendall, Chaplains at the Healing Centre, sensitively and knowledgeably led our weekend reflections on particular episodes in the life of the prophet Elijah: "An ordinary life kissed by the eternal". What would "the kiss of the eternal" look like in my (your) life? How do we deal with crises? Do we have a 'cave' where we can shelter and receive from God? As well as reflecting on the life of Elijah, we enjoyed going deeper in our relationships with each other, whether over a meal, a walk in the surrounding East Sussex countryside, or as we got 'crafty' in the well-stocked art room. We returned encouraged and refreshed. To find out more, please contact

Lyn Rowles MBE

Pastoral Care Team (incorporating the Bereavement Team Activities)

For those who don't know what we do, the Pastoral Team members are in touch with a variety of different people, from those who are ill or housebound, to families in need of support, those who have suffered a bereavement and some of our elderly parishioners. Their role is to provide a friendly and listening ear, and be someone who can offer pastoral and prayer support during times of difficulty. This work is, by its definition, usually unseen but vital as we show God's love and care to each other, and I am so grateful to our team members for giving up their time to serve God in this way.

Some of the work is done via groups we are already running such as Tea and Chat and the Elderberry Café whilst other contacts are made directly with individuals. In addition, we have, with the help of other church members, distributed Harvest gifts to the bereaved, supported people attending the Annual Memorial Service and hosted a couple of teas for those who are bereaved. We meet as a team regularly to support each other and seek to ensure that nobody who needs extra support slips through the net.

We would love to expand our team, and if you are interested in joining us please speak to Bimbi or Mandy. A DBS check will be required and some guidance can be given too, but most of all you need to be willing to be God's hands and feet and to be able to draw alongside people when they are in need of support.

Mandy Tutt

Prayer Ministry

We have been blessed in having 10 prayer ministers who have supported and faithfully prayed with the congregation at the 10.15am Sunday service. We have had several powerful answers to prayers for which we thank God for all His faithfulness.

We were privileged to have 2 outside teams of ministry through the year. On February 11th and 12th we had a weekend ministry from Raj Hare & The Agape Team. On April 21st we were again blessed to have teaching from Rodney Hogue supported by The Agape team. Both these visits proved a time of great teaching and blessed ministry time to the church family.

On 10th June, 7 prayer ministers (including 3 new additions to the team) went to Christ Church, Tunbridge Wells for a training morning including worship, re-envision sessions and seminars to equip those just starting out and those wanting to go a bit deeper. This was a very rewarding time of teaching, sharing and engaging with PM's from other churches.

Anthea Abayomi-Cole

Tea & Chat

Tea and Chat now meets every fortnight on a Friday afternoon from 2.15 until 3.30pm. Tea and Chat is about friendship, having a cup of tea, a piece of cake and a chat.

To quote a few people who have come along to the group - opportunity to get out of the house - takes you out of yourself - friendship is the word - a safe space - and from someone whose family lives abroad ... makes the weekend more bearable.

We have a short contemplation and prayers for each other before we close. We do occasionally treat ourselves and book a cream tea somewhere which is enjoyed by all. We would be pleased to welcome anyone who would like to come along and join us fortnightly on a Friday afternoon.

Val Burnett

Worship Team

My first year in post from January 2023 has been very exciting and challenging at the same time. The Worship Group has grown and expanded as we have welcomed around additional 7 members, including a drummer who is able to commit all year round having lost our able drummer who went off to university. The suggestion of a professional vocal coach to teach our singers how to use their voices and improve their singing has paid dividends in improving our vocal abilities as a whole and inspiring a new confidence in the way the singers lead and interact vocally.

The revival of the Children/Youth Band has been a real blessing as they now regularly join the adults in leading worship at the beginning of services beautifully singing and playing their instruments including some absent from the adult band like cello and saxophone.

There has been the personal challenge of learning more traditional hymns as well as learning how to orchestrate the usual special events for the pinnacles of the Church calendar, notably Easter, Pentecost and Christmas. My thanks to the four musicians and the 24 choir members who modelled to a 'newbie' a wonderful 9 Lessons and Carols service to me to round off the year.

My thanks to all who have helped to grow the sung worship this past year, singers, musicians, sound and projection volunteers, and, not least, those who help with our Children's band rehearsals and all the music admin. And, thanks to the increasing numbers volunteering to sing in the evening services too! There is an exciting buzz around the Worship Group which bodes well looking ahead.

Corey Layzell

Youth & Children's Work

2023 has been another busy year within the Youth and Children's Work here at St Paul's Crofton. Our regular groups have been growing, and we have also been busy with additional activities, outings, and events! Here is a small snapshot of our year.

Firstly, it goes without saying, that all of the work listed below can only happen because of an amazing team of volunteers. Thank you so much to each person, who is involved in Youth & Children's Work whether that is on a Sunday, a mid-week group, at Toddler group, Open the Book or supporting at a one-off event, service, or activity. Thank you so much for the prayer support given to Youth & Children's Work as well.

It is always wonderful to welcome new leaders and volunteers to the team, including: Nadege Chijioke (Junior Church), Blessing Onyekwelu (Junior Church), Priscila Itsagwede (PUSH), Sophie Layzell (PUSH), Paul Biggs (Open the Book), Diana Stewart (Open the Book).

On an employed staffing front, it has been great to welcome Elli Heath back as Office Administrator. As part of her role supporting YCT, Elli has taken on the organising and running of Toddler Group. Likewise, with Corey Layzell starting as our new Worship Pastor in January 2023, it has been wonderful having his involvement in Sunday Live Youth Service as well as growing and developing a new youth and children's worship group, who are going from strength to strength.

In our Children's Work, we have welcomed several new families with children and babies to St Paul's in the last year, which means Junior Church keeps growing and changing. On Sundays at the start of the year, Junior Church met in the VCR with the Vestry space set up for Bubbles (0-4) to enjoy free play, story, craft, prayer. Primary children remained together in the VCR and split into groups in the same room. With the growing numbers, in September, Junior Church moved to the Hall and VCR for Bubbles. All children (0-11) still have welcome and worship together, but this space gives more opportunities to split into smaller age groups throughout our time together. For teaching, Junior Church have journeyed through the Old Testament from creation to the prophets, focused on 'The Garden, The Curtain & The Cross' book resources during Lent, and have utilised World Changers resources from Eastgate reflecting on promises of God and big truths to stand on.

In June, X-Stream (year 3-6) enjoyed a fun-filled daytrip to Carrot Wood. Here children participated in many activities such as Rock Climbing or Pedal Karting, the maze, played games, swimming, and we ended the day with pizza and a movie. Ambassadors Football Camp returned in May half term for a 2nd year, for children in years 3-6. This 4-day football camp was held at Newstead Wood School and as well as developing football skills, playing fun games and matches, we also looked at the lost parables from Luke 15. There were 35 different children in attendance across the week and it was a great time for both Junior Church children as well as those in the local community. The cost of Football Camp was offset by money remaining from CYP Fund from the Diocese which was given in 2022.

Other events for children throughout the year include Easter Activity Morning and October Family Activity Afternoon. During both events, which happened in school holidays, there were crafts, activities, trail, games, baking and related Bible thought. At the end of the Family Activity Afternoon in October, parents, carers, children, and leaders ate dinner together. These are great opportunities to develop and grow relationships with families both inside and outside St Paul's, as well as share truths about God with all. In the summer holidays, there was another opportunity for Junior Church and Toddler families to meet together with a picnic in the Paddock. And in December, after one Sunday morning service, the Junior Church team hosted Christmas refreshments for parents and children. It was wonderful to continue to build relationships with families old and new.

Toddler Group is also going from strength to strength. It was only in September 2022, that Toddlers moved both location and day, from Friday mornings in the Church to Monday mornings in the Church Hall. However, just a term in with this new change, numbers have increased back to pre-pandemic levels. Each week alongside a variety of toys, books and activities, there has also been multiple crafts such as playdough, finger painting, chalk drawing, and crafts celebrating Mother's Day and Father's Day. In the spring and summer, Toddlers have also enjoyed use of the Paddock area with toys, ride-ons, water play and just exploring this large garden! In July, 100 people attended the Toddler summer party, with bouncy castle, lunch and regular Toddler toys. Here we also said

goodbye to many regulars as children started at preschool or Reception. In September, numbers increased again, as we welcomed in many new families including some very little babies! It is wonderful to have such a great mix of parents, grandparents, child minders, and nannies and to be able to build relationships with them all. Each morning always ends with story time, a God thought and songs, which the children thoroughly enjoy.

We have also continued with Open the Book assemblies in 2023 at Darrick Wood Infant School (DWIS). Happening on Wednesday afternoons, it is great to act out Bible stories for the children to engage with. In June, Reception children from DWIS came on a trip to St Paul's. Here they looked at and found different objects used for worship in Church, got creative decorating their own stained-glass windows, and spent time chatting with Bimbi about Church, faith, and life as a Vicar. In December, we welcomed DWIS to St Paul's for their carol service including Nativity drama by Open the Book team. We were blessed that Darrick Wood Junior School and Tubbenden Primary School also had carol services here at St Paul's.

In our Youth Work, we started the year with ice skating at Canary Wharf. Other outings throughout the year included meals out at McDonald's and Toby Carvery, and summer camp to Luminosity at New Wine United. This is the first time that PUSH have attended Luminosity, the youth stream at New Wine and all teenagers who attended – whether with PUSH or with their families – thoroughly enjoyed themselves, had deeper encounters with God, learnt new worship songs, and grew in their relationships with one another. It was fantastic to join with other members of St Paul's and spend time camping and having fellowship together. And it was a blessing that it was held very locally at Detling in Maidstone!

These activities are all in addition to regular PUSH Club Night, where relationships are built between the teenagers as well as with the leaders. We often play lots of games such as volleyball, table tennis, dodgeball, football, card games including Uno, Uno flip, Dobble as well as on the Nintendo Switch. Movie night is a regular highlight at the end of each term and food also regularly features at Club Night. The teenagers can make very good hot chocolates as well as plates of nachos, amongst other snacks. We have also made a taco bar and enjoyed Christmas baking. In September, we welcomed the new year 7s, who have all settled into the group well.

On Sunday mornings, PUSH and PUSH Plus have covered many different topics including: Connected Hearts material, life lessons of faith from Biblical characters such as Gideon, Elijah and Esther, and Youth for Christ resources focusing on friendships and 'Frames' - thinking about who God is and who we are in him. In November, both PUSH and PUSH Plus were blessed to have Anthea Abayomi-Cole come and share with them, following her and Bimbi's mission trip to Brazil. Sunday Live Youth Service has continued monthly on Sunday afternoons throughout 2023. There are games, worship, discussion, Bible thought and reflection, thinking about statements such as 'I am loved', 'I am known', 'I am forgiven'. In April, we enjoyed Holy Week prayer stations in Church.

In October, it was wonderful to have a member of Junior Church and a member of PUSH baptised during Harvest All Age service. A third young man, who grew up at St Paul's, was also baptised, which was wonderful to see. Other special services in 2023 include All Age Good Friday service, where we thought about the different Easter surprises from Servant King to empty tomb. In December, over 300 people attended Christingle Service. For the Nativity drama, it was great having PUSH and Junior Church join together to act this out including a Toddler regular as baby Jesus. PUSH teenagers have also been integral as leaders at other events and activities including Football Camp, Easter Activity Morning, and October Family Activity Afternoon.

On a very practical front, there has also been a big change to room usage at Church. After 8 years of use by YCT, in the autumn, The Oaks (205 Crofton Road) reverted back into a private residence. During the previous 8 years, this building had been used as Youth Team office space, for youth work – both Sunday mornings and midweek groups – and for team meetings, prayer and worship. New office space has been set up in the old Choir Vestry. There are 2 desks for workstations, sofa and chairs for meeting space, and resources in cupboards, bookcase, filing cabinets. The meeting area is used by YCT on Sunday mornings for prayer meeting before groups, it is used by PUSH on Friday evenings and Sunday mornings, and it is a great space for other small groups to meet in the future.

There has been a lot happening this last year and a lot to give thanks to God. We praise him for his faithfulness and look forward to all things, which are to come.

Helen Stiff

FINANCIAL REVIEW 2023

The financial operations of the PCC are consolidated in the financial statements for St Paul's Church, which are shown below. Within these consolidated accounts we also retain a special focus on an area of the Church, the Church Hall. To aid understanding the consolidated picture is described below with more detail available on pages 20 -32. In addition, there is a brief summary of the Church Hall financial position below with further detail provided in note 12, of the accounts pack.

In Summary, the overall consolidated position for 2023 was a surplus of income of £48.0k, (compared to a surplus of £55.7k in 2022), for which we continue to give thanks to God's for his generosity and for all those who have given time, talents, and/or money, in support of St Paul's as we continue to serve our community and those who worship at St Paul's.

St Paul's Church – Consolidated results (pages 20 - 33)

Incoming Resources

Total Incoming Resources for St Paul's was £396.9k, an increase on last year by £75.8k

The largest revenue source for St Paul's Church continues to be Voluntary Income from our church members, which in total amounted to £295.4k, a small increase of £45k from 2022. Planned Giving (standing orders) amounted to c£178k.

Total Collections at services (including Gift Aided donations) were £11.5k higher than 2022 and we received a gift to the Voluntary Income of £25k. We did not receive any legacy giving in 2023.

Resources Expended

Total expenditure at £346.8k was £81.4k higher than in 2022. We had full year staff salaries for the Worship Pastor and Office Administrator while the Youth and Families Worker post remain unfilled. We kept our Diocesan Offer contribution to the diocese at £84.3k.

Charitable Giving is also included in this section and we continue to tithe our discretionary Income, (Restricted and Unrestricted income).

Summary Financial Position for the Church Hall (Note 12)

Church Hall

Income from the Church Hall hire was £48.7k.

FUTURE PLANS

The steady growth in numbers attending, especially after livestreaming ended has been encouraging as indeed, the number of children and young adults. This is a boon given the paucity nationally of young people in the Church of England and raises the issue of how the church builds on this to attract, retain and mentor even more of this age group. Careful consideration needs to be given to how we evolve our service provision/facilities over time for this demographic which is vital for the church to continue to grow.

RESERVES POLICY

The PCC has a responsibility to ensure that its reserve funds are maintained at a sufficient level so as to be able to cover the day-to-day operations of the charity in the event of short term fluctuations in income, and to provide for identifiable potential areas of unplanned capital expenditure. There are also occasions when those funds need to be used to further the objectives of the charity.

To this end the PCC aims to ensure that sufficient funds are retained in our bank accounts so as to cover three months operating expenses, assuming no income is received during this time (this would be an amount of £60.9k). Longer term we plan to move towards six months' worth of reserves for this purpose (which would be a sum of approximately £156k).

All designated and restricted funds are held as cash in interest bearing accounts by the Diocesan Board of Finance as Custodian Trustee with the PCC responsible for the management of the funds as managing trustee.

At the 2023 year end the Designated Unrestricted Reserve Funds excluding property, totalled £93.6k (£83.5k in 2022).

GOING CONCERN

The PCC regularly reviews the financial position and other indicators of growth and health and considers that the organisation may be regarded as a going concern for the foreseeable future. We prepare a financial budget each year and we continue to see church attendance grow with many of our ministries flourishing.

The PCC has not identified nor aware of any material uncertainties relating to events of conditions that, individually or collectively, may cast significant doubt on the ability to continue as a going concern.

RISK POLICY

The PCC regularly reviews the risks incurred by its operations and activities to ensure there is no exposure to unacceptable levels of risk and to comply with the requirements of our insurers. Where appropriate professional advice is sought to provide the PCC with the information it requires to manage the risks on behalf of the charity.

The church has adhered to the government and Church of England guidelines on keeping safe as identified from the risk assessments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Church Electoral Roll and Attendance

As of 19th April 2024 there were 212 (188 in 2022) members on the Church Electoral Roll, 96 of whom do not reside in the parish.

PAROCHIAL CHURCH COUNCIL

The Parochial Church Council (PCC) is a registered charity (number 1129564) and PCC Members are Trustees. PCCs are governed by two pieces of Church of England legislation, these are: **The Parochial Church Councils (Powers) Measure 1956** as amended. This defines the principal function, or purpose, of the PCC as “promoting in the parish the whole mission of the Church” and **the Church Representation Rules** (contained in Schedule 3 to the Synodical Government Measure 1969 as amended) which provides guidance as to governance procedures and regulations. The PCC meets bi-monthly except during August and December.

Membership of the PCC is open to all those whose names appear on the Electoral Roll of the Parish at the time of the Annual Parochial Church Meeting and to those who are licensed by the Bishop; hold certain ex-officio offices; or membership of a Deanery, Diocesan or General Synod.

During the year ended 31 December 2023 the following served as members of the Council:

Ex-Officio

Incumbent	The Revd Canon Bimbi Abayomi-Cole
Curate	None
Licensed Lay Minister	Mr Christopher Stern
Churchwarden	Mrs Alison Heath and Dr Funke Tikare
Elected to the Deanery Synod	Mr Cyril Kinch and Mr David Armstrong
PCC Secretary	Vacant

Elected Members

Mrs Anthea Abayomi-Cole
Mr David Armstrong
Mrs Valerie Burnett
Dr Liz Cameron
Mrs Linda Rowles MBE
Mr Dennis Chapple
Mrs Jeanette Hassaine
Mrs Nicolene Platt

Mr Cyril Kinch
Mr Stephen Read
Miss Philippa Rowles
Mrs Jan Raggett
Mr Songyan Sui
Mr Victor Brittain-Wong (Treasurer)

The PCC operates through a number of sub-committees, which meet between PCC meetings and which provide regular reports to the PCC.

a. Standing Committee

Required by the Synodical Government Measure 1969 to transact the business of the Council between meetings subject to any directions by the Council. It also oversees the detailed financial management information provided by the Treasurer; prepares financial advice for the PCC including the Budget; and considers requests for expenditure outside the agreed budget.

b. Site Committee

Responsible for the maintenance of the site including the church, hall and 205 Crofton Road; providing support for the churchwarden in the discharge of his responsibility for the fabric of the church building; and managing all premises for the generation of funds for the charity.

c. HR Committee

Responsible for ensuring good HR practice is followed through appropriate HR systems and practices.

SAFEGUARDING

The Parochial Church Council acknowledges its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) and confirms that it has complied with this duty. The Parochial Church Council has adopted the Safeguarding Policy Statement of the Church of England entitled 'Promoting a safer church' published in 2018 for the House of Bishops of the General Synod of the Church of England.

Compliance with this policy is achieved through the appointment of qualified and experienced Safeguarding Officers (Annie Harrington and Vanessa Lake) and through regular and appropriate risk assessments as well as training of appropriate personnel.

The leadership of the church have continued to keep up to date with their Safeguarding training. Written guidance is available for the members of the pastoral team who carry out home visits. The names of the Safeguarding Officers are clearly on display on our Weekly Bulletin, in our Church Magazine, and on the website. We continue to be vigilant, to adhere to Diocesan guidelines when running groups and recruiting team members and ensure our volunteer teams understand the regulations and how to respond if they are concerned for the welfare of anyone in their care.



Independent Firm of Accountants

29 April 2024

Independent Examiner's report to the Member/Trustees Of St Paul Crofton

I report on the accounts for the year ended 31 December 2023 which are set out on the pages following.

Respective responsibilities of the Trustees and Independent Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees 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; and
- 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 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 the trustees concerning any such matters. 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

Since the gross income for the year exceeds the amount provided in section 143(3) of the Act, I confirm that I am qualified to act as an Independent Examiner under the provisions of that section of the Act and that my qualifications are set out as below.

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or

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

Yours sincerely

A handwritten signature in black ink, appearing to read 'R. Nelson' with a stylized flourish at the end.

Rosaline Olojede-Nelson

FFA FAIA FIPA

RNSBS

6-7 St Mary's at Hill

London

EC3M 1EB

e-mail: rose.nelson@rnsbs.com

St Paul's Church, Crofton
Consolidated statement of financial activities
for the year ended 31 December
2023

		Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Incoming resources	Notes				
Voluntary income	2	275,826	19,667	295,493	250,429
Activities for generating funds	2	71,720	-	71,720	40,985
Income from investments	2	4,996	828	5,824	1,563
Income from Church Activities	2	23,863	-	23,863	28,124
		<u>376,405</u>	<u>20,495</u>	<u>396,900</u>	<u>321,101</u>
Resources expended					
Church activities	3	294,412	15,513	309,925	255,658
Fundraising trading costs	4	36,088	-	36,088	9,213
Bank Charges		<u>807</u>	<u></u>	<u>807</u>	<u>504</u>
		<u>331,307</u>	<u>15,513</u>	<u>346,820</u>	<u>265,375</u>
Net incoming resources		45,098	4,982	50,080	55,726
Transfer between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>45,098</u>	<u>4,982</u>	<u>50,080</u>	<u>55,726</u>
Balance at 1 January		<u>1,180,955</u>	<u>43,102</u>	<u>1,223,544</u>	<u>1,167,818</u>
Balance at 31 December		<u>1,226,053</u>	<u>48,084</u>	<u>1,273,624</u>	<u>1,223,544</u>

St Paul's Church, Crofton
Consolidated balance
sheet
as at 31 December 2023

	Notes	2023 £	2022 £
Fixed assets			
Unrestricted designated property assets	6a	886,925	886,925
		<u>886,925</u>	<u>886,925</u>
Current assets			
Deposits at Diocese	6b	120,275	109,325
Debtors	7	12,531	16,758
Cash at bank and in hand	6c	<u>276,605</u>	<u>231,653</u>
		409,411	357,736
Creditors: amounts falling due within one year	8	<u>(24,227)</u>	<u>(20,604)</u>
Net current assets		385,184	337,132
Total assets less current liabilities		<u>1,272,109</u>	<u>1,224,057</u>
Net assets		<u><u>1,272,109</u></u>	<u><u>1,224,057</u></u>
Funds			
Unrestricted	10	235,927	210,489
Unrestricted designated reserves	10	93,662	83,541
Unrestricted designated property assets	10	886,925	886,925
Restricted reserves	10	55,595	43,102
Total Funds		<u><u>1,272,109</u></u>	<u><u>1,224,057</u></u>

The notes on pages 22 to 32 form part of these accounts.

Approved by the Parochial Church Council on 01 May 2024

PCC Chairperson



St Paul's Church, Crofton
Notes to the consolidated financial statements
for the year ended 31 December 2022

1 Accounting policies

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions.

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts- in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalized cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

- Land Nil
- Fixtures & Fittings 20 years
- Computers 3 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

Investments

Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end. Other investment assets are included at PCC's best estimate of market value. As at the date of these financial statements, there were no investments.

Short term deposits

These are the cash held on deposit either with the Rochester Diocesan Board of Finance or at the bank.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the Trustees' report. As at the date of the financial statements, designated funds have been shown separate from general unrestricted funds, but can be used for any purpose of the PCC. When money is earmarked for a designated purpose it is made clear that funds not used for that purpose may be used for any purpose of the PCC

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. As at the date of these financial statements, there were no endowment funds.

2 Incoming resources	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
Voluntary income				
Standing orders	168,088	9,969	178,057	175,883
Income tax recoverable	37,142	245	37,387	31,052
Gift aided donations	19,825		19,825	13,751
Collections at services	8,871	1,353	10,224	4,743
Other donations (inc. disc fund)	41,900	8,100	50,000	25,000
Legacies	-	-	-	-
	<u>275,826</u>	<u>19,667</u>	<u>295,493</u>	<u>250,429</u>
Activities for generating funds				
Rent: 55 Place Farm & 205 Crofton	23,017	-	23,017	15,188
Church Hall & VCR	<u>48,703</u>	<u>-</u>	<u>48,703</u>	<u>25,797</u>
	<u>71,720</u>	<u>-</u>	<u>71,720</u>	<u>40,985</u>
Income from investments				
Short term deposit Interest	-	-	-	207
Diocesan deposit Interest: hall	2,583	-	2,583	202
Restricted reserve funds	-	828	828	151
Bank Deposit Interest	<u>2,413</u>	<u>-</u>	<u>2,413</u>	<u>1,003</u>
	<u>4,996</u>	<u>828</u>	<u>5,824</u>	<u>1,563</u>
	Unrestricted	Restricted	TOTAL	TOTAL

	Funds £	Funds £	2023 £	2022 £
Income from Church Activities				
DBF fees	7,303	-	7,303	5,094
PCC fees	1,538	-	1,538	1,426
Magazines	208	-	208	1,287
Elderberry/Lunch club	1,793	-	1,793	1,490
Children and Youth	4,730	-	4,730	8,766
Events (excluding C&Y)	7,971	-	7,971	9,284
Miscellaneous	<u>320</u>	<u>-</u>	<u>320</u>	<u>777</u>
	<u>23,863</u>	<u>-</u>	<u>23,863</u>	<u>28,124</u>
Total incoming resources	<u>376,405</u>	<u>20,495</u>	<u>396,900</u>	<u>321,101</u>

3 Resources expended

Church activities

Diocesan offer	84,300	-	84,300	84,300
Salaries, pension and NI	82,304	-	82,304	63,942
Clergy Expenses	9,793	-	9,793	16,474
Music and AV	2,710	-	2,710	2,142
Lunch club	106	-	106	321
Discretionary fund	<u>-</u>	<u>5,974</u>	<u>5,974</u>	<u>-</u>
	<u>179,213</u>	<u>5,974</u>	<u>185,187</u>	<u>167,179</u>

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
Charitable giving				
Relief Development Agencies				
Christian Aid	1,500	-	1,500	1,500
Oasis Trust	1,080	-	1,080	1,108
Tear Fund	2,004	-	2,004	2,004
Compassion UK (YJC collections)	352	-	352	308
Open Doors	350	-	350	700
Release International	250	550	800	-
	<u>5,536</u>	<u>550</u>	<u>6,086</u>	<u>5,620</u>
Grants				
Ambassadors Football	3,800	-	3,800	3,000
Other grants	-	-	-	750
	<u>3,800</u>	<u>-</u>	<u>3,800</u>	<u>3,750</u>
Home Mission, Church				
Bromley Welcare	1,750	-	1,750	1,800
Childrens Society	500	-	500	-
Church Army	600	-	600	-
New Wine Trust	2,000	-	2,000	2,000
Friends of Rochester Cathedral	60	-	60	-
Orpington Christian Counselling	650	-	650	-
Rochester Cathedral Trust	200	-	200	200
Rochester DBF & Hope	500	-	500	-
Kick Academy	350	-	350	-
London City Mission	600	-	600	-
Eastgate	1,500	-	1,500	-
Bromley CAP	1,200	-	1,200	-
Bromley LATCH	450	-	450	-
Crisis	105	120	225	700
	<u>10,465</u>	<u>120</u>	<u>10,585</u>	<u>4,700</u>

Other Charities

Demelza House	300	-	300	-
Friends of PRU Hospital	300	-	300	-
Friends of Orpington Hospital	250	-	250	-
Kings College Hospital Charity	200	-	200	-
Mildmay Mission Hospital	500	-	500	-
Bromley Mind	800	-	800	-
Orpington Samaritans	900	-	900	-
St Christopher's Hospice	1,200	-	1,200	810
Royal Star & Garter Homes	323	277	600	600
Shelter	105	120	225	700
Other Charities	3,524	400	3,924	300
	<u>8,402</u>	<u>797</u>	<u>9,199</u>	<u>2,410</u>

Missionary Societies

Bible Society	100	-	100	-
CMS	3,600	-	3,600	2,700
Agape	<u>3,000</u>	<u>-</u>	<u>3,000</u>	<u>2,250</u>
	<u>6,700</u>	<u>-</u>	<u>6,700</u>	<u>4,950</u>
	<u>34,903</u>	<u>1,467</u>	<u>36,370</u>	<u>21,430</u>

Total: charitable giving

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
Church running expenses				
Insurance	5,317	-	5,317	4,935
Heat & light	9,777	600	10,377	7,402
Water	270	-	270	1,338
Cleaning	8,576	-	8,576	6,090
Buildings and Housing	10,511	540	11,051	9,079
Sanctuary supplies	-	4,632	4,632	160
Grounds	11,716	-	11,716	6,949
Visiting clergy	-	-	-	750
	<u>46,167</u>	<u>5,772</u>	<u>51,939</u>	<u>36,703</u>
Other parish costs				
Children and Youth	5,745	500	6,245	6,596
Training	3,741	500	4,241	100
Subscriptions & copyright fees	242	-	242	1,278
Office, administration and governance	7,684	-	7,684	8,771
Parish events (excluding C&Y)	8,235	1,300	9,535	8,817
Miscellaneous	8,482	-	8,482	4,784
	<u>30,346</u>	<u>2,300</u>	<u>30,346</u>	<u>30,346</u>
Total: church activities	<u>294,412</u>	<u>15,513</u>	<u>309,925</u>	<u>255,658</u>
4 Fundraising trading costs				
55 Place Farm & 205 Crofton	20,967	-	20,967	267
Church hall expenses	15,121	-	15,121	6,848
Pre-school	-	-	-	2,098
	<u>36,088</u>	<u>-</u>	<u>36,088</u>	<u>9,213</u>
Bank charges	807	-	807	504
Total resources expended	<u>331,307</u>	<u>15,513</u>	<u>346,820</u>	<u>265,375</u>

5 Employment Costs

	2023	2022
Total wages and salaries		
Church	£82,304	£63,942
Pre-School	£0	£1,979
Total	£82,304	£65,921
Full-time equivalent at end of 2023		
Church	3.0	2.0
Pre-School	0.0	0.0
Total	3.0	2.0

There were two employees with a pension within the Church Workers Pension Scheme which is a group pension scheme. Total contributions made to the scheme by the PCC were £4,153 (2022: £4,106). Under FRS102 it is necessary to include the scheme deficits as a liability of the employer.

However, as a group pension scheme it is not possible to determine the relevant amounts relating to these individuals and therefore no additional liability is shown other than the payments made during the year. The most recent valuation of the relevant scheme was completed in 2019 and showed that the scheme was currently in surplus. More information can be obtained from the PCC Treasurer.

Salary costs for Pre-School in 2022 were the final 3 months Statutory Maternity Pay to end of March 2022.

5a Related Party Transactions

	2023	2022
Total donations made by PCC members	£58,970	£44,839

Mrs A Abayomi Cole (PCC) is married to the Vicar, and is noted as potential interested party for certain expenditure

6 Unrestricted designated property assets

a

	Land and buildings	
	2023	2022
	£	£
Cost		
At 1 January	886,925	886,925
At 31 December	886,925	886,925
Depreciation		
No depreciation has been provided on these assets for either the current or the preceding year	-	-
Net book value	886,925	886,925

The property assets comprise the properties of the Church Hall, 205 Crofton Road and 55 Place Farm Avenue and are shown at the deemed cost under FRS15 transitional provisions under which the property valuations have not been updated. The insurance policies of February/March 2020 valued the rebuild cost of 205 Crofton Road and 55 Place Farm Avenue as £213,051 and £267,604 respectively. The Church Hall is now insured under the same policy as the Church building, so no separate valuation is available. The most recent valuation in 2018 was £827,161

There are no other assets owned by the church included within this fixed asset note

	2023	2022
	£	£
6b Deposits at Diocese		
Balance at 1 January	109,325	101,227
Movement	7,539	7,538
Interest	3,411	560
Balance at 31 December	<u>120,275</u>	<u>109,325</u>

There were no other deposit or investment holdings held

	2023	2022
	£	£
6c Bank Account Balances		
Church	156,525	172,712
Church – Fixed Term Bond	85,000	-
Friends of St Pauls	35,080	58,941
	<u>276,605</u>	<u>231,653</u>

	2023	2022
	£	£
7 Debtors		
Friends of St Pauls (Tax reclaim)	11,549	9,233
Residential Centres	1,480	3,918
Other Debtors	(498)	3,607
	<u>12,531</u>	<u>16,758</u>

8 Creditors	2023	2022
	£	£
Governance	650	650
Pre-School	-	-
Hall deposits	-	-
Residential Fees	-	-
External Giving paid after year end	4,536	7,751
Clergy Expenses claimed after year end	15,850	8,366
Other Creditors	<u>3,191</u>	<u>4,855</u>
	<u>24,227</u>	<u>20,604</u>

9 Funds

Restricted Funds

Organ Renovation Fund

Money given for organ repair and renovation including regular maintenance charges

Music Group Keyboard Fund

Money given for purchase of new keyboard/stage piano

Worship Leader and Salaries Fund

Money given to support worship leader and other salary costs

Projector and AV Fund

Money given to pay for replacement projector and screen and other audio-visual equipment

Youth and Children specific funds

Money given for specific purposes within the youth and children's ministry

Hardship Fund

Money given to support individuals in financial hardship at the discretion of the vicar and churchwardens

Specific Away Giving Fund

Money given in support of specific other charitable entities

Designated Funds

Church Repair Fund

Funds set aside by the PCC and held by the Diocese for repair and maintenance of church building

205 Crofton Road Repair Fund

Funds set aside by the PCC and held by the Diocese for repair and maintenance of 205 Crofton Road

Church Hall Repair Fund

Funds set aside by the PCC and held by the Diocese for repair and maintenance of church hall

Vicar's Discretionary Fund

Money given to be used at discretion of the vicar

Property Assets

Book value of church hall, 205 Crofton Road and 55 Place Farm Avenue

10 Summary of Fund Movements

	Balance	Incoming	Resources	Transfers	Balance
	31/12/22	Resources	Expended		31/12/23
	£	£	£	£	£
Unrestricted	210,489	366,284	(331,307)	-	245,466
Unrestricted designated reserves					
Church Repair Fund	25,802	3,165	-		28,967
205 Crofton Road Repair Fund	8,386	638	-		9,024
Church Hall Repair Fund	41,988	6,082	-		48,070
Vicar's Discretionary Fund	7,365	236	-		7,601
Property Assets	886,925	-	-		886,925
Total Designated Funds	970,466	10,121	-	-	980,587
Total Unrestricted Funds	1,180,955	376,405	(340,846)	-	1,226,053
Restricted reserves					
Organ Renovation Fund	25,250	811	-		26,061
Music Group Keyboard Fund	534	17	-		551
Worship Leader Salaries Fund	-	1,200	(1,200)		-
Projector and AV Fund	822	-	-		822
Youth and Children specific funds	2,345	-	-		2,345
Hardship Fund	2,547	-	-		2,547
Specific Away Giving Fund	11,604	17,639	(15,513)		13,730
Total Restricted Funds	43,102	19,667	(16,713)	-	46,056
Total Funds	<u>1,224,057</u>	<u>396,072</u>	<u>(348,020)</u>	<u>-</u>	<u>1,272,109</u>

11 Summary of Assets by Fund	Unrestricted	Restricted	Total
Tangible fixed assets	886,925		886,925
Current assets	363,355	46,056	409,411
Liabilities falling due within one year	<u>(24,227)</u>	<u></u>	<u>(24,227)</u>
	<u><u>1,226,053</u></u>	<u><u>46,056</u></u>	<u><u>1,272,109</u></u>

12 Church Hall

	Hall 2023	Church including Hall 2023	Hall 2022	Church including Hall 2022
Income	48,703	396,900	25,797	321,101
Expenditure	(15,121)	(346,820)	(6,848)	(263,277)
Net income	<u>33,582</u>	<u>50,080</u>	<u>18,949</u>	<u>57,824</u>

Accounts

Charity number

1129564

St Paul's Church, Crofton
Report and Accounts
31 December, 2022

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2022 ANNUAL REPORT AND ACCOUNTS
for the Parochial Church Council of
ST PAUL'S CHURCH CROFTON

The Parochial Church Council of Crofton St Paul is a registered charity number 1129564.

Chairman & Incumbent: The Reverend Canon B Abayomi-Cole
The Vicarage
2 Oakwood Road
Orpington
BR6 8JH

Registered Office St Paul's Church
Crofton Road
Orpington
BR6 8JE

Bankers Virgin Money (Clydesdale Bank)
154-158 Kensington High Street
London W8 7RL

National Westminster Bank (Friends)
High Street
Orpington Kent BR6 0NS

Hon Treasurer Victor Brittain-Wong

Hon Bookkeeper Edmund Boyden

Independent Examiner Martyn Burt BSc (Hons), ACMA, CGMA, ACMI
Adventus Accounting Solutions
Ashby Acres
Chapel Lane
Ashby-cum-Fenby
Grimsby
DN37 0QT

AIMS AND PURPOSES

St. Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Bimbi Abayomi-Cole, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church building of St Paul's Church, Hall, 55 Place Farm Avenue and 205 Crofton Road Orpington.

OBJECTIVES AND ACTIVITIES

Review of the year

The agenda for the council continues to be driven by the Vision for the church community at St Paul's adopted in 2009:-

To serve Jesus Christ: to serve His world

Seeking His presence with all at our disposal

Embracing His will for our lives

Reaching His world in love

Valuing His creation from his perspective

Enabling His children to come to Him

Through Prayer God's Word Mission Worship Pastoral Care

Vicar's Report

The Vicar reported as follows:

2022 was the year that finally saw the pandemic and its effects more firmly put behind as church life returned to a new if changed normality. An end to social distancing, the wearing of masks and determination by many more to meet in person rather than watch online meant we were almost at pre-pandemic levels of attendance by the end of the year.

Connectedness has been maintained or extended in the year through house groups (for church members); livestreaming (for the those unable to attend in person); our Pastoral care team; the Elderberry Café (serving the wider community as well as many of our elder church members) on Wednesdays which also provided a Warm Space for the winter months; Youth and Children's activities as provided for PUSH and Junior Church; and not least, our ongoing provision of three church services on a Sunday as well as a mid-week service.

The Band of Brothers (Men's Group) , Sister Act (Ladies Group); LPF (Ladies Prayer Fellowship); Tea and Chat; Lent Course (on Transformation) ; St Pauls Joggers, Primary school carol services at church; Carol Singing at Orpington station with chocolate gifts for commuters all met or happened during the year. Some of these activities connecting church members or connecting church and community joyfully resuming, in some instances after a pandemic-induced gap of two or three years. We also had our first church conference since the pandemic started with Raj Hare

bringing her team of Agape Freedom Fighters in September to encourage and mobilise us for His kingdom.

Other highlights were our own Helen Stiff being licensed as a Licensed Lay worker in July and the new Bishop of Rochester, Rt Revd Dr Jonathan Gibbs visiting for the first time for an Advent Sunday Confirmation service hosted by us for the Deanery.

Sadly, the box hedge around the Garden of Remembrance succumbed fully to the dreaded box blight in the year. Thanks to the generosity of a few church members, it was replaced in the autumn by a new hedge, based on Ilex Crenata, supplied and planted by Coolings Nursery.

Following our Worship Pastor's departure in 2021 to theological college for ordination studies, this year we saw the departure of Mark Sanger, our Youth and Children's Pastor at the end of August for the same reason. Mark and Georgina had been part of the congregation for 20 years and involved in our Youth and Children's ministry for at least 15, ending us as leader for around 10 years. We thank him for his exemplary service to the church throughout these years, often serving far beyond his official remit.

This highlights that all the activities to connect the church members together, or to connect church and community, would not take place without the involvement and service of many, many individuals across diverse areas of the church's life.

Once again, I must thank our wonderful PCC Standing Committee (SC) for their invaluable support throughout the year.

The SC in 2022 comprised Victor Brittain-Wong (Hon Treasurer), Ali Heath (Churchwarden), Chris Stern (LLM), Dr Funke Tikare (Churchwarden) and Mark Sanger (until end August 2022) . They, the PCC, and many others in the church family were a great comfort and spur to enable the church to recover from the malaise brought about by the pandemic. But of course, all thanks and praise to God who has through the Holy Spirit guided and encouraged us through another year. To Him as always be all glory and praise

REPORTS FROM ST PAUL'S ORGANISATIONS 2022

Band of Brothers

In the summer we ran the men's football at Tubbenden Primary School. We had 16 men attend over the weeks as we played at 8pm on a Monday night. Each session would include a match and finish with a word of Scripture and prayer.

Dave Allison continues to organise a jogging group for all in the church, this started in January 2022.

On the 14th July and 26th November 2022 we had Band of Brothers BBQs. We continue to have socials to build community.

We had 18 men attending the men's weekend at Ashburnham on 10th-12th March 2023, which was led by Rev Luke Bacon. It was a blessed weekend of seeing God transforming the men.

On the 20th May we will be restarting the Men's Breakfasts with Victor D'Arcy Smith speaking at the next one on his recent health and miracles. This will be the first one since before covid.

My heart is to create a culture of discipleship among the men of the church that together we can encourage, stand with, build one another, and reach out into the community. The events we run can encourage this but I want to see this in the everyday in small groups.

We are looking forward to the year ahead!

Stephen Read

Church Warden's Report (Incorporating Site Committee Activities)

May I start by thanking so many members of the congregation here at SPC who have done so much for the church, often unseen, through giving of their time and talents. Forgive me for singling out and giving special thanks to Liz Cameron (and Duncan) and Cyril Kinch, invaluable members of the Site Committee who have guided me in my role and taken on many tasks themselves.

Due to the absence of church wardens the upkeep of the site had slowed down but was taken up by Mark Sanger and Helen Stiff who carried out many of the duties of the church wardens and that of the site committee before the role of CW was filled. We are very grateful for their dedication in going beyond what their job required. Mark also oversaw a complete re-haul of the maintenance schedule beginning in 2022 to ensure the good order of the site.

The Church, hall and VCR have been well used with both regular hirers and one-off users.

We have welcomed new families to SPC and we pray that they will feel part of the community here. We are still actively seeking the recruitment of a facilities manager and/or site caretaker who would oversee the maintenance, health and safety, fire safety, access & security, and custodial needs of the church buildings.

Meanwhile we have been liaising closely with the Site Committee, PCC, and our volunteers in various areas from regular maintenance and repairs to working on the fabric, fixtures and fittings of our buildings. These include:

- overseeing the planting of the new Box hedge round the memorial garden
- the testing and servicing of the fire alarms and lightning protection
- replacing strip lights in the hall kitchen
- replacing damaged ceiling tiles in the hall
- servicing of kitchen appliances
- maintenance of five heating boilers and the church hot air boiler, and issue of safety certificates
- visual check of all electrics
- emergency lighting check by qualified electrician
- oversight of gardening contract and addressing current needs
- arranging Tree Condition Survey and report, plus follow-up works

In addition, some redecoration has taken place across the building as and when it has been required.

Ali Heath

Deanery Synod

We have had 2 meetings in the past 12 months.

In May the speaker was Lord Deben, the former John Gummer MP who spoke about the environment and climate change from a Christian perspective.

The November meeting was held jointly with other Deaneries in the Bromley and Bexley Archdeaconry. This was an opportunity to meet our new Bishop Jonathan, for a question and answer session. We also learned that the new Archdeacon of Bromley and Bexley, the Rev. Allie Kerr, had been named.

For more information, speak to Cyril Kinch

Cyril Kinch

The Elderberry Cafe

All is going very well with the weekly cafe. We continue to open every Wednesday and are proud of the fact that to date we have not missed a week since the cafe opened in December 2021, with Christmas Day so far falling nicely between Wednesdays!

We see between 40 - 60 guests each week and have a great mix of church members, local community friends, Mums dropping children at the pre-school and carers bringing those they care for. The cafe seems to be meeting the needs of both locals and those who travel to be with us, all finding a friendly welcome and people to chat with.

Last year we extended our opening hours for 3 months over the winter period and we thank all those who came along to volunteer and enabled that to happen.

The cafe wouldn't run without the support, care and love of a team of volunteers who bake, move tables, clean, pour drinks, serve food and chat to our guests. We thank God for their commitment to this outreach and pray that as they love and serve those who come through our doors, our guests meet with God in a real and life changing way.

The Elderberry Team.

Friends of St Pauls - Planned Giving

Friends of St Paul's is the name of the scheme under which church members give regularly, and if they are taxpayers sign a Gift Aid pledge so that we can reclaim tax back on donations made. We reclaimed over £30,000 in tax on donations made in 2022, very sincere thanks to all who give to the church to support its ministry. Under current tax rules, a £1 donation results in a 25p rebate from HMRC, giving the church £1.25 for every £1 donated

Simon Stewart stepped down from administering the scheme after many years service, for which we give grateful thanks.

If you would like to know more about the scheme, please talk to Michael Lacaille or Ed Boyden

Account Name	FRIENDS OF ST. PAULS CHURCH CROFTON
Bank Account	1405 7433
Sort Code	60-16-03

Mike Lacaille

House-Groups

House groups began to meet in person again as the restrictions and fears brought about by the pandemic eased. The Vicarage home group (hosted by the Abayomi-Coles), Reed Avenue home group (hosted by Georgina Sanger), Grange Road home group (hosted by the Jeremys) and

Nightingale Road home group (hosted by the Brittain-Wongs) met throughout the year, only stopping to participate in the Lent Course.

House Groups met to study the Bible, fellowship together by praying and supporting each other as well as eating together on social occasions. They continue to be the essential requirement for a church as they demonstrate that just meeting on Sundays in a large group does not foster the relationships we see in the Early Church. House groups model how the church family can be there for each other in smaller groups that encourage trust, intimacy and loving each other by being there for each other.

The need for a House Group Coordinator after a long gap became increasingly clear as new members joined the congregation throughout the year. Anthea Abayomi-Cole stepped forward to take on the role in the closing weeks of the year to build new momentum with a call to increase the number of groups by restructuring the existing groups and finding new leaders and hosts. To this end a Commissioning Service was planned for 15th January 2023 to commission new leaders and hosts

As Mark Sanger commented in 2021, "We are so blessed at St. Pauls as a family, but especially in our home groups where we see people loving one another and looking after each other in the day to day. If you are not part of a home group... you should be!" So, speak to a Home Group Coordinator, Anthea Abayomi-Cole, or the Vicar and get involved!!!

Anthea Abayomi-Cole

LPF

Following a season of meeting online during the pandemic, it was good to meet together in person during 2022. Each month, we offer our thanks to God for His many blessings and answers to pray and pray for the needs both within the fellowship, the wider community of St Paul's and beyond. It is always a real joy to hear how people have been ministered to through our prayers. We have continued the practice of having a passage to reflect on for the entire year.

Since July, we have been reflecting on a passage from Isaiah 58: 6-12 which speaks of our Heavenly Father's care for us. "The Lord will guide you always; he will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden, like a spring whose waters never fail. Your people will rebuild the ancient ruins and will raise up the age-old foundations; you will be called Repairer of Broken Walls, Restorer of Streets with Dwellings." Isaiah 58: 10-12

To keep in touch between meetings, we have a monthly 'Love Letter' which records a summary of our prayers of thanksgiving and intercession – this also helps to connect with those who were unable to join the prayer meeting. We welcome all ladies who are part of the St Paul's community to join us. There is no pressure to pray out loud: you are invited simply to 'be' in the Lord's Presence.

In June 2022, twenty-four ladies were blessed to have the opportunity to go away together for a weekend retreat, staying at the beautiful and peaceful surroundings of Crowhurst Christian Healing Centre. Rev Suzanne Owen, one of the Chaplains at the Healing Centre, sensitively and knowledgeably led our weekend reflections: we delved deep into the passage where a woman with chronic bleeding reaches out, in faith, to touch the hem of Jesus' robe. We returned encouraged and refreshed. To find out more, please contact Lyn Rowles MBE.

Lyn Rowles MBE

Oasis

Following a year of meeting on zoom due to the pandemic, it has been wonderful to meet face to face once again in 2022. We have moved back to our original start time of 10am and now meet in The Chapel. During the year, we have reflected on various themes and characters from the Bible – always with our focus on Jesus.

During the summer months it was a joy to meet in the church gardens, making good use of the lovely new benches. We also enjoyed a lunch in the summer at a local café. The Passion Translation of Jesus's invitation in Matthew 11 reads "Are you weary, carrying a heavy burden? Come to me. I will refresh your life, for I am your oasis. Simply join your life with mine. Learn my ways and you'll discover that I am gentle, humble and easy to please. You will find rest and refreshment in me." My prayer is that, as we meet each fortnight, we will indeed find rest and refreshment in the company of Jesus and each other. We meet at 10am on the first and third Thursdays of each month. Speak to Lyn Rowles MBE if you'd like to find out more.

Lyn Rowles MBE

Pastoral Care Team (incorporating the Bereavement Team Activities)

This year has been quite a challenge for our small team as each of us have had issues with our own health or those of our close families to deal with, and yet we have still been able to provide support where it has been needed to those in our church community and beyond. I thank God for our team and their willingness to serve even when life is difficult.

For those who don't know what we do, the Pastoral Team members are in touch with a variety of different people, from those who are ill or housebound, to families in need of support, those who have suffered a bereavement and some of our elderly parishioners. Their role is to provide a friendly and listening ear, and be someone who can offer pastoral and prayer support during times of difficulty. This work is, by its definition, usually unseen but vital as we show God's love and care to each other.

Some of the work is done via groups we are already running such as Tea and Chat, the Elderberry Café and Oasis, whilst other contacts are made directly with individuals. In addition, we have, with the help of other church members, distributed Harvest gifts to the bereaved, supported people attending the Annual Memorial Service and followed up people who have been missing from church for a while. We meet as a team regularly to support each other and seek to ensure that nobody who needs extra support slips through the net.

We would love to expand our team, and if you are interested in joining us please speak to Bimbi or Mandy. A DBS check will be required and some guidance can be given too, but most of all you need to be willing to be God's hands and feet and to be able to draw alongside people when they are in need of support.

Mandy Tutt

Prayer Ministry

We have been blessed in having about 10 prayer ministers who have supported and faithfully prayed with the congregation at the 10.15am Sunday service. We have had several powerful answers to prayers for which we thank God for all His faithfulness.

We were very blessed to have Raj Hare & The Agape Freedom Fighters join us for a Saturday ministry time on 17th September. They ministered to the wider church and then a short session on healing and praying for the sick. This was of great benefit to us as a team.

Anthea Abayomi-Cole

Tea & Chat

Tea and Chat has just started meeting again in the Victor Child's room. We are meeting on a fortnightly basis at the present time instead of once a week.

Val Burnett

Youth & Children's Work

2022 has been another year of much change within the Youth and Children's Work here at St Paul's Crofton. We have been busy with our regular groups, as well as many additional activities and there has been some big staffing changes too! Here is a small snapshot of our year.

At the start of the year, on Sunday mornings, Junior Church met in the Hall with preschool to year 6 altogether, and PUSH together in the Vestry. After Easter, however, the groups swapped round with Junior Church meeting in the VCR and PUSH in the Hall. This gave space for our youngest Bubbles children (preschool and under) to meet in the Vestry for free play and age-appropriate story and craft time, after having welcome and worship together with Splash (Rec-Yr2) and X-Stream (Yr3-6). It also gives more room for the growing PUSH group on Sundays, including a lovely designated space for hot drinks and biscuits. Both groups continued with Connected Hearts teaching material, which looks at our identity, intimacy, and impact.

From September onwards, PUSH met on 1st, 4th and 5th Sunday mornings only, and have time in the main service on 3rd Sunday. Sunday Live Youth Service, restarted in September on Sunday afternoons on 3rd Sunday of the month. Meeting together in the VCR for worship, games, teaching, discussion and prayer as well as enjoying cake!

On a social side, PUSH Club Nights have continued on Friday evenings for both PUSH (Yr7-9) and PUSH Plus (Yr10-13) together. We started the new year with a 3-course meal, postponed from before Christmas. Food is a regular highlight with PUSH, and we regularly eat together - often lots of snacks but also, we've made mug cakes, pancakes, had a baking evening, for instance. Table tennis, pool, Nintendo switch as well as movie nights are firm favourites. Trips out have included breakfast at Toby Carvery, dinner at Nando's, beach trip to Joss Bay, activity day trip to Carrotty Wood in October half term.

In 2022, we also had 2 PUSH residentials booked in, which were both postponed from 2020. The first was to West Watch with PUSH Plus (Yr10-13) and the second was to Rock UK Frontier Centre with PUSH (Yr7-9). Unfortunately, due to Covid, neither residential was possible. Instead, we held a West Watch@Home weekend in February half term, invited Yr 9s to join as well and had worship, teaching, time eating together, muddy woodland walk, late night movie – all the usual parts of a weekend away just with everyone sleeping at home in their own beds! In March, in place of Frontier trip, we went on a picture scavenger hunt in London. It was great fun taking and editing photos to match the brief and see which team did the best!

At the end of April, Junior Church made it on their residential to Carroty Wood. This was again postponed from 2020, which meant that it was the first time for all the children in attendance to be at Carroty Wood. It didn't stop them from getting very muddy in the swamp, enjoying the instructor led activities or playing in the woods. For our teaching time, we used experiments to help us think about God and faith. It was a great weekend.

We have also done lots of family events in 2022. Family Bake-Off continued in January, which had been postponed from December 2021. Together families made and decorated both biscuits and chocolate truffles. The next Bake-Off happened on Good Friday. Everyone joined together for All Age Good Friday service in Church first, before bakers went into the Hall to make their Easter creations of bread rolls and surprise Easter cupcakes. Everyone was so creative, it was very hard to judge!

In Holy Week, we also held a family Easter egg trail through Crofton woods. On the trail, children found parts of a coded message, which when decoded led them back to the Church Hall, to find where chocolate eggs were hidden. Everyone also enjoyed tea, coffee, squash and cakes and a chance to chat and rest after the walk in the woods.

The next Family Bake-Off happened in July, with families making cheese scones and rice krispie cakes. Then in October half term, rather than our regular Holiday Club, we had a one-day family extravaganza and light party. Throughout the day, families could sign up to attend for particular activities or to come for the whole day. Activities included carving pumpkins with symbols of light, lantern making, Bake-Off with chocolate cakes. The day ended with a light party and dinner. During the light party, we also joined Cookie, who was now working at Crofton Towers. Together with Cookie, Detective Sue Dunnit and the other hotel staff, children solved the mystery of Cookie's missing cake and thought about how Jesus is the light of the world. On the Sunday after, in true Holiday Club fashion, we celebrated with a special All Age service in Church.

In May half term, we hosted our inaugural Football Camp with Ambassadors Football, led by our very own Stephen Read. Over the 3 days, Junior School aged children had great fun learning football skills, playing games and finding out about Jesus. Everyone who came loved it, and it was such a blessing to send each child home with a Bible, football, and medal, plus a couple of children also received a trophy. The cost of the camp was offset with money from the CYP Fund from the Diocese.

Open the Book assemblies restarted at Darrick Wood Infant School. It was such a blessing to be able to attend school again and share Bible stories with all the children. The Open the Book team were also invited to be part of DWIS carol service in December, which because of snow relocated to school rather than St Paul's.

Toddlers is going from strength to strength. After a long Covid break, Toddlers only returned to normal in September 2021, but just one term into the academic year, from January 2022 onwards, numbers have been steadily increasing and we have enjoyed lots of crafts, activities, songs and stories. We've also had lots of parents with small babies regularly attend Toddlers on a Friday, which prompted us to start a designated baby group on Monday mornings. This was a place to sit and chat and get to know one another more, whilst babies play/sleep/feed as babies do. Whilst small in number, it has been invaluable having time to chat about life, parenting and faith.

From September onwards, Toddlers went through a big change as we moved from Church into the Church Hall. As the Church Hall was already occupied on Friday mornings, it was meant that we moved days from Friday mornings to Monday mornings. The baby group attendees were regular Toddler members anyway, so the groups joined back together again. Whilst some of our other regulars could not attend on Mondays, we have welcomed others back who couldn't attend on Fridays, as well as welcoming in new people. It was great seeing some of the same children attend with a different adult as well! By Christmas, numbers had increased well, although the party

coincided with snow, which meant lots were unable to attend. It was still a great time together though.

In 2022, there have been some very special services too. In July, Helen was licensed in the Cathedral by Bishop Simon as a Licensed Lay Worker. In November, 3 members of PUSH were confirmed by the new Bishop of Rochester, Bishop Jonathan, and here at St Paul's. On a separate Sunday in November, we also celebrated the baptism of another member of PUSH.

For the All Age Good Friday Service, we journeyed from The Garden through The Curtain to The Cross. At each point, we stopped, reflected, and got creative. What would our perfect garden be like? Who would be there? We wrote sins that separate us from God on a paper, which looked like a curtain and then shredded it in front of the cross and celebrated that because of Jesus, God made the way back to him and we can know how wonderful it is to live with him forever. For Christingle, everyone was back together in Church. With the help of some members of PUSH, we told the story of God's Good Idea, based on John 1 and ended with Mary, Joseph, baby Jesus as well as angels, shepherds and magi.

Throughout 2022, Youth Band have continued to lead worship on All Age services as well as at Sunday Live Youth Services, supported by Pippa Rowles. We look forward to Corey Layzell starting as our new Worship Leader in January 2023 and growing and developing this group. All of the above work could not be possible without an amazing, dedicated team who give their time and energy to invest in the children, teenagers, families and community here at St Paul's. This includes those on a Sunday, PUSH in the week, Open the Book, Toddler Team, as well as other Church members assisting for one-off events and services. Thank you to everyone who serves in this way.

A big thank you to Buck Biggs (Junior Church), Sheila Chapple (Junior Church), Karin Martin (PUSH), Georgina Sanger (PUSH), and Bryony Stern (Junior Church) who have faithfully served in Youth & Children's Team for many years and have either stepped down or are taking a break. And welcome to Nick Gorman (PUSH), Dele Ogundere (Junior Church), and Bola Okunniwa (Junior Church) who have joined the team.

The biggest staffing change happened in the summer, as after 15 years employed here at St Paul's, we said goodbye to Mark Sanger, as he embarks on his ordination training to become a vicar. Thank you does not even begin to cover all that is needed to be said! Mark has been integral in the development of the Youth and Children's Work, bringing all his experience, wisdom, enthusiasm into everything he has done and the support and development that he has given to workers and volunteers. Mark has been involved in all areas of Church life and is sorely missed. But we know that God will continue to use both him and Georgina in so many ways as they journey with him into pastures new.

Helen Stiff

Book The Garden, The Curtain and The Cross by Carl Laferton and Catalina Echeverri
2 Story God's Good Idea from Open the Book Storybook Year 3

FINANCIAL REVIEW 2022

The financial operations of the PCC are consolidated in the financial statements for St Paul's Church, which are shown below. Within these consolidated accounts we also retain a special focus on two areas of the Church, the first being the Pre-School and the second the Church Hall. To aid understanding the consolidated picture is described below with more detail available on pages 20 - 32. In addition, there is a brief summary of the Church Hall financial position below with further detail provided in note 13, of the accounts pack.

In Summary, the overall consolidated position for 2022 was a surplus of income of £55.7k, (compared to a surplus of £0.5k in 2021), for which we continue to give thanks to God's for his generosity and for all those who have given time, talents, and/or money, in support of St Paul's as we continue to serve our community and those who worship at St Paul's.

St Paul's Church – Consolidated results (pages 19 - 31)

Incoming Resources

Total Incoming Resources for St Paul's was £321.1k, down on last year by £50.4k

The largest revenue source for St Paul's Church continues to be Voluntary Income from our church members, which in total amounted to £250.4k, a small increase of £1k from 2021. Planned Giving (standing orders and envelopes) amounted to c£175k.

Collections at services were £8.6k lower than 2021 and we received a gift to the Voluntary Income of £25k. A legacy of £1k was received in 2022.

Resources Expended

Total expenditure at £265.4k was £105.6k lower than in 2021. Reductions in expenditure is lower than 2021 partly due to the closure of the Pre-School in 2021 and savings on Staff Salaries as we the headcount was reduced as 2 vacancies remained through the year; Worship Leader and Youth Leader. We kept our Diocesan Offer contribution to the diocese at £84.3k.

Charitable Giving is also included in this section and we continue to tithe our discretionary Income, (Restricted and Unrestricted income), and the figure were lower at £21.4k compared to last year (c£31.4k) while the Accounting System is being updated. Charitable Giving that was missed in 2022 will be caught up in 2023.

Summary Financial Position for Pre-School and Church Hall (Notes 12 & 13)

Pre-School

We reported the closure of the Pre-School after over 40 years in existence at the end of December 2021. The number of children attending did not recover with the lifting of Covid restrictions and with increased parents' choices within a 2 mile radius, a decision was made to close the Pre-School after careful consideration of various financial models and options. Our thanks to everyone who supported and managed the school over its lifetime.

Church Hall

Income from the Church Hall hire was £25.8k.

FUTURE PLANS

The amazing response by our church members/supporters alike during the pandemic when normal services effectively stopped gives us great hope going forward and thankfulness to God and we are confident of God's provision to cover what we hope will be an expanding ministry in the years to come.

RESERVES POLICY

The PCC has a responsibility to ensure that its reserve funds are maintained at a sufficient level so as to be able to cover the day-to-day operations of the charity in the event of short term fluctuations in income, and to provide for identifiable potential areas of unplanned capital expenditure. There are also occasions when those funds need to be used to further the objectives of the charity.

To this end the PCC aims to ensure that sufficient funds are retained in our bank accounts so as to cover three months operating expenses, assuming no income is received during this time (this would be an amount of £60.9k). Longer term we plan to move towards six months' worth of reserves for this purpose (which would be a sum of approximately £121.9k).

All designated and restricted funds are held as cash in interest bearing accounts by the Diocesan Board of Finance as Custodian Trustee with the PCC responsible for the management of the funds as managing trustee.

At the 2022 year end the Designated Unrestricted Reserve Funds excluding property, totalled £83.5k (£75.6.1k in 2021).

GOING CONCERN

The PCC regularly reviews the financial position and other indicators of growth and health and considers that the organisation may be regarded as a going concern for the foreseeable future. We prepare a financial budget each year and we continue to see church attendance grow with many of our ministries flourishing.

The PCC has not identified nor aware of any material uncertainties relating to events of conditions that, individually or collectively, may cast significant doubt on the ability to continue as a going concern.

RISK POLICY

The PCC regularly reviews the risks incurred by its operations and activities to ensure there is no exposure to unacceptable levels of risk and to comply with the requirements of our insurers. Where appropriate professional advice is sought to provide the PCC with the information it requires to manage the risks on behalf of the charity.

The church has adhered to the government and Church of England guidelines on keeping safe against Covid-19 taking all necessary precautions, such as regular cleaning, social distancing, use of face masks and hand sanitisers etc. as identified from the risk assessments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Church Electoral Roll and Attendance

As at 31 December 2022 there were 188 (191 in 2021) parishioners on the Church Electoral Roll, 96 of whom do not reside in the parish.

PAROCHIAL CHURCH COUNCIL

The Parochial Church Council (PCC) is a registered charity (number 1129564) and PCC Members are Trustees. PCCs are governed by two pieces of Church of England legislation, these are: **The Parochial Church Councils (Powers) Measure 1956** as amended. This defines the principal function, or purpose, of the PCC as “promoting in the parish the whole mission of the Church” and **the Church Representation Rules** (contained in Schedule 3 to the Synodical Government Measure 1969 as amended) which provides guidance as to governance procedures and regulations. The PCC meets bi-monthly except during August and December.

Membership of the PCC is open to all those whose names appear on the Electoral Roll of the Parish at the time of the Annual Parochial Church Meeting and to those who are licensed by the Bishop; hold certain ex-officio offices; or membership of a Deanery, Diocesan or General Synod.

During the year ended 31 December 2022 the following served as members of the Council:

Ex-Officio

Incumbent	The Revd Canon Bimbi Abayomi-Cole
Curate	None
Licensed Lay Minister	Mr Christopher Stern
Churchwarden	Ali Heath and Dr Funke Tikare
Elected to the Deanery Synod	Mr Cyril Kinch and Mr David Armstrong
PCC Secretary	Vacant

Elected Members

Mrs Anthea Abayomi-Cole
Mr David Armstrong
Mrs Valerie Burnett
Mr Victor Brittain-Wong (Treasurer)
Dr Liz Cameron

Mrs Lyn Rowles MBE
Mr Dennis Chapple
Mrs Jeanette Hassaine
Mrs Nicolene Platt
Mr Stephen Read
Miss Pippa Rowles
Mr Songyan Sui

The PCC operates through a number of sub-committees, which meet between PCC meetings and which provide regular reports to the PCC.

a. Standing Committee

Required by the Synodical Government Measure 1969 to transact the business of the Council between meetings subject to any directions by the Council. It also oversees the detailed financial management information provided by the Treasurer; prepares financial advice for the PCC including the Budget; and considers requests for expenditure outside the agreed budget.

b. Site Committee

Responsible for the maintenance of the site including the church, hall and 205 Crofton Road; providing support for the churchwarden in the discharge of his responsibility for the fabric of the church building; and managing all premises for the generation of funds for the charity.

c. HR Committee

Responsible for ensuring good HR practice is followed through appropriate HR systems and practices.

SAFEGUARDING

The Parochial Church Council acknowledges its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) and confirms that it has complied with this duty. The Parochial Church Council has adopted the Safeguarding Policy Statement of the Church of England entitled 'Promoting a safer church' published in 2018 for the House of Bishops of the General Synod of the Church of England.

Compliance with this policy is achieved through the appointment of qualified and experienced Safeguarding Officers (Annie Harrington and Vanessa Lake) and through regular and appropriate risk assessments as well as training of appropriate personnel.

The leadership of the church have continued to keep up to date with their Safeguarding training. Written guidance is available for the members of the pastoral team who carry out home visits. The names of the Safeguarding Officers are clearly on display on our Weekly Bulletin, in our Church

Magazine, and on the website. We continue to be vigilant, to adhere to Diocesan guidelines when running groups and recruiting team members and ensure our volunteer teams understand the regulations and how to respond if they are concerned for the welfare of anyone in their care.

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Supporting Charitable Organisations

21 August 2023

Independent Examiner's report to the Member/Trustees of St Paul Crofton

I report on the accounts for the year ended 31 December 2022 which are set out on the pages following.

Respective responsibilities of the Trustees and Independent Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees 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; and
- 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 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 the trustees concerning any such matters. 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

Since the gross income for the year exceeds the amount provided in section 143(3) of the Act, I confirm that I am qualified to act as an Independent Examiner under the provisions of that section of the Act and that my qualifications are set out as below.

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; orto which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Yours sincerely



Martyn Burt

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St Paul's Church, Crofton

**Consolidated statement of financial activities
for the year ended 31 December
2022**

		Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
		£	£	£	£
Incoming resources	Notes				
Voluntary income	2	237,385	13,044	249,383	249,383
Activities for generating funds	2	40,985	-	40,985	112,259
Income from investments	2	1,412	151	1,563	550
Income from Church Activities	2	28,124	-	28,124	9,347
		307,906	13,195	321,101	371,539
Resources expended					
Church activities	3	254,218	1,440	255,658	280,121
Fundraising trading costs	4	9,213	-	,213	90,905
Bank Charges		504	-	504	-
		263,935	1,440	265,375	371,026
Net incoming resources		43,971	11,755	55,726	513
Transfer between funds		-	-	-	-

Net movement in funds	43,971	11,755	55,726	513
Balance at 1 January	1,136,984	31,347	1,168,331	1,167,818
Balance at 31 December	1,180,955	43,102	1,224,057	1,168,331

St Paul's Church, Crofton
Consolidated balance
sheet
as at 31 December 2022

	Notes	2022 £	2021 £
Fixed assets			
Unrestricted designated property assets	6a	886,925	886,925
		<u>886,925</u>	<u>886,925</u>
Current assets			
Deposits at Diocese	6b	109,325	101,227
Debtors	7	16,758	27,420
Cash at bank and in hand	6c	<u>231,653</u>	<u>176,044</u>
		357,736	304,691
Creditors: amounts falling due within one year	8	<u>(20,604)</u>	<u>(23,285)</u>
Net current assets		337,132	281,406
Total assets less current liabilities		<u>1,224,057</u>	<u>1,168,331</u>
Net assets		<u><u>1,224,057</u></u>	<u><u>1,168,331</u></u>
Funds			
Unrestricted	10	210,489	174,466
Unrestricted designated reserves	10	83,541	75,593
Unrestricted designated property assets	10	886,925	886,925
Restricted reserves	10	43,102	31,347
Total Funds		<u><u>1,224,057</u></u>	<u><u>1,168,331</u></u>

The notes on pages 21 to 31 form part of these accounts.

Approved by the Parochial Church Council on 31 August 2023

PCC Chairperson



St Paul's Church

Notes to the consolidated financial statements for the year ended 31 December 2022

1

Accounting policies

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions.

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts- in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalized cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

- Land Nil
- Fixtures & Fittings 20 years
- Computers 3 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

Investments

Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end. Other investment assets are included at PCC's best estimate of market value. As at the date of these financial statements, there were no investments.

Short term deposits

These are the cash held on deposit either with the Rochester Diocesan Board of Finance or at the bank.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the Trustees' report. As at the date of the financial statements, designated funds have been shown separate from general unrestricted funds, but can be used for any purpose of the PCC. When money is earmarked for a designated purpose it is made clear that funds not used for that purpose may be used for any purpose of the PCC

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. As at the date of these financial statements, there were no endowment funds.

2 Incoming resources	Unrestricted	Restricted	TOTAL	TOTAL
	Funds	Funds	2022	2021
	£	£	£	£
Voluntary income				
Standing orders	163,778	12,105	175,883	129,307
Income tax recoverable	31,052	-	31,052	53,403
Gift aided donations	12,996	755	13,751	27,385
Collections at services	4,559	184	4,743	13,361
Other donations (inc. disc fund)	25,000	-	25,000	24,926
Legacies	-	-	-	1,001
	<u>237,385</u>	<u>13,044</u>	<u>250,429</u>	<u>249,383</u>
Activities for generating funds				
Rent: 55 Place Farm Avenue	15,188	-	15,188	18,090
Church hall	25,797	-	25,797	38,970
Pre-school	-	-	-	55,199
	<u>40,985</u>	<u>-</u>	<u>40,985</u>	<u>112,259</u>
Income from investments				
Short term deposit Interest	207	-	207	69
Diocesan deposit Interest: hall	202	-	202	62

Restricted reserve funds	-	151	151	59
Bank Deposit Interest	1,003	-	1,003	36
			3	0
			1,56	55
	1,412	59	3	0

	Unrestricted Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
Income from Church Activities				
DBF fees	5,094	-	5,094	2,628
PCC fees	1,426	-	1,426	1,569
Magazines	1,287	-	1,287	90
Elderberry/Lunch club	1,490	-	1,490	390
Children and Youth	8,766	-	8,766	1,206
Events (excluding C&Y)	9,284	-	9,284	2,772
Miscellaneous	777	-	777	692
	28,124	-	28,124	9,347
Total incoming resources	307,906	13,195	321,101	371,539

3 Resources expended

Church activities

Diocesan offer	84,300	-	84,300	84,300
Salaries, pension and NI	63,942	-	63,942	90,858
Clergy Expenses	15,134	1,340	16,474	9,110
Music and AV	2,142	-	2,142	642
Lunch club	321	-	321	131
Discretionary fund	-	-	-	-
	165,839	1,340	167,179	185,041

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
Charitable giving				
Relief Development Agencies				
Christian Aid	1,500	-	1,500	1,500
Oasis Trust	1,108	-	1,108	1,080
Tear Fund	2,004	-	2,004	2,004
Compassion UK (YJC collections)	308	-	308	336
Open Doors	700	-	700	1,353
Release International	-	-	-	-
	5,620	-	5,620	5,885
Grants				
C Jacob	-	-	-	800
Ambassadors Football	3,000	-	3,000	3,000
Other grants	750	-	750	-
	3,750	-	3,750	3,800
Home Mission, Church				
Bromley Welcare	1,800	-	1,800	1,800
Childrens Society	-	-	-	-
Church Army	-	-	-	-
New Wine Trust	2,000	-	2,000	1,000
Friends of Rochester Cathedral	-	-	-	-
Orpington Christian Counselling	-	-	-	-
Rochester Cathedral Trust	200	-	200	200
Kick Academy	-	-	-	-
London City Mission	-	-	-	-
Eastgate	-	-	-	500
Bromley CAP	-	-	-	-
Bromley LATCH	-	-	-	-
Crisis	700	-	700	813
	4,700	-	4,700	4,313

Other Charities

Demelza House	-	-	-	-
Friends of PRU Hospital	-	-	-	-
Friends of Orpington Hospital	-	-	-	-
Kings College Hospital Charity	-	-	-	-
Mildmay Mission Hospital	-	-	-	-
Bromley Mind	-	-	-	-
Orpington Samaritans	-	-	-	-
St Christopher's Hospice	810	-	810	1,080
	60			
Royal Star & Garter Homes	0	-	600	700
	70			3
Shelter	0	-	700	13
	20			8
Other Charities	0	100	300	,348
	2,310			10,441
	0	-	2,410	441

Missionary Societies

Bible Society	-	-	-	-
	2,70			3,6
CMS	0	-	2,700	00
	2,25			3,0
Agape	0	-	2,250	00
	4,95			6,6
	0	-	4,950	00
	21,33			31,
Total: charitable giving	0	100	21,430	427

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
Church running expenses				
Insurance	4,935	-	4,935	3,322
Heat & light	7,402	-	7,402	5,769
Water	1,338	-	1,338	628
Cleaning	6,090	-	6,090	1,810
Buildings and Housing	9,079	-	9,079	31,673
Sanctuary supplies	160	-	160	82
Grounds	6,949	-	6,949	4,385
Visiting clergy	750	-	750	-
	<u>36,703</u>	<u>-</u>	<u>36,703</u>	<u>47,669</u>
Other parish costs				
Children and Youth	6,596	-	6,596	1,716
Training	100	-	100	-
Subscriptions & copyright fees	1,279	-	1,279	240
Office, administration and governance	8,771	-	8,771	8,316
Parish events (excluding C&Y)	8,817	-	8,817	4,451
Miscellaneous	4,784	-	4,784	1,261
	<u>30,346</u>	<u>-</u>	<u>30,346</u>	<u>15,984</u>
Total: church activities	<u>254,218</u>	<u>1,440</u>	<u>255,658</u>	<u>280,121</u>
4 Fundraising trading costs				
55 Place Farm	267	-	267	5,984
Church hall expenses	6,848	-	6,848	17,864
Pre-school	2,098	-	2,098	67,057
	<u>9,213</u>	<u>-</u>	<u>9,213</u>	<u>90,905</u>
Bank charges	504	-	504	-
Total resources expended	<u>263,935</u>	<u>1,440</u>	<u>265,375</u>	<u>371,026</u>

5 Employment Costs

	2022	2021
Total wages and salaries		
Church	£63,942	£90,858
Pre-School	£1,979	£69,606
Total	£65,921	£160,464
Full-time equivalent at end of 2022		
Church	2.0	3.0
Pre-School	0.0	2.2
Total	2.0	5.2

Salary costs for Pre-School are the final 3 months Statutory Maternity Pay to end of March 22

There were two employees with a pension within the Church Workers Pension Scheme which is a group pension scheme. Total contributions made to the scheme by the PCC were £4,106 (2021: £6,134). Under FRS102 it is necessary to include the scheme deficits as a liability of the employer. However, as a group pension scheme it is not possible to determine the relevant amounts relating to these individuals and therefore no additional liability is shown other than the payments made during the year. The most recent valuation of the relevant scheme was completed in 2019 and showed that the scheme was currently in surplus. More information can be obtained from the PCC Treasurer.

5

a Related Party Transactions

	2022	2021
Total donations made by PCC members	£44,839	£50,780

Mrs A Abayomi Cole (PCC) is married to the Vicar, and is noted as potential interested party for certain expenditure

6 Unrestricted designated property assets

a

	Land and buildings	
	2022	2021
	£	£
Cost		
At 1 January	886,925	886,925
At 31 December	886,925	886,925
Depreciation		
No depreciation has been provided on these assets for either the current or the preceding year	-	-
Net book value	886,925	886,925

The property assets comprise the properties of the Church Hall, 205 Crofton Road and 55 Place Farm Avenue and are shown at the deemed cost under FRS15 transitional provisions under which the property valuations have not been updated. The insurance policies of February/March 2020 valued the rebuild cost of 205 Crofton Road and 55 Place Farm Avenue as £213,051 and £267,604 respectively. The Church Hall is now insured under the same policy as the Church building, so no separate valuation is available. The most recent valuation in 2018 was £827,161

There are no other assets owned by the church included within this fixed asset note

	2022	2021
	£	£
6b Deposits at Diocese		
Balance at 1 January	101,227	93,695
Movement	7,538	7,341
Interest	560	19
Balance at 31 December	<u>109,325</u>	<u>101,227</u>

There were no other deposit or investment holdings held

	2022	2021
	£	£
6c Bank Account Balances		
Church	172,712	120,343
Pre-School	-	2,182
Friends of St Pauls	58,941	53,519
	<u>231,653</u>	<u>176,044</u>

	2022	2021
	£	£
7 Debtors		
Pre-School	-	-
Friends of St Pauls (Tax reclaim)	9,233	16,500
Residential Centres	3,918	1,811
Other Debtors	3,607	9,109
	<u>27,420</u>	<u>27,420</u>

8 Creditors	2022	2021
	£	£
Governance	650	620
Pre-School	-	-
Hall deposits	-	900
Residential Fees	-	1,639
External Giving paid after year end	7,751	9,671
Clergy Expenses claimed after year end	7,348	8,366
Other Creditors	4,855	1,455
	<u>20,604</u>	<u>23,285</u>

9 Funds

Restricted Funds

Organ Renovation Fund

Money given for organ repair and renovation including regular maintenance charges

Music Group Keyboard Fund

Money given for purchase of new keyboard/stage piano

Worship Leader and Salaries Fund

Money given to support worship leader and other salary costs

Projector and AV Fund

Money given to pay for replacement projector and screen and other audio-visual equipment

Youth and Children specific funds

Money given for specific purposes within the youth and children's ministry

Hardship Fund

Money given to support individuals in financial hardship at the discretion of the vicar and churchwardens

Pre-school Legacy Fund

Legacy received for the benefit of pre-school

Specific Away Giving Fund

Money given in support of specific other charitable entities

Designated Funds

Church Repair Fund

Funds set aside by the PCC and held by the Diocese for repair and maintenance of church building

205 Crofton Road Repair Fund

Funds set aside by the PCC and held by the Diocese for repair and maintenance of 205 Crofton Road

Church Hall Repair Fund

Funds set aside by the PCC and held by the Diocese for repair and maintenance of church hall

Vicar's Discretionary Fund

Money given to be used at discretion of the vicar

Property Assets

Book value of church hall, 205 Crofton Road and 55 Place Farm Avenue

10 Summary of Fund Movements

	Balance 31/12/21	Incoming Resource s	Resource s Expended	Transfers	Balance 31/12/22
	£	£	£	£	£
Unrestricted	174,466	299,958	(263,935)	-	210,489
Unrestricted designated reserves					
	23,298	2,504	-	-	25,802
Church Repair Fund	7,956	430	-	-	8,386
205 Crofton Road Repair Fund	37,017	4,971	-	-	41,988
Church Hall Repair Fund	7,322	43	-	-	7,365
Vicar's Discretionary Fund	886,925	-	-	-	886,925
Property Assets	962,518	7,948	-	-	1,180,955
Total Designated Funds					
	1,136,984	307,906	(263,935)	-	1,142,984
Total Unrestricted Funds					
	25,102	148	-	-	25,250
Organ Renovation Fund	531	3	-	-	534
Music Group Keyboard Fund	-	1,340	(1,340)	-	-
Worship Leader and Salaries Fund					

	82				82
Projector and AV Fund	2	-	-	-	2
	2,34				2,34
Youth and Children specific funds	5	-	-	-	5
	2,54				2,54
Hardship Fund	7	-	-	-	7
		11,			
Specific Away Giving Fund	-	704	(100)	-	11,604
	31,34	13,1			43,1
Total Restricted Funds	7	95	(1,440)	-	02
	1,168,33	321,10			1,224,0
Total Funds	<u>1</u>	<u>1</u>	<u>(263,935)</u>	<u>-</u>	<u>57</u>

1				
1	Summary of Assets by Fund	Unrestricted	Restricted	Total
				886,92
	Tangible fixed assets	886,925	-	5
			43,10	357,73
	Current assets	314,634	2	6
	Liabilities falling due within one year	(20,604)	-	(20,604)
			43,10	
		<u>1,180,955</u>	<u>2</u>	<u>1,224,057</u>

1
2 Pre-School

The Pre-School was closed in 2021. Following the closure of the pre-school at the end of 2021, after the paying out of all amounts outstanding and the collection of any debts there was a residuary balance of £0. However, there were some used stock of toys and equipment which was sold to St Joseph's Playgroup for £3,100. This has been incorporated back into the main church accounts for SPC recorded within Income from Church Activities

Pre-school	2022	2021
		55,1
Income	-	99
		67,05
Expenditure excluding payment to hall	2,098	7
Payment to hall	-	355
Expenditure including payment to hall	2,098	67,4
		12
Net income	<u>(2,098)</u>	<u>(12,213)</u>
		2,18
Pre-school net assets at year end	<u>-</u>	<u>1</u>

13 Church Hall

	Hall	Church including Hall	Hall	Church including Hall
	2022	2022	2021	2021
	25,797	321,101	27,113	316,340
Income excluding pre-school payment				
Pre-school payment	-	-	355	355
Income including pre-school payment	25,797	321,101	27,468	316,695
	6,84	263,2	17,86	
Expenditure	8	77	4	303,969
		57,8	9,60	
Net income	<u>18,949</u>	<u>24</u>	<u>4</u>	<u>12,726</u>

Accounts

Charity number

1129564

St Paul's Church, Crofton
Report and Accounts
31 December, 2021

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2021 ANNUAL REPORT AND ACCOUNTS
for the Parochial Church Council of
ST PAUL'S CHURCH CROFTON

The Parochial Church Council of Crofton St Paul is a registered charity number 1129564.

Chairman & Incumbent: The Reverend Canon B Abayomi-Cole
The Vicarage
2 Oakwood Road
Orpington
BR6 8JH

Registered Office St Paul's Church
Crofton Road
Orpington
BR6 8JE

Bankers Virgin Money (Clydesdale Bank)
154-158 Kensington High Street
London W8 7RL

National Westminster Bank (Friends)
High Street
Orpington Kent BR6 0NS

Hon Treasurer Victor Brittain-Wong

Hon Bookkeeper Stuart Tutt

Independent Examiner Martyn Burt BSc (Hons), ACMA, CGMA, ACMI
Adventus Accounting Solutions
Ashby Acres
Chapel Lane
Ashby-cum-Fenby
Grimsby
DN37 0QT

AIMS AND PURPOSES

St. Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Bimbi Abayomi-Cole, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church building of St Paul's Church, Hall, 55 Place Farm Avenue and 205 Crofton Road Orpington.

OBJECTIVES AND ACTIVITIES

Review of the year

The agenda for the council continues to be driven by the Vision for the church community at St Paul's adopted in 2009:-

To serve Jesus Christ: to serve His world

Seeking His presence with all at our disposal

Embracing His will for our lives

Reaching His world in love

Valuing His creation from his perspective

Enabling His children to come to Him

Through Prayer God's Word Mission Worship Pastoral Care

Vicar's Report

The Vicar reported as follows:

Church in 2021 was again overshadowed by the ongoing Covid19 pandemic though, thankfully less severely than in 2020 with its period of total shutdown. In 2021 we were able to stay open for services throughout albeit still with social distancing, and masks for those not leading the services.

Livestreaming of services was a lifeline for many for maintaining connection and community with the body of Christ from a distance. As such our grateful thanks to those who enabled us in the year to go online for our worship services: From our volunteers on sound/camera Dave Armstrong, Edmund Boyden, Nick Gorman, Malcolm King, Songyan Sui, those helping on projection Rachael Boyden, Dennis Chapple, Oksana Davis, Maureen Omamogho, David Allison, and, not least, helping as usual with website/Wi-Fi, Neil Jeremy. From our staff Mark Sanger, Helen Stiff, Mandy Tutt. (Our services on YouTube continued to have reasonably healthy numbers of viewers for a church of our size).

Our thanks also to our superb Pastoral Care Team led by Mandy Tutt in her role as Pastoral Assistant (PA). They enabled contact with those on their own and without access to livestreaming and as such have helped maintain fellowship across the whole church. In this area we marked the end of an era too as Sarah Lacaille retired as a PA after 25 years of faithful service in every aspect of our church pastoral care, latterly as Leader of our Bereavement Teams and associated talks. Our

grateful thanks to her for her selfless service and thanks to Mandy Tutt who will shepherd the Bereavement Teas as a PA going forward.

Lent Course. The pandemic brought about changes in the year to how we did the Lent Course. We watched a series about the life of Christ, as seen and described through the eyes of those around him, called The Chosen. This proved to be a winning formula as we all watched the episodes together (around 25 to 40 minutes generally) from our homes and then discussed what we'd seen in internet chat rooms with the help of questions put together by Eden Parris. Turnout was over 50 screens most weeks with often more than one person watching from home. A possible blueprint for the future!

Home Missions – Once again it was our privilege to host a group of students from Eastgate School of Supernatural Life in early March who ministered over a weekend to the church body through worship, prophetic encounters and prayer

Connecting with adults/the elderly – the pastoral care described above was augmented from the summer onwards with the rebirth of our Seniors Lunch Club in the guise of the Elderberry Café. With no clear successor forthcoming to Pam Farr as overall coordinator of a lunch for 60-80 people every other week, the Lunch volunteers headed by Cyril Kinch and Ally Willis proposed providing café style refreshments in the church on Wednesday mornings as perhaps a more sustainable service to our seniors and the wider community going forward. This has met every Wednesday ahead of the mid-week communion which now takes place at 1215 enabling the café to meet from 1000-1200. It has provided a good meeting place for both church members and non-church folk to meet and possibly evangelistic opportunities going forward.

Youth and Children's Ministry: Mandy Tutt retired too, this time from formal employment as an indefatigable Youth and Children's Worker after 10 years. We are grateful for her invaluable support in this area to Mark and Helen – she is sorely missed but we rejoice she continues to serve in the area of pastoral care! Mark and Helen who became a full-time Youth and Children's Worker (Elli Heath taking over the Administrator role which Helen had previously carried out from the summer onwards) continued to provide an oasis where our young people could engage with God both online and then increasingly in person as the year progressed. They have been excellent in providing support and opportunities for worship and spiritual development to young people and their families despite Covid outbreaks leading to the cancellation of the October holiday club and other events, sometimes at virtually the last moment.

Your Giving: We are grateful to all of those who have given generously for another year, not just of time and talents, but financially too. Thanks to all who continue to put their money where their mouth is. You show by your actions rather than your words that you believe in the ministry of the church and, above all, God's command in Malachi 3 to tithe. Your generosity and also an unexpected hire of the church and hall in the autumn means that instead of the budgeted deficit of £20,000 we started the year with, we will be virtually at breakeven or just a slight loss (see Treasurer's report). May God bless to overflowing those who've heeded his call to give generously!

Coffee Lounge Kitchen: The donation of £25,000 from the McVeigh family trust was most welcome. In a year in which church attendance and giving were still heavily impacted by the pandemic, the donation was key part in giving the church confidence to set a small deficit budget for 2021. Around £10,000 in total went to refitting the church coffee lounge kitchen with bespoke joinery cupboards and moveable table with cupboards(£3k), a specialised dishwasher (£5k), new kitchen sink and associated cupboards. In gratitude a plaque was erected in the new kitchen to the McVeigh family trust. The balance of the funds helped to cushion the church from the impact of reduced rental income (from hire of the church and Hall) and contributed towards the other expenses of the church.

St Paul's Pre-School: Not that everything was rosy in 2021. This year's report represents a point of sadness due to the closure of the school after over 40 years in existence at the end of December

2021 (see fuller report under Pre-School). Our thanks to everyone who supported and managed the school over its lifetime, and especially our volunteer Pre-School Treasurer, Alex Slors.

Sung Worship – Our Worship Leader/Coordinator, Eden Parris, left sadly during August after some four years in post to begin training at Ridley for ordained ministry in the Church of England. Eden left a goodly heritage of worship leaders, musicians, singers and AV volunteers who'd been encouraged and mentored by him. This was providential as advertising last autumn for a successor did not yield a result. Our grateful thanks to the Worship leaders, musicians, singers and AV volunteers for keeping the sung worship going.

God's benevolence

We give thanks too for God's continuing and undeserved mercy to St Paul's in that, as in 2020, no actual member of the congregation died from Covid19 in 2021. We do not take His mercy for granted as we are no more worthy than those who have lost loved ones in this dreadful pandemic.

Hall/Church Hire

The latter half of the year saw an increasing return to normality, e.g. community use of the Church Hall/Church/ Church room. Various community groups began to meet from the summer onwards as confidence grew that the worst of the pandemic might be over. There was also an unexpected hire of the Church and Church Hall as a film location which provided a much welcome boost to church income.

Thanks to PCC Standing Committee and PCC

Once again, I must thank our wonderful PCC Standing Committee (SC) for their invaluable support to me throughout a difficult year. The SC in 2021 comprised Victor Brittain-Wong (Hon Treasurer) Sue Jeremy (PCC Sec), Chris Stern (LLM), and Mark Sanger (co-opted in the year). They and the PCC were a great comfort and encouragement in another dystopian year.

Appreciation of those stepping down

We are blessed with those who, often unseen and unrecognised, work behind the scenes to keep the church going, especially in the realm of finance but also practical areas like gardening where Julie Wawn keeps the flowerbeds looking beautiful and Jim Pitts for his time and work on the refitting the Coffee Lounge to enable the dishwasher to be installed.

This year Stuart Tutt (volunteer bookkeeper and Deputy Treasurer) and Simon Stewart (Secretary of Friends of St Pauls) are stepping down both after years of sterling service. Our grateful thanks to both of them.

Finally, however, all thanks and praise to God who has through the Holy Spirit guided and encouraged us through another year and the challenges it brought. To Him be all glory and praise in the name of Jesus Christ.

REPORTS FROM ST PAUL'S ORGANISATIONS 2021

Band of Brothers

With the ongoing Covid situation in 2021, the actual events run has been limited. In late spring we restarted the football, we invited the young people and men in the church and try to encourage them to bring others. We had around 15 attendees over the sessions, where we played football and had looked at a verse in the Bible.

In 2022 we are looking to restart. In December Dave Allison organised a jogging group for all in the church, this started in January 2022 and has had around 20 different people attend with around 8 each week. We had a Thai Christmas meal in December with 17 attending to eat and celebrate together. We have 20 men attending the men's weekend at Ashburnham on 18th-20th March, which is being led by Rev Mark Lavender. This will be the first one since 2020. We are in discussions to get the men's breakfast started again in 2022.

My heart is to create a culture of discipleship among the men of the church that together we can encourage, stand with, build one another and reach out into the community. The events we run can encourage this but I want to see this in the everyday in small groups. We are looking forward to the year ahead!

Stephen Read

Church Warden's Report (Incorporating Site Committee Activities)

In the absence of church wardens much of their duties and that of the site committee have fallen to the staff team.

Things that have been done this year

- The installation of the Memorial benches was completed
- Part Rewire of the Oaks due to damage caused by a squirrel infestation after the building had been left unused due to waiting for subsidence repair and the following re-decoration.
- Replacement of the Hall Curtains and tracks
- Replacement of the Vestry Lights with LED lights by Jim Pitts
- Refit of the coffee Lounge including the installation of cupboards and a dishwasher, thanks to Bimbi and Jim Pitts for enabling this to happen
- Some general upkeep in relations to the replacement of light fittings and bulbs in the main church and loft area as well as some redecoration in places across the building as and when it has been required.
- Clearing of the roofs and gutters in particular the Hall Kitchen and porch roofs to tackle issues of water ingress and damp, corrective works are being undertaken in 2022 to repair the water damage and make good.

Due to the pandemic starting in 2020 and the absence of church wardens the upkeep of the site has slowed down. This has now been taken up by Mark Sanger a member of the Standing Committee who is overseeing a complete rehaul of the maintenance schedule beginning in 2022 to ensure the good order of the site.

Mark Sanger

Deanery Synod

As during last year, meetings of Deanery Synod have been disrupted because of Covid 19 restrictions. Our July meeting was held at All Saints Church, hosted by Rev. George Rogers, and included Holy Communion. The Rev. Jane Winter promoted the "In Love and Faith" course, which was held online. In November, we again met on Zoom. The speaker was unable to attend because of ill health. The main part of the meeting was taken up by a report from the Diocesan Synod.

The last meeting, in February 2022, was held at Christchurch. The Rev. Bimbi Abayomi-Cole, Vicar of St. Paul's Crofton, facilitated a discussion about the Archbishops' anti racism report, "From Lament to Action". The report paints a vision for the church, and how we might, in the future lead our nation on issues of anti-racism and racial justice.

The next meeting, at the time of writing, is due to take place at St Barnabas Church, when the speaker will be Lord Deben. David Armstrong has been coming to meetings with a view to becoming a Parish representative. Each parish has representatives on the Synod proportional to the numbers on the electoral roll. If you are interested in making yourself available, please speak to me or the PCC Secretary.

Cyril Kinch

The Elderberry Cafe

The Elderberry Cafe is a new venture for St Pauls and opened in church on the 1st December 2021 offering a place to come and meet friends, enjoy a drink, eat yummy home-made cakes and to relax in Gods House. The cafe is run by a team of volunteers, and we are hoping that more people will join this happy team. More volunteer help will enable the Cafe to open more regularly, and this is part of the vision for it.

The cafe is open for the local community to use and new way for those locally to engage with our church. We welcome people of all ages and it's been wonderful to meet new friends over the first few months of opening. The Cafe team met for a meeting in February to assess how the first 10 weeks had gone, to discuss what is working well and to chat over things to improve. After this we enjoyed a lovely meal out together at Aqua in Petts Wood. To date the Cafe sees about 30 guests each week and so far we have had new people coming along each time.

It is our prayer that the cafe is used by God to welcome new people into the life of St Paul's, that they receive a warm welcome, experience something of the love of God and then themselves walk in the Presence and Light of Him.

Ally Willis

Friends of St Pauls - Planned Giving

Our number of Standing Order givers has slightly decreased with an average 68 donating every month. However we have also seen our average monthly standing order income modestly increase, which is a wonderful trend especially during the pandemic with congregation attendance greatly affected.

The Gift Aid Scheme makes a big difference to charity donations and St Paul's has continued to benefit 25% on every Gift Aided donation. Many people have also got used to the idea of signing an envelope when making donations.

For regular givers, the 'Friends' account is the best way to pay in via standing order or by individual payment, the details are:

Account Name	FRIENDS OF ST. PAULS CHURCH CROFTON
Bank Account	1405 7433
Sort Code	60-16-03

Simon Stewart

House-Groups

Thank you to all our home group leaders and hosts for enabling people to gather and for the care and discipling that is offered to the body of the church for what has been another year of continually changing in line with covid restrictions.

Lent Course was online and as a church via zoom we looked at the resource 'The Chosen' watching it together and then having discussion in break out rooms as Home Groups.

Many groups continued to meet after this online and after first easing of restrictions in 2021 some group returned to meeting in Gardens and face to face. When restrictions were further lifted Home Groups found their ways back to meeting in person at different levels and times, as was right for each group.

In July we had a Home Group leaders and PCC members gathering which was a buffet meal which was the start of a bigger thank you to all those that made church possible during the pandemic. Looking towards 2022 we are looking for new home groups to develop both weeknight and daytime. We continue to celebrating the different ways which our home groups are growing and what we can learn from each other, we hope to continue to do this via Home Group leaders meetings and time together sharing how some have planned a year's program in advance, others are invested in corporate worship or prayer, others encouraging people to be reflective and still or emersed in scripture, and even how we are encourage to be together and even for some to eat together.

We are so blessed at St. Pauls as a family, but especially in our home groups where we see people loving one another and looking after each other in the day to day. If you are not part of a home group... you should be! So speak to a Home Group leader or Bimbi and get involved.

Mark Sanger

LPF

During most of 2021, the Ladies Prayer Fellowship continued to meet online. One important advantage was that those who were unable to join 'in-person' meetings were able to join together on screen. Each month, we offer our thanks to God for His many blessings and answers to pray and pray for the needs both within the fellowship, the wider community of St Paul's and beyond. It is always a real joy to hear how people have been ministered to through our prayers.

We have continued the practice of having a passage to reflect on for the entire year. Since July, we have been reflecting on a passage from 2 Corinthians 3: 12-18 which speaks of us (as we are filled with His Spirit) reflecting God's glory: "We can all draw close to him with the veil removed from our faces. And with no veil we all become like mirrors who brightly reflect the glory of the Lord Jesus." To keep in touch between meetings, we have a monthly 'Love Letter' which records a summary of our prayers of thanksgiving and intercession – this also helps to connect with those who were unable to join the prayer meeting. We welcome all ladies who are part of the St Paul's community to join us. There is no pressure to pray out loud: you are invited simply to 'be' in the Lord's Presence.

Due to the ongoing covid-related restrictions at the time, a smaller than usual number of us were blessed to enjoy a weekend away in July at The Oast Houses in Northiam, East Sussex. Our own Priscila Itsagwede was our speaker, who reflected on a familiar passage from Ephesians 6: 10-19 – God's armour. The passage may have been familiar, but Priscila opened God's word for us as only Priscila can: we wept together and laughed together and returned stronger in fellowship and stronger in faith.

Lyn Rowles MBE

Oasis

Like most church activities, Oasis moved online following the first lockdown. To continue to enable those who are unable to meet in person to stay connected to our group, we developed a 'hybrid' model of online meetings interspersed with get-togethers in the church gardens during the summer

months – making good use of the lovely new benches. It has been a great joy to be able to meet up in this way: to see each other and catch up on each other's news. We have supported and kept in touch with those who are not online, and it has also been encouraging to welcome new members. We meet at 3pm on the first and third Thursdays of each month. Speak to Lyn Rowles MBE if you'd like to find out more.

Lyn Rowles MBE

Open the Book

Due to ongoing restrictions, it has not been possible for the Open the Book Team to go into Darrick Wood Infant School and lead assemblies during Spring and Summer terms in 2021. With the start of the new academic year in September, and less Covid regulations in place, plans were made for OtB to join Darrick Wood Infant School carol service, here at St Paul's. Unfortunately, due to an increase of cases locally, the carol service was cancelled by school. Preparations have been made for OtB to return in 2022, almost 2 years since we were last in school, which both the school and team are looking forward too! Many thanks to the whole OtB team, both past and present. Many thanks too, to Rachael Boyden, who has faithfully overseen this outreach for many years. Helen Stiff is the new team lead, so please get in contact if you would like to find out more about Open the Book!

Helen Stiff

Pastoral Care Team (incorporating the Bereavement Team Activities)

Team members are in touch with a variety of different people, from those who are ill or housebound, to families in need of support, those who have suffered a bereavement and some of our elderly parishioners. Their role is to provide a friendly and listening ear and be someone who can offer pastoral and prayer support during times of difficulty. This work is, by its definition, usually unseen but vital as we show God's love and care to each other. Some of the work is done via groups we are already running such as Tea and Chat, the Elderberry Café and Oasis, whilst other contacts are made directly with individuals. We meet as a team regularly to support each other and seek to ensure that nobody who needs extra support slips through the net. Over the past year we distributed cards with details of services at St Paul's at Easter and Christmas, as well as the harvest gifts, and most recently offered support to those attending the Annual Memorial Service to remember a loved one.

During the year we said goodbye to Sarah Lacaille who had served as a Pastoral Assistant at St Paul's for over 25 years and been a leader of our bereavement work amongst other things. We are so grateful to Sarah for all she has done within the life of St Paul's and for all the support she has offered to so many over the years, and are glad that she remains part of our church family here. If you are interested in joining our team, please speak to Bimbi or Mandy.

A DBS check will be required, and some guidance can be given too, but most of all you need to be willing to be God's hands and feet and to be able to draw alongside people when they are in need of support.

Mandy Tutt

Prayer Ministry

We continue to thank God for His faithfulness to us and that the prayer ministry team were still able to offer prayers during 2021 at the 10.15 services. Though we have had certain members shielding or not being able to attend church for other reasons, we were able to continue with this vital ministry.

We continue to thank God for the many answered prayers and pray for His continued wisdom in the year ahead.

Anthea Abayomi-Cole

Prayer Visiting

Due to the restrictions of the pandemic, we have been unable to co-ordinate any prayer visiting.

Pre-School

This year's report represents a point of sadness for all associated with the pre-school and the broader St Paul's Church, due to the closure of the school at the end of December 2021.

St Paul's and the local community has benefitted from the presence of a pre-school at St Paul's for almost 50 years. We have been blessed with dedicated and skilled teachers and helpers, throughout this period and it was therefore a very hard decision to take to close the doors at the end of the year. Regrettably, it was felt that with the low numbers of children attending, the impact of the pandemic, and the changing environment meant it just wasn't feasible to continue. With much greater pre-school provision available, including via the local schools, and coupled with the increasing numbers of families where both parents were working full time, we weren't really able to provide the full-time schooling (8am-6pm 5 days a week) preferred by many.

This was understandably a significant disappointment to many, including the parents and staff of the current children and those who remembered their own children attending in years gone by. The PCC and Vicar, remain very grateful to all who helped maintain the high standards of the pre-school throughout its life and especially those who were engaged in the final weeks with trying to help parents and children find new provision for the spring term starting in January 2022. and our particular thanks go to the staff and to Ann who was acting Pre-School manager at the time of the closure.

Our thanks go also to Alex Slors, who was the volunteer pre-school treasurer for many years, and who kindly helped with the financial elements of closedown through to the end of March 2022.

Despite this sadness, it is right to give thanks for the service of the many who supported and managed the school during its life, and our thoughts and prayers remain with those who have been most affected by its closure, although we pleased for those that have already found places at new schools and have employment options and opportunities elsewhere.

Standing Committee on behalf of the PCC

Sister Act

For two years now we haven't been able to meet due to the pandemic. However last April we sent out Easter cards with wildflower seeds in to hopefully brighten people's gardens- a few months later we received many pictures doing just that. We are hoping to meet again this spring with a Bring and Take evening. We pray that God will continue to bless this venture for His glory.

Diana Stewart

Tea & Chat

Tea and Chat has just started meeting again in the Victor Child's room. We are meeting on a fortnightly basis at the present time instead of once a week. We did manage to hold a Christmas

tea in December just before the Omicron virus numbers started climbing. We hope that now we will be able to continue to meet regularly as before the pandemic.

Val Burnett

Welcare in Bromley

As your parish reps for Welcare in Bromley, we have managed to meet with other church representatives several times over the past year. Despite the challenges presented by the pandemic, Welcare in Bromley have continued to actively support children, young people, and families, over the past year - working closely with local schools and partner agencies. In addition to their general work, they have managed to provide specific support for many families, facing issues ranging from isolation, mental health, and domestic abuse concerns, all exasperated by the lockdowns, plus ongoing finance and housing issues.

As a result of our ongoing support to Welcare and in particular their Christmas 2021 'Welcare Families in Crisis Appeal', we received grateful thanks from them and I enclose a brief extract below: 'We are also very grateful for the continued support of St Paul's Church, Crofton by raising awareness of Welcare, holding collections on our behalf and for keeping us in their prayers. Your generous gift will go towards our Families in Crisis fund which provides struggling families with immediate access to essential items that will improve their situation. At this time of year it includes items that will make a difference to Christmas such as toys, family board games, festive items etc. Other examples have included school breakfast club sessions, attendance on a baby massage course, man with a van to move a family out of unsuitable accommodation, bus pass for family (to get to school), school uniform etc.

Donations like yours are vital for the continuation of our work and enable us to provide a range of practical and emotional support services for families with children up to the age of 13. Together we can make a lasting difference in the lives of children and families. So a big thank you to all of you who continue to support Welcare, for the personal donations, as well as the church donations.

Bryony Stern and Diana Stewart

Youth & Children's Work

What a year 2021 has been! Much like last year, the pandemic has meant that there have been many changes to our Youth and Children's Work this year. We started most groups and activities online before meeting in person and sometimes moving back online again! Lots of planning has constantly changed and shifted, activities have been delayed, postponed or altered, new work has started, and all the while we have adapted to differing guidance to keep everyone safe. There have also been many changes to Youth and Children's Team itself, which influences what we do. Some volunteers are back, some are still waiting, and others have stepped down. Despite all the changes, we have been busier than ever. Here's a snapshot of a (pandemic) year in the life of St Paul's Youth and Children's Work.

We started the year meeting online on **Sunday mornings** with both families and youth. Everyone logged onto the same Zoom call to say hello, before youth went off into a breakout room for games, worship, teaching and prayer, and families stayed together for the same. We all followed the lectionary readings. After Easter, and the change in restrictions, we resumed meeting in person. Families stayed together in the Hall with PUSH meeting in the paddock (or VCR, if wet) enjoying items such as smores, egg baps and more.

Over the summer, with the lifting of restrictions, Junior Church resumed in person with some of our wonderful teenagers leading them as they thought about growing in God. Then, with the start of the new academic year in September, both Junior Church and PUSH were back on Sunday mornings

as before. Junior Church (2-11) met together in the Church Hall and PUSH (11-18) in the VCR, both using Connected Hearts teaching material, which we have done before.

PUSH Club Nights and PUSH Cell group continued to meet online at the beginning of the year, enjoying playing games together and also going deeper with God through smaller mentoring groups. The freedom available in the new academic year in September, meant the resuming of **PUSH Club Night** live in person. Throughout the autumn term, we enjoyed different events such as Mario Kart tournament, pizza and pool, tapas evening, bonfire and fireworks as one-off events to sign up to. PUSH Cell also returned in person in the form of the **Springboard Drop In**. This space was created for PUSH and PUSH Plus members to meet at Church after school, spend time with one another, enjoy cake, and think about a big question. It also led to Mark's **Sleep Out to Help Out**, raising money for youth who are homeless. After October half term, **Springboard** moved online with short videos recorded between the team and shared safely with teenagers. All our many skills learnt in the pandemic have continued to be put to good use!

The pandemic has also allowed us to refocus on what we do. Throughout heights of the pandemic, we were able to meet for worship easier than meeting for social activities. As such, the month of May saw the launching of our new **Sunday Live Youth Service**, happening on selected Sunday afternoons. With games, worship, short talk and prayer stations, it was a great way to meet and engage with our teenagers in person. Being able to involve young people in acts of worship more readily than youth work has meant that our church young people have engaged more easily in what we do. The emergence of Sunday Live has been in response to this and is part of our continual response to engaging our young people where they are.

As our current group of teenagers in PUSH and PUSH Plus draws from around eight plus secondary schools across a wide area, it means we continue to work towards new ways of building both connection and relationship with them.

It hasn't just been youth who have been meeting online. Our oldest Junior Church group, **X-Stream (yr4-6)** continued to have group time on Zoom with games, chat, discussions and prayer. **Bake through the Bible** was another Zoom call opened to all Junior Church children. In their own homes, leaders and children would prepare and bake something yummy and reflect on a related Bible truth. Baking has included food such as biscuits, scones, cakes, sandwiches, pizza. In October, **Bake through the Bible** happened in person and was rebranded as our **Family Bake-Off**. Church, Toddler and Holiday Club families were invited to Bake together in the Church Hall. We had a wonderful time making signature sponge cake and chocolate biscuits, whilst thinking about God's provision at Harvest. We planned for a second Family Bake-Off at Christmas, which unfortunately had to be postponed until 2022.

In May, **Toddlers** was first able to meet again. While numbers for groups were still limited, and social distancing needed to be kept, we ran **Toddlers Song and Story Time**. This was 30-minute sessions led from the front, with lots of songs and a story. As more mixing was allowed, the sessions were extended to an hour and included some toys and craft too. In September, it was great to fully reopen Toddlers and have Church filled with parents, carers, and children. Numbers the first few weeks, were fairly low, as people adjusted to being able to meet again. By Christmas, we finished with a wonderful party in the Church and Church Hall, including a very special visitor, and numbers were close to 2019 Christmas Party figures!

As well as our regular groups continuing to meet, we have also been blessed to run some one-off events and outings. Following the success of 'Locked In', our online Holiday Club ran in October 2020, we organised a **mini-Holiday Club, 'Locked In 2'** for February half term 2021. As this coincided with the start of Lent, we looked at Jesus during our TOD or Time of Difficulty talk, reflecting on his temptation in the wilderness, as well as the events of Holy Week and Easter. Over the 2 days, a short video was available to watch on YouTube, we had group time on Zoom, and there were simple craft, baking, and active things for children with their families to do at home.

For October Holiday Club this year, preparations were underway, for Captain Jack to set sail again. First written back in 2014, and Cookie's first ever Holiday Club(!), we were excited to have Captain Jack with us once more. Unfortunately, the pandemic got the better of us, as we had several key leaders either unwell or self-isolating just before the start of half term. As this affected both cast members and groups leaders, we made the tough decision to postpone Captain Jack until October 2022, as we couldn't safely run otherwise.

Outings also included **Football Academy Tournament** in September. Even though we didn't progress to the top of the leader board, the Team did really well as this was the first time they had played together in 18-months! In December, PUSH and PUSH Plus, went to Canary Wharf for **Ice Skating** and all had a wonderful time.

December was a busy month, as we also recorded '**12 Days to Christmas' Advent Reflections**. Uploaded to YouTube, each day for 12 days as we counted closer to Christmas Day, we thought about a different person or event that was part of the first Nativity, and what that can mean for us today. We also recorded a **Christingle** making video, for those at home to join in making their own Christingles, whilst reflecting on what it represents. This was in addition to having a full live **Christingle Service** in Church on Christmas Eve. It was truly wonderful having our select nativity characters gather round baby Jesus in the centre of Church, surrounded by the rest of the congregation.

This wasn't the only special service in 2021. For **All Age Good Friday service**, we created prayer stations around the Church as we journeyed from Palm Sunday to Easter Sunday. Households moved round the different stations together and they had time, space, and activities to engage them in the different events that happened. The prayer stations and short reflections were also recorded and made available on YouTube, together with an activity booklet for children, so all could access and engage with this whether at Church or at home.

Youth Band has continued to support both our All Age Services both online and in person as well the wider worship at St. Paul's thanks to both Eden who has developed them but also to Pippa who has taken on the oversight of the group since the summer and is continuing to build and develop these young people. Well done to all, including Debbie Hale as writer, for a fitting musical farewell for Eden.

All of this sums up the challenge this year that everyone has faced! How to stay connected whilst being at home, online and in person. We have a wonderful team, who have gone above and beyond, moving out of comfort zones, giving their time and energy when work, life, and family has been busy for them, and always giving glory to God and bringing joy when we come together. Our thanks to the whole team, especially to Ed Boyden, Rachael Boyden, and Caroline Bunker, who this year have stepped down as team members. Thanks for all their time, energy and involvement in our Youth and Children's Work over many years.

It was also with great sadness, that in July 2021, we said a formal goodbye to Mandy Tutt as she stepped down from her role as Youth and Children's Worker. Mandy was employed in this role for almost 10 years, plus has spent many more volunteering! There really are not the words needed to thank Mandy for all that she has done, for her investment in the children, teenagers, families, and team, and the growing of God's kingdom. It has been an amazing honour to work alongside her and to see God working through all she has done.

We know that the work Mandy has done will continue to bear fruit, but as the team continue to readjust, thank you to PCC and whole Church for your continued prayer and support. We know that God continues to have more wonderful things in store!

Mark Sanger & Helen Stiff

FINANCIAL REVIEW 2021

The financial operations of the PCC are consolidated in the financial statements for St Paul's Church, which are shown below. Within these consolidated accounts we also retain a special focus on two areas of the Church, the first being the Pre-School and the second the Church Hall. To aid understanding the consolidated picture is described below with more detail available on pages 24 - 36. In addition, there is a brief summary of both the Pre-school and the Church Hall financial position below with further detail provided in notes 12 and 13, of the accounts pack.

In Summary, the overall consolidated position for 2021 was a breakeven of £0.5k, (compared to a surplus of £35.6k in 2020), for which we continue to give thanks to God's for his generosity and for all those who have given time, talents, and/or money, in support of St Paul's as we continue to serve our community and those who worship at St Paul's.

St Paul's Church – Consolidated results (pages 25 - 35)

Incoming Resources

Total Incoming Resources for St Paul's was £371.5k, down on last year by £16.8k

As the country opened up again after the lifting of restrictions in the latter half of 2021, income from activities for generating funds (£112k vs £94k) while there was a small increase in income from church activities (£9.3k vs £8.4k). The largest revenue source for St Paul's Church continues to be Voluntary Income from our church members, which in total amounted to £249k, a reduction of £25k from 2020 as there were several large one off donations last year which were not repeated in 2021. Planned Giving (standing orders and envelopes) amounted to c£129k.

Collections at services were £2k lower than 2020 and we received a gift to the Voluntary Income of £25k. A legacy of £6k received by pre-school in 2020 was used to help cover expenses in 2021.

Resources Expended

Total expenditure at £371k was £18.3k higher than in 2020. Restrictions on activities in 2020 led to reductions in expenditure, particularly maintenances whereby some of the repair and maintenance works were undertaken in 2021 and in the coming year 2022 & 2023. We kept our Diocesan Offer contribution to the diocese at £84.3k.

Charitable Giving is also included in this section and we continue to tithe our discretionary Income, (Restricted and Unrestricted income), and the figure was similar at £31.4k compared to last year (c£31.7k). There will be some additional Charitable giving from 2021 which will be paid and accounted for in 2022.

Summary Financial Position for Pre-School and Church Hall (Notes 12 & 13)

Pre-School

Not that everything was rosy in 2021. This year's report represents a point of sadness due to the closure of the school after over 40 years in existence at the end of December 2021. The number of children attending did not recover with the lifting of Covid restrictions and with increased parents' choices within a 2 mile radius, a decision was made to close the Pre-School after careful consideration of various financial models and options. Our thanks to everyone who supported and managed the school over its lifetime.

Church Hall

Income from the Church Hall hire has improved from 2020 as we were able to hire out the hall again in the latter half of 2021; hall hire income was £27k.

FUTURE PLANS

The amazing response by our church members/supporters alike during the pandemic when normal services effectively stopped gives us great hope going forward and thankfulness to God and we are confident of God's provision to cover what we hope will be an expanding ministry in the years to come.

RESERVES POLICY

The PCC has a responsibility to ensure that its reserve funds are maintained at a sufficient level so as to be able to cover the day-to-day operations of the charity in the event of short term fluctuations in income, and to provide for identifiable potential areas of unplanned capital expenditure. There are also occasions when those funds need to be used to further the objectives of the charity.

To this end the PCC aims to ensure that sufficient funds are retained in our bank accounts so as to cover three months operating expenses, assuming no income is received during this time (this would be an amount of £75.5k). Longer term we plan to move towards six months' worth of reserves for this purpose (which would be a sum of approximately £151.5k).

All designated and restricted funds are held as cash in interest bearing accounts by the Diocesan Board of Finance as Custodian Trustee with the PCC responsible for the management of the funds as managing trustee.

At the 2021 year end the Designated Unrestricted Reserve Funds excluding property, totalled £75.6k (£68.1k in 2020).

GOING CONCERN

The PCC regularly reviews the financial position and other indicators of growth and health and considers that the organisation may be regarded as a going concern for the foreseeable future.

We prepare a financial budget each year and we continue to see church attendance grow with many of our ministries flourishing.

We recognise that the effects of the pandemic in 2020 and 2021 continues to affect the pace of income/donations recovering to pre-pandemic levels, the PCC will continue to monitor the income and costs carefully.

The PCC has not identified nor aware of any material uncertainties relating to events of conditions that, individually or collectively, may cast significant doubt on the ability to continue as a going concern.

RISK POLICY

The PCC regularly reviews the risks incurred by its operations and activities to ensure there is no exposure to unacceptable levels of risk and to comply with the requirements of our insurers. Where appropriate professional advice is sought to provide the PCC with the information it requires to manage the risks on behalf of the charity.

The church has adhered to the government and Church of England guidelines on keeping safe against Covid-19 taking all necessary precautions, such as regular cleaning, social distancing, use of face masks and hand sanitisers etc. as identified from the risk assessments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Church Electoral Roll and Attendance

As at 31 December 2021 there were 191 (184 in 2020) parishioners on the Church Electoral Roll, 96 of whom do not reside in the parish.

PAROCHIAL CHURCH COUNCIL

The Parochial Church Council (PCC) is a registered charity (number 1129564) and PCC Members are Trustees. PCCs are governed by two pieces of Church of England legislation, these are: **The Parochial Church Councils (Powers) Measure 1956** as amended. This defines the principal function, or purpose, of the PCC as “promoting in the parish the whole mission of the Church” and **the Church Representation Rules** (contained in Schedule 3 to the Synodical Government Measure 1969 as amended) which provides guidance as to governance procedures and regulations. The PCC meets bi-monthly except during August and December.

Membership of the PCC is open to all those whose names appear on the Electoral Roll of the Parish at the time of the Annual Parochial Church Meeting and to those who are licensed by the Bishop; hold certain ex-officio offices; or membership of a Deanery, Diocesan or General Synod.

During the year ended 31 December 2021 the following served as members of the Council:

Ex-Officio

Incumbent The Revd Canon Bimbi Abayomi-Cole

Curate None

Licensed Lay Minister Mr Christopher Stern

Churchwarden Vacant

Elected to the

Deanery Synod Mr Cyril Kinch

Elected Members

Mrs Anthea Abayomi-Cole

Mr David Armstrong

Mrs Valerie Burnett

Mr Victor Brittain-Wong (Treasurer)

Mr Dennis Chapple
Mrs Jeanette Hassaine
Mr Neil Jeremy
Mrs Sue Jeremy (PCC Secretary)
Mrs Nicolene Platt
Mr Stephen Read
Mrs Pippa Rowles
Mr Songyan Sui

The PCC operates through a number of sub-committees, which meet between PCC meetings and which provide regular reports to the PCC.

a. Standing Committee

Required by the Synodical Government Measure 1969 to transact the business of the Council between meetings subject to any directions by the Council. It also oversees the detailed financial management information provided by the Treasurer; prepares financial advice for the PCC including the Budget; and considers requests for expenditure outside the agreed budget.

b. Site Committee

Responsible for the maintenance of the site including the church, hall and 205 Crofton Road; providing support for the churchwarden in the discharge of his responsibility for the fabric of the church building; and managing all premises for the generation of funds for the charity.

c. HR Committee

Responsible for ensuring good HR practice is followed through appropriate HR systems and practices.

d. Pre-School Management Committee

Responsible for the management of the Pre-School and its staff in accordance with statutory regulations and in so as to ensure that it is financial self-supporting and provides a high quality learning environment for the children who attend.

SAFEGUARDING

The Parochial Church Council acknowledges its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) and confirms that it has complied with this duty. The Parochial Church Council has adopted the Safeguarding Policy Statement of the Church of England entitled 'Promoting a safer church' published in 2018 for the House of Bishops of the General Synod of the Church of England.

Compliance with this policy is achieved through the appointment of qualified and experienced Safeguarding Officers (Annie Harrington and Vanessa Lake) and through regular and appropriate risk assessments as well as training of appropriate personnel.

The leadership of the church have continued to keep up to date with their Safeguarding training. Written guidance is available for the members of the pastoral team who carry out home visits. The names of the Safeguarding Officers are clearly on display on our Weekly Bulletin, in our Church Magazine, and on the website. We continue to be vigilant, to adhere to Diocesan guidelines when running groups and recruiting team members and ensure our volunteer teams understand the regulations and how to respond if they are concerned for the welfare of anyone in their care.

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Supporting Charitable Organisations

19 May 2022

Independent Examiner's report to the Member/Trustees of St Paul Crofton

I report on the accounts for the year ended 31 December 2021 which are set out on the pages following.

Respective responsibilities of the Trustees and Independent Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees 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; and
- 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 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 the trustees concerning any such matters. 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

Since the gross income for the year exceeds the amount provided in section 143(3) of the Act, I confirm that I am qualified to act as an Independent Examiner under the provisions of that section of the Act and that my qualifications are set out as below.

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; orto which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Yours sincerely



Martyn Burt

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St Paul's Church, Crofton
Consolidated statement of financial activities
for the year ended 31 December
2021

		Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Incoming resources	Notes				
Voluntary income	2	247,358	2,025	249,383	284,027
Activities for generating funds	2	112,259	-	112,259	94,589
Income from investments	2	491	59	550	1,300
Income from Church Activities	2	9,347	-	9,347	8,477
		<u>369,455</u>	<u>2,084</u>	<u>371,539</u>	<u>388,393</u>
Resources expended					
Church activities	3	278,096	2,025	280,121	266,194
Fundraising trading costs	4	84,905	6,000	90,905	86,442
Bank Charges		-	-	-	84
		<u>363,001</u>	<u>8,025</u>	<u>371,026</u>	<u>352,720</u>
Net incoming resources		6,454	- 5,941	513	35,673
Transfer between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>6,454</u>	<u>- 5,941</u>	<u>513</u>	<u>35,673</u>
Balance at 1 January		<u>1,130,530</u>	<u>37,288</u>	<u>1,167,818</u>	<u>1,132,145</u>
Balance at 31 December		<u>1,136,984</u>	<u>31,347</u>	<u>1,168,331</u>	<u>1,167,818</u>

St Paul's Church, Crofton
Consolidated balance
sheet
as at 31 December 2021

	Notes	2021 £	2020 £
Fixed assets			
Unrestricted designated property assets	6a	886,925	886,925
		<u>886,925</u>	<u>886,925</u>
Current assets			
Deposits at Diocese	6b	101,227	93,695
Debtors	7	27,420	36,104
Cash at bank and in hand	6c	<u>176,044</u>	<u>173,702</u>
		304,691	303,501
Creditors: amounts falling due within one year	8	<u>(23,285)</u>	<u>(22,608)</u>
Net current assets		281,406	280,893
Total assets less current liabilities		<u>1,168,331</u>	<u>1,167,818</u>
Net assets		<u>1,168,331</u>	<u>1,167,818</u>
Funds			
Unrestricted	10	174,466	175,484
Unrestricted designated reserves	10	75,593	68,121
Unrestricted designated property assets	10	886,925	886,925
Restricted reserves	10	31,347	37,288
Total Funds		<u>1,167,818</u>	<u>1,167,818</u>

The notes on pages 25 to 35 form part of these accounts.

Approved by the Parochial Church Council on 25 May 2022

PCC Chairperson



St Paul's Church, Crofton
Notes to the consolidated financial statements
for the year ended 31 December 2021

1 Accounting policies

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions.

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts- in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalized cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

- Land Nil
- Fixtures & Fittings 20 years
- Computers 3 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

Investments

Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end. Other investment assets are included at PCC's best estimate of market value. As at the date of these financial statements, there were no investments.

Short term deposits

These are the cash held on deposit either with the Rochester Diocesan Board of Finance or at the bank.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the Trustees' report. As at the date of the financial statements, designated funds have been shown separate from general unrestricted funds, but can be used for any purpose of the PCC. When money is earmarked for a designated purpose it is made clear that funds not used for that purpose may be used for any purpose of the PCC.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. As at the date of these financial statements, there were no endowment funds.

2 Incoming resources	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
Voluntary income				
Standing orders	127,687	1,620	129,307	142,802
Income tax recoverable	52,998	405	53,403	33,077
Gift aided donations	27,385		27,385	40,303
Collections at services	13,361		13,361	15,205
Other donations (inc. disc fund)	24,926	-	24,926	46,640
Legacies	<u>1,001</u>	<u></u>	<u>1,001</u>	<u>6,000</u>
	<u>247,358</u>	<u>2,025</u>	<u>249,383</u>	<u>284,027</u>
Activities for generating funds				
Rent: 55 Place Farm Avenue	18,090		18,090	16,445
Church hall	27,113		27,113	3,731
VCR and Church Forecourt	11,857		11,857	8,481
Pre-school	<u>55,199</u>	<u></u>	<u>55,199</u>	<u>65,932</u>
	<u>112,259</u>	<u>-</u>	<u>112,259</u>	<u>94,589</u>
Income from investments				
Short term deposit Interest	69		69	111
Diocesan deposit Interest: hall	62		62	92
Restricted reserve funds	-	59	59	102
Bank Deposit Interest	<u>360</u>	<u>-</u>	<u>360</u>	<u>995</u>
	<u>491</u>	<u>59</u>	<u>550</u>	<u>1,300</u>

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
Income from Church Activities				
DBF fees	2,628	-	2,628	1,828
PCC fees	1,569	-	1,569	1,424
Magazines	90	-	90	102
Lunch club	390	-	390	212
Children and Youth	1,206	-	1,206	937
Events (excluding C&Y)	2,772	-	2,772	3,925
Miscellaneous	692	-	692	49
	<u>9,347</u>	<u>-</u>	<u>9,347</u>	<u>8,477</u>
Total incoming resources	<u>369,455</u>	<u>2,084</u>	<u>371,539</u>	<u>388,393</u>

3 Resources expended

Church activities

Diocesan offer	84,300		84,300	84,300
Salaries, pension and NI	88,833	2,025	90,858	100,069
Clergy Expenses	9,110		9,110	4,901
Music and AV	642	-	642	5,090
Lunch club	131		131	242
Discretionary fund	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>183,016</u>	<u>2,025</u>	<u>185,041</u>	<u>194,602</u>

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
Charitable giving Relief Development Agencies				
Christian Aid	1,500	-	1,500	1,500
Rochester DBF Poverty and Hope	-	-	-	500
Oasis Trust	1,080	-	1,080	1,080
Tear Fund	2,004	-	2,004	2,004
Compassion UK (YJC collections)	336	-	336	327
Open Doors	1,353	-	1,353	224
Release International	-	-	-	250
	<u>6,273</u>	<u>-</u>	<u>6,273</u>	<u>5,885</u>
Grants				
C Jacob	800	-	800	2,400
Ambassadors Football	3,000	-	3,000	3,000
Grants from Hardship Fund	-	-	-	-
Other grants	-	-	-	-
	<u>3,800</u>	<u>-</u>	<u>3,800</u>	<u>5,400</u>
Home Mission, Church				
Bromley Welcare	1,800	-	1,800	2,030
Childrens Society	-	-	-	500
Church Army	-	-	-	600
New Wine Trust	1,000	-	1,000	1,000
Friends of Rochester Cathedral	-	-	-	20
Orpington Christian Counselling	-	-	-	650
Rochester Cathedral Trust	200	-	200	200
Kick Academy	-	-	-	350
London City Mission	-	-	-	600
Eastgate (NKCC)	500	-	500	2,000

Bromley CAP	-	-	-	500
Bromley LATCH	-	-	-	450
Crisis	813	-	813	224
	4,313	-	4,313	9,124
Other Charities				
Demelza House	-	-	-	250
Friends of PRU Hospital	-	-	-	600
Friends of Orpington Hospital	-	-	-	400
Kings College Hospital Charity	-	-	-	200
Mildmay Mission Hospital	-	-	-	400
Bromley Mind	-	-	-	700
Orpington Samaritans	-	-	-	700
St Christopher's Hospice	1,080	-	1,080	1,080
Royal Star & Garter Homes	700	-	700	52
Shelter	313	-	313	224
	8,348	-	8,348	4,606
Missionary Societies				
Bible Society	-	-	-	50
CMS	3,600	-	3,600	3,600
Agape	3,000	-	3,000	3,000
	6,600	-	6,600	6,650
Total: charitable giving	31,427	-	31,427	31,665

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
Church running expenses				
Insurance	3,322	-	3,322	3,427
Heat & light	5,769	-	5,769	6,135
Water	628	-	628	630
Cleaning	1,810	-	1,810	1,556
Buildings and Housing	31,673	-	31,673	5,449
Sanctuary supplies	82	-	82	290
Grounds	4,385	-	4,385	2,880
Visiting clergy	-	-	-	114
	<u>47,669</u>	<u>-</u>	<u>47,669</u>	<u>20,481</u>
Other parish costs				
Children and Youth	1,716	-	1,716	1,682
Training	-	-	-	2,203
Subscriptions & copyright fees	240	-	240	1,052
Office, administration and governance	8,316	-	8,316	9,291
Parish events (excluding C&Y)	4,451	-	4,451	2,149
Miscellaneous	<u>1,261</u>	<u>-</u>	<u>1,261</u>	<u>3,069</u>
	<u>15,984</u>	<u>-</u>	<u>15,984</u>	<u>19,446</u>
Total: church activities	<u><u>278,096</u></u>	<u><u>2,025</u></u>	<u><u>280,121</u></u>	<u><u>266,194</u></u>
4 Fundraising trading costs				
55 Place Farm	5,984	-	5,984	3,987
Church hall expenses	17,864	-	17,864	15,544
Pre-school	<u>61,057</u>	<u>6,000</u>	<u>67,057</u>	<u>66,911</u>
	<u>84,905</u>	<u>6,000</u>	<u>90,905</u>	<u>86,442</u>
Bank charges	-	-	-	84
Total resources expended	<u><u>363,001</u></u>	<u><u>8,025</u></u>	<u><u>371,026</u></u>	<u><u>352,720</u></u>

5 Employment Costs

	2021	2020
Total wages and salaries		
Church	£90,858	£100,069
Pre-School	£69,606	£62,860
Total	£160,464	£162,929
Full-time equivalent		
Church	3.0	3.1
Pre-School	2.2	2.6
Total	5.2	5.7

No staff were included in the government furlough scheme.

Salary costs for Pre-School include a total of £17,095 redundancy payment to staff on the closure of the Pre-School in December 2021.

There were eight employees with a pension within the Church Workers Pension Scheme which is a group pension scheme. Total contributions made to the scheme by the PCC were £6,134 (2020: £6,961). Under FRS102 it is necessary to include the scheme deficits as a liability of the employer. However, as a group pension scheme it is not possible to determine the relevant amounts relating to these individuals and therefore no additional liability is shown other than the payments made during the year. The most recent valuation of the relevant scheme was completed in 2019 and showed that the scheme was currently in surplus. More information can be obtained from the PCC treasurer.

5a Related Party Transactions

	2021	2020
Total donations made by PCC members	£50,780	£54,900

Mrs A Abayomi Cole (PCC) is married to the Vicar, and is noted as potential interested party for certain expenditure

6 Unrestricted designated property assets

a

	Land and buildings	
	2021	2020
	£	£
Cost		
At 1 January	<u>886,925</u>	<u>886,925</u>
At 31 December	<u>886,925</u>	<u>886,925</u>
Depreciation		
No depreciation has been provided on these assets for either the current or the preceding year	-	-
	<u>-</u>	<u>-</u>
Net book value	<u><u>886,925</u></u>	<u><u>886,925</u></u>

The property assets comprise the properties of the Church Hall, 205 Crofton Road and 55 Place Farm Avenue and are shown at the deemed cost under FRS15 transitional provisions under which the property valuations have not been updated. The insurance policies of February/March 2020 valued the rebuild cost of 205 Crofton Road and 55 Place Farm Avenue as £213,051 and £267,604 respectively. The Church Hall is now insured under the same policy as the Church building, so no separate valuation is available. The most recent valuation in 2018 was £827,161

There are no other assets owned by the church included within this fixed asset note

	2021	2020
	£	£
6b Deposits at Diocese		
Balance at 1 January	93,695	85,849
Movement	7,341	7,540
Interest	191	306
Balance at 31 December	<u>101,227</u>	<u>93,695</u>

There were no other deposit or investment holdings held

	2021	2020
	£	£
6c Bank Account Balances		
Church	120,343	140,903
Pre-School	2,182	20,909
Friends of St Pauls	53,519	11,890
	<u>176,044</u>	<u>173,702</u>

	2021	2020
	£	£
7 Debtors		
Pre-School	-	86
Friends of St Pauls (Tax reclaim)	16,500	33,069
Residential Centres	1,811	2,211
Other Debtors	9,109	738
	<u>27,420</u>	<u>36,104</u>

8 Creditors	2021	2020
	£	£
Governance	620	560
Pre-School		600
Hall deposits	900	600
Residential Fees	1,639	3,125
External Giving paid after year end	9,671	8,674
Clergy Expenses claimed after year end	9,000	8,366
Other Creditors	<u>1,455</u>	<u>1,464</u>
	<u>23,285</u>	<u>22,608</u>

Due to the COVID pandemic, several residential events planned for 2020 were cancelled. Money had already been received from individuals and much of this was retained to be used for the corresponding events in 2021 or 2022, although it can be returned to the individuals as requested. The amount is shown as Residential Fees under Creditors. In a similar way money which had been paid to centres and retained for future events is shown as Residential Centres under Debtors.

9 Funds

Restricted Funds

Organ Renovation Fund

Money given for organ repair and renovation including regular maintenance charges

Music Group Keyboard Fund

Money given for purchase of new keyboard/stage piano

Worship Leader and Salaries Fund

Money given to support worship leader and other salary costs

Projector and AV Fund

Money given to pay for replacement projector and screen and other audio-visual equipment

Youth and Children specific funds

Money given for specific purposes within the youth and children's ministry

Hardship Fund

Money given to support individuals in financial hardship at the discretion of the vicar and churchwardens

Pre-school Legacy Fund

Legacy received for the benefit of pre-school

Specific Away Giving Fund

Money given in support of specific other charitable entities

Designated Funds

Church Repair Fund

Funds set aside by the PCC and held by the Diocese for repair and maintenance of church building

205 Crofton Road Repair Fund

Funds set aside by the PCC and held by the Diocese for repair and maintenance of 205 Crofton Road

Church Hall Repair Fund

Funds set aside by the PCC and held by the Diocese for repair and maintenance of church hall

Vicar's Discretionary Fund

Money given to be used at discretion of the vicar

Property Assets

Book value of church hall, 205 Crofton Road and 55 Place Farm Avenue

10 Summary of Fund Movements

	Balance	Incoming	Resources	Transfers	Balance
	31/12/20	Resources	Expended		31/12/21
	£	£	£	£	£
Unrestricted	175,484	361,785	356,803	-	180,466
Unrestricted designated reserves					
Church Repair Fund	20,880	2,418	-	-	23,298
205 Crofton Road Repair Fund	7,750	404	- 198	-	7,956
Church Hall Repair Fund	32,186	4,831	-	-	37,017
Vicar's Discretionary Fund	7,305	17	-	-	7,322
Property Assets	886,925	-	-	-	886,925
Total Designated Funds	955,046	7,670	- 198	-	962,518
Total Unrestricted Funds	1,130,530	369,455	- 357,001	-	1,142,984
Restricted reserves					
Organ Renovation Fund	25,044	58	-	-	25,102
Music Group Keyboard Fund	530	1	-	-	531
Worship Leader and Salaries Fund	-	2,025	- 2,025	-	-
Projector and AV Fund	822			-	822
Youth and Children specific funds	2,345			-	2,345
Hardship Fund	2,547			-	2,547
Pre-school Legacy Fund	6,000		- 6,000	-	-
Specific Away Giving Fund	-	403	- 403	-	-
Total Restricted Funds	37,288	2,487	- 8,428	-	31,347
Total Funds	1,167,818	371,942	- 365,429	-	1,174,331

11 Summary of Assets by Fund	Unrestricted	Restricted	Total
Tangible fixed assets	886,925		886,925
Current assets	273,344	31,347	304,691
Liabilities falling due within one year	<u>(23,285)</u>	<u></u>	<u>(23,285)</u>
	<u><u>1,136,984</u></u>	<u><u>31,347</u></u>	<u><u>1,168,331</u></u>

12 Pre-School

Figures for Pre-School are included in these consolidated financial statements; money paid by Pre-School to the church account for use of the hall has been deducted from both Pre-school expenditure and Hall income. The figures below show the financial position for Pre-School, Church Hall and Church overall (including Church Hall, but excluding Pre-School) including the payment from Pre-School for use of the hall.

Pre-school	2021	2020
Income	55,199	65,932
Expenditure excluding payment to hall	67,057	64,592
Payment to hall	355	5,104
Expenditure including payment to hall	67,412	72,015
	-	-
Net income	<u>12,213</u>	<u>6,083</u>
Pre-school net assets at year end	2,181	14,394
Legacy	-	6,000
Pre-school net assets at year end	<u>2,181</u>	<u>20,394</u>

The legacy is shown in the accounts under Restricted Voluntary Income. The amount was held in the Pre-School deposit account.

Church Hall

	Hall 2021	Church including Hall 2021	Hall 2020	Church including Hall 2020
Income excluding pre-school payment	27,113	316,340	3,731	322,461
Pre-school payment	355	355	5,104	5,104
Income including pre-school payment	27,468	316,695	8,835	327,565
Expenditure	17,864	303,969	15,544	285,809
Net income	<u>9,604</u>	<u>12,726</u>	<u>(6,709)</u>	<u>41,756</u>

Accounts

Charity number

1129564

St Paul's Church, Crofton
Report and Accounts
31 December, 2020

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2020 ANNUAL REPORT AND ACCOUNTS

for

the Parochial Church Council of

ST PAUL'S CHURCH CROFTON

The Parochial Church Council of Crofton St Paul is a registered charity number 1129564.

Chairman & Incumbent: The Reverend Canon B Abayomi-Cole

The Vicarage

2 Oakwood Road

Orpington

BR6 8JH

Registered Office St Paul's Church

Crofton Road

Orpington

BR6 8JE

Bankers Clydesdale Bank

154-158 Kensington High Street

London

W8 7RL

National Westminster Bank (Friends)

High Street

Orpington

Hon Treasurer Victor Brittain-Wong

Hon Bookkeeper Stuart Tutt

Independent Examiner Martyn Burt BSc (Hons), ACMA, CGMA, ACMI
Adventus Accounting Solutions
Ashby Acres

Chapel Lane

Ashby-cum-Fenby

Grimsby

DN37 0QT

AIMS AND PURPOSES

St. Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Bimbi Abayomi-Cole, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church building of St Paul's Church, Hall, 55 Place Farm Avenue and 205 Crofton Road Orpington.

OBJECTIVES AND ACTIVITIES

Review of the year

The agenda for the council continues to be driven by the Vision for the church community at St Paul's adopted in 2009:-

To serve Jesus Christ: to serve His world

Seeking His presence with all at our disposal

Embracing His will for our lives

Reaching His world in love

Valuing His creation from his perspective

Enabling His children to come to Him

Through Prayer....God's Word.....Mission.....Worship.....Pastoral Care

Vicar's Report

The Vicar reported as follows:

2020 was a year of both incredulity and thankfulness to God.

Incredulity in that the Covid19 pandemic brought about what even the Second World War had not achieved, namely the closure of the church to public worship from March 20th to the beginning of July 2020. And even after re-opening for public worship, the health precautions put into place to ensure maximum safety for the congregation meant a much smaller number could attend than hitherto. Incredulity also because unlike the 1918 pandemic when many churches did close, this time the 'ban' on public worship applied nationally across the whole United Kingdom. Our departing Curate, Revd Dr Mark Lavender, left to go to his new post as incumbent without a formal induction service in his receiving church and no Sunday services taking place in the church.

Thankfulness to God is the second lens through which 2020 must be viewed. Firstly, no actual member of the congregation died from Covid19 for which we humbly thank God for undeserved mercy to us. Secondly, because despite the inability to meet together in church, the congregation could still worship together because of the technological changes which meant we could connect together in our homes via the internet.

Thankfulness to God, thirdly, because of the open-handedness of church members and non-members alike who gave generously in response to our urgent appeals in response to the

unexpected sudden closure of both church and church hall. The church was facing a difficult situation as church services and activities had had to cease from March 20th 2020. This meant that church income suffered immediately from lower income on two fronts. There was no physical congregation during the first lockdown and so no actual collections/offerings possible in church.

Secondly, Church Hall and Church room facilities could not be let out to generate the significant income stream that they usually provided. Indeed Hall rental payments made in advance of future bookings had to be steadily refunded throughout the period after Lockdown in March.

This meant that the PCC faced the difficult decision as whether to furlough some or all of our full/part-time church/preschool given the likely prospect of church members themselves facing worsening economic circumstances and reducing their giving. Through God's timely provision of a large donation at the time of decision, the PCC decided it gave us a platform to appeal to the church and community for more donations so as to maintain the staff in post and continue the outreach of the church.

The church rallied superbly through one-off donations as well as increased individual standing orders. It meant we were able to buy the necessary equipment and buy in staff/volunteer training so as to provide online services and offer pastoral care to the church and community right from the early weeks of the first lockdown.

The staff, aided by some of our great volunteers, have enabled the work of the church to carry on in the form of

A, Online services – see our church website for the YouTube services which have had healthy numbers of viewers for a church of our size.

B, Connecting with the Youth and Children – through provision of their own online group sessions not just on Sundays but also during the week. The feedback from parents has been incredibly positive as their teenagers were kept connected and cared for through group ZOOM sessions and the interaction of the staff with both parents and children. This was invaluable as the young people have been suffering from their isolation and not being able to go to school. Mental health benefits have been incalculable as more teenagers joined in online weekly than would have probably attended in person in normal times.

C, Connecting with adults/the elderly – our staff were brilliant in coordinating a whole team of volunteers to be in regular contact with members of the church and those who are linked through our community groups, e.g. Seniors Lunch Club and our drop-in Tea and Chat. They set up a phone line for those without computers to listen to sermons online as well as ensuring people were connected by weekly or fortnightly calls. Those without computers also had church weekly communications/magazines delivered by hand/post so they were kept up to date and connected. Harvest bouquets were delivered to the bereaved and older members of the church as part of keeping them connected.

All in all, the generosity of the church body has enabled the church to carry on providing much appreciated worship services, online-fellowship opportunities (house groups), and pastoral care to the community by not shutting down completely during the first lockdown or subsequently.

So many have enabled the life of the church to continue and flourish through 2020 but we need to thank a few in particular whose specific contribution in enabling us to go online on weekdays/Sundays with either pre-recorded material or livestreaming should be highlighted : From our volunteers on sound/camera Dave Armstrong, Edmund Boyden, Nick Gorman, Malcolm King, Songyan Sui, those helping on projection Rachael Boyden, Dennis Chapple, Oksana Davis, Maureen Omamogho, and, not least, helping with website/wifi, Neil Jeremy. From our staff Eden Parris, Helen Stiff, Mark Sanger, Mandy Tutt.

Our thanks also go to our indefatigable PCC Standing Committee comprising Richard Birtwhistle (DCHW) Ed Boyden (DCHW until 2020 APCM), Victor Brittain-Wong (Hon Treasurer) Sue Jeremy (PCC Sec), Chris Stern (LLM), Songyan Sui (CHW until 2020 APCM) and PCC for all their input during this dystopian year!

REPORTS FROM ST PAUL'S ORGANISATIONS 2020

Band of Brothers

Prior to the first Lockdown, Band of Brothers held a very successful weekend away. 23 men attended and the speaker was Richard Thomas from St John's Tunbridge Wells. The weekend was a real blessing to everyone who attended and a chance for men to have some fun, fellowship and creative challenges based on Taskmaster. In addition, we have kept up via Zoom and there have been lots of 1 to 1's between men enabling them to stand with each other and create disciples. This has been encouraged as it has remained within the restrictions.

Stephen Read

Bereavement Team

Due to the restrictions of the pandemic, the bereavement team have been unable give any talks, hold any teas or to meet. A number of the team has stepped down, leaving vacancies. The Annual Memorial Service was held in February and visits have been made on the first anniversary of bereavements, supported by phone calls where it has not been possible to make a personal visit.

Sarah Lacaille – Pastoral Assistant – Bereavement ministry

Church Warden's Report (Incorporating Site Committee Activities)

After Lockdown began in March 2020, the main focus, apart from ongoing essential minor repairs, has been, firstly, adjusting the church to cope with the safety requirements necessitated by the Covid19 pandemic, and, secondly, installing and enabling the church to go online whether with services, either pre-recorded or livestreamed.

Songyan Sui (CHW until 2020 APCM) along with Ed Boyden was a key part of the team doing the AV installation while Richard Birtwhistle was heavily involved with our Office Administrator, Helen Stiff, in drawing up risk assessments. Our particular thanks to Helen for her day to day work in ensuring both services and hirers respected distancing and other requirements. AS RB continues in his role as DCHW, he is looking at the site with a view to catching up in 2021 on the many minor repairs needed as part of keeping the site in good order.

Richard Birtwhistle

Deanery Synod

The February meeting was held at St. Paul's, and was an opportunity for the Area Dean, Rev. John Musson, to introduce the newly appointed Diocesan Secretary, Matthew Girt.

Our November meeting, held on Zoom, was hosted by All Saints Church, when we welcomed their newly appointed Vicar, Rev. George Rogers.

At this meeting a report was given by Archdeacon Julie Conalty, on the Independent Inquiry into Child Sexual Abuse. Abi Hiscock, the Archdeaconry Diocesan Growth Enabler, spoke on 'Called to Grow - enabling our Churches in pandemic times'. We then had an opportunity to share any ideas that have been tried. We also had time to learn of other matters, including the retirement of Rev. John Tranter at Chelsfield, in April/May 2021.

Voting papers for the General Synod would be sent to Deanery Representatives.

The date of the next meeting was not given.

Cyril Kinch

Friends of St Pauls - Planned Giving

Despite the difficulties presented last year, the number of Standing Order givers slightly increased in 2020, with an average 73 donating every month. We have also seen our average monthly standing order income modestly increase, which is a wonderful trend especially during the pandemic with congregation attendance greatly affected.

For regular givers, the 'Friends' account is the best way to pay in via standing order or by individual payment, the details are:

FRIENDS OF ST. PAULS CHURCH CROFTON,

Bank Account 14 05 74 33

Sort Code 60-16-03

However please let me know your address details so that we can claim Gift Aid on your payment. Details are available via the website, church office, church foyer or just by phone or email

The Gift Aid Scheme makes a big difference to charity donations and St Paul's has continued to benefit 25% on every Gift Aided donation. Many people have also got used to the idea of signing an envelope when making donations.

We will issue new Gift Aid forms for 2021, so please remember to complete and return them

Simon Stewart

House-Groups

House Groups like other church meetings/services went overnight from meeting in person to meeting on the soon to be ubiquitous Zoom though not all groups were able to cope with this technological transition. The important thing was 'connecting' and groups did this through a variety of methods: Phone calls ; Zooms for Weekly / fortnightly group; Socials with Worship; Socials with Prayer; Bible Studies ; Catch up after church for virtual coffee; Going on walks with members of home groups within the guidelines; WhatsApp groups particularly when people are in times of difficulty and need prayer.

Thank you to home group leaders, Zoom hosts and everyone involved for muddling through as best they could to stay connected with the resources, technology, and abilities they had! What helped most were regular, intentional and personal contact in whichever form it took, e.g. a phone call, a private message of encouragement, a card through the door, alongside the multi person forums on WhatsApp, Zoom and Facebook.

Mark Sanger

LPF

Like most other church activities, the Ladies Prayer Fellowship began to meet online during the first lockdown. Our mission, however, remains the same: to support the ladies of the church through prayer. Each month, we pray for the needs both within the fellowship, the wider community of St Paul's and beyond. We regularly receive encouraging testimonies of answered prayer, for which we give God the praise and glory. It is always a real joy to hear how people have been ministered to through our prayers. We have continued the practice of having a passage to reflect on for the entire year. Since July, we have been reflecting on the words of David in Psalm 145. Each month, we reflect on two or three verses and use those to inspire our prayers.

The restrictions due to Covid-19 have impacted us all in various ways and it is good to be reminded to 'look up' as we gaze upon the face of Jesus. Verses 13 and 14 of Psalm 145 have been particularly comforting during this past year: "Your kingdom is an everlasting kingdom, and your dominion endures through all generations. The LORD is trustworthy in all he promises and faithful in all he does. The LORD upholds all who fall and lifts up all who are bowed down." We also have a monthly 'Love Letter' to keep us in touch with one another between meetings and which is especially helpful to those who, for whatever reason, miss a meeting. We welcome all ladies who are part of the St Paul's community to join us. There is no pressure to pray out loud: you are invited simply to 'be' in the Lord's Presence.

Unfortunately, due to the restrictions, we were unable to retreat to The Oast Houses in Northiam, East Sussex in 2020, but we remain hopeful that we will be able to gather together in July 2021. To find out more, please contact Lyn Rowles.

Lyn Rowles MBE

Oasis

Like most church activities, Oasis moved online following the first lockdown. It has been a great joy to be able to meet up in this way: to see each other and catch up on each other's news. We have moved to a new slot: 3pm on the first and third Thursdays of each month which has been working well. We have supported and kept in touch with those who are not online and it has also been encouraging to welcome new members to our new format. Speak to Lyn Rowles if you'd like to find out more

Lyn Rowles MBE

Open the Book

Unfortunately due to the current Covid pandemic we have been unable to share our assemblies at Darrick Wood Infants School. The school has been very touched with the way that St. Paul's has kept in touch with them especially the emails which were sent out at Christmas. A huge thank-you must go out to the amazing team who have volunteered. We do hope we can go back at some point in the future.

Rachael Boyden

Pastoral Care Team

We have had a pastoral care team for many years at St Paul's, made up of Pastoral Assistants (Sarah Lacaille and myself) and Parish Visitors (Buck Biggs, Val Burnett, Sheila Chapple, Cyril Kinch, Lyn Rowles, Sally Thame), and, of course Bimbi. Many others have been part of the team in the past, and their role is to represent the church (and ultimately Jesus!) in providing pastoral support and care to those who need it.

Since the pandemic began, we have welcomed many extra pairs of hands (and ears) to enable us to keep in touch with more members of our church, lunch club and local community who are feeling more isolated as a result of the restrictions. Extra help has come from Duncan Cameron, Keith Foot, Debbie Hale, Ali Heath, Ellie Mitchell, Clare Mooney, Steve Read, Lauranne Varney and Ally Willis.

Our team make regular phone calls to chat and share news and to offer to pray with or for people, depending on their situation. At present we are in touch with well over 100 people and it has been a great way to keep connected with people who we may only see once a fortnight at lunch club, and with some of our regular congregation who will still be unable to come to church long after the lockdown restrictions are lifted.

At Christmas, alongside the lunch club team, we delivered a Christmas prayer and candle to each of our contacts, and many were able to finally put a face to the voice on the end of the telephone which they really appreciated.

I would like to publicly thank this amazing team for all they are doing to show God's love and care to our community, for building friendships with people they didn't even know before lockdown, and offering to pray with them too. Many of the team have had their own family illnesses and concerns to deal with, and yet they have continued to be God's hands and feet, (and His ears!) at this time.

Our work in its current form is also a tribute to Brian Rowley, who wrote a report on Pastoral Care a few years ago and recommended we hold a central record and have a coordinator for visitors and callers so that nobody falls through the cracks. At the start of the March 2020 lockdown, before we had discovered Zoom, we had time to pull this together and hope to maintain this as the ministry grows.

If you or someone you know, would like to receive a regular call from one of our team, please email me or the church office and we will arrange for someone to call.

Mandy Tutt

Prayer Ministry

During the first 3 months of 2020, we were blessed to have a faithful team of prayer ministers to draw from and who ministered at the 10.15 service on Sunday mornings. With the subsequent lockdowns and several of our members shielding, prayer ministry was very much on an ad hoc basis. However, during such services, it was of great comfort to those who came needing prayer. We continue to thank God for the many answered prayers praying for His wisdom in the year ahead.

Anthea Abayomi-Cole

Prayer Visiting

Due to the restrictions of the pandemic, we have been unable to co-ordinate any prayer visiting.

Pre-School

My name is Georgina and I am the new preschool manager, I took over in August 2020 and wish Kay Ives well in her retirement.

So far it has been an extremely busy year with some challenges that as a team the preschool has overcome, while continuing to provide a high standard of care for the children. With changes to Bromley funding and Covid-19 challenges we hope to break even by the end of the financial year. We are currently operating at approx. 75% capacity and we have 4 children on the waiting list to join us at Easter. Our attention now turns to advertising and building a waiting list for September 2021.

We are as ever grateful for all the help preschool receives from the committee especially the new parent committee members who have already raised valuable funds to purchase preschool tablets to bring communication and learning journals online.

Moving forward it is hoped we can develop a lunch club on a Wednesday to bring revenue and additional hours to the preschool.

Georgina Palmer-Drury

Seniors

It was with regret that as a precaution, the lunch club scheduled for the end of March, was cancelled. At the time we anticipated an early return, but the Lockdown came shortly after our decision.

Sadly, the Garden Party, Holiday Club and subsequent lunches, have been missed. However, the Management Team, together with the Pastoral Care Team, have done their best to keep in touch with our members, usually by making telephone calls; and we know that individual members have also supported each other, via the telephone and online.

The Lunch Club Management Team have had a number of Zoom Meetings, at one of these it was suggested that a small gift and a card be delivered to our Seniors (about 80), at Christmas, this was extended to Tea and Chat members, and all Seniors at St Paul's. The gifts, a scented candle and Prayer Card, and a Christmas card were delivered by hand, where possible, in order to have a face to face contact. It was suggested to the recipients that they light the candle, and say the prayer when they had their Christmas Dinner. The scheme went well and the gifts were well received. Many thanks to all those involved in putting together the gifts and delivering them. Something similar is being prepared for Easter.

Our hope is that the lunches and other activities will resume as soon as circumstances permit.

Pam Farr, Cyril Kinch.

Sister Act

Due to the restrictions of the pandemic, Sister Act has been unable to meet or conduct any activities.

Diana Stewart

Tea & Chat

Due to the lockdown and pandemic, Tea and Chat ceased meeting at the end of February/beginning of March. Under normal circumstances we meet weekly on a Friday afternoon in the coffee lounge for tea, cake and conversation. We would also go out for cream teas a few times during the year and a Christmas lunch in December, but of course this year that has not been possible. I have been keeping in touch with folk on a regular basis by telephone. We are looking forward to meeting together again as soon as the situation permits.

Val Burnett

Welcare in Bromley

As your parish reps for Welcare in Bromley, we last met with other church representatives back in February 2020!

Despite the challenges presented by the current pandemic, Welcare in Bromley have continued to actively support children, young people, and families, over the past year. Working closely with local schools and partner agencies, in addition to their general work they have managed to provide specific support for 34 families, facing issues ranging from isolation, mental health, and domestic abuse concerns, plus ongoing finance and housing issues during lockdown.

Christmas 2020, St Paul's generously gave (in the absence of the toy and carol service), £450 towards the work of Welcare, and this, coupled with other donations from St Paul's, provided just over £2000 towards their work in 2020, for which Welcare are extremely grateful - so thank you to every one for their generosity and wonderful on-going support.

Bryony Stern and Diana Stewart

Youth & Children's Work

The year 2020 has been very different for all of us, and after a fairly 'normal' start within our YCT work, the covid-19 pandemic and subsequent lockdowns and restrictions meant we have had to continually adapt our work to meet the needs of our children, teenagers and families. Our aim has stayed the same just the way in which we have gone about it has changed. We hope this report gives you a flavour of what we have been up to.

The year started well, and on our first morning back at Toddlers we welcomed in 122 people aged from 0-80! The group had been thriving, and although we haven't been able to meet since March, we have kept in touch via regular emails and WhatsApp groups and have sent out information of events they may be able to join in with from home.

Our Football Academy also started the year well with numbers up in the early 20s each week. This has not resumed as yet due to the lockdowns, and we are considering the way forward with this group.

Although 4 of our planned residential trips were postponed due to Covid, back in February we were able to have a weekend away with our older teenagers at West Watch. Storm Dennis raged around us as we nestled snug in our accommodation in the heart of the Ashdown Forest. It meant we couldn't go out, but we were able to play a life-size version of Cluedo, where we were the characters, and as it turned out, Storm Dennis was slain by Colonel Mustard in the kitchen with his lethal weapon of choice ... a welly! Our teaching centred around our need to have a personal relationship with Jesus, and the whole of the group joined in with discussions as we looked at people Jesus met and the impact an encounter with Him had on their lives and those around them. We also had opportunities to be still and listen to what God might be saying to us, and at one point the only noise to be heard (apart from Dennis storming around outside!) was the sound of pens scribbling down the words that came to them as they listened to God's heart for them.

Looking back, the timing of this weekend was perfect. In less than a month we were all locked down, but many of our non-church teenagers chose to join us for our online Cell group and we are sure that being part of our family at West Watch made them feel comfortable enough to do this.

Shortly after this trip, the covid-19 pandemic took hold with the first lockdown and the ongoing restrictions and we found ourselves moving much of our work online. We have been able to provide a form of Sunday worship for our children and families throughout the year and in a number of different and evolving ways. We began by pre-recording the session and making it available on YouTube alongside our main service, and these recordings included some teaching, a quiz of some sort, worship with actions by members of our team, and a family prayer slot. We also launched our 'Take Heart' gallery where families could send in photos of things they had been doing, or crafts they had made in relation to our teaching, and this was a nice way of keeping people connected.

Later on in the year we developed a live family church service in the Hall where families sat at a safe distance in the building, and others joined us on Zoom. During another lockdown in November, we recorded two short videos each Sunday, which were available on YouTube. One for children and their families, and one for our teenagers. We then met on Zoom to look at this teaching in more detail with a chance to chat, pray and play games with each other. Latterly we have all met on Zoom for Family Church on Sunday mornings. We all start off together and then the teenagers break off into their own 'room' with their leaders while children stay in the main 'room' with theirs.

We planned to be able to run (if needed) our "Locked In Holiday Club" in October half-term online. We filmed all the cast action back in September so that families could watch these recordings at

home before joining groups on Zoom. We did go online and delivered craft bags to each household in advance and provided them with instructions and YouTube 'how to' videos, as well as a daily workout from Steve the Tiger and rather messy baking videos from Cookie. The theme revolved around a modern day version of Noah on the Ark, where all the cast were locked in with a load of smelly animals, and the teaching focussed on what we could learn from characters in the Bible who had gone through their own Times Of Difficulty (we called them TOD talks) and how God was always with them and equipped them to get through every situation well. Our youth band under Eden's leadership led all our worship which was pre-recorded. We renamed them Eden and the Animals, and they dressed up in animal onesies and led us beautifully. Being online had the added benefit that many parents got to sit in on the teaching and some of the sessions too and our hope is that they found the message as relevant as their children did.

In September we had the joy of witnessing two of our teenagers getting baptised and confirmed. Under the regulations at the time the services had to be kept small so it was just their families and friends from PUSH able to support them, although their extended families were able to watch online.

The baptisms were a follow on to our regular midweek groups which have run throughout the year on Zoom. The PUSH cell group began by following The Bible Course from the Bible Society and we had quite a few non-church teenagers join us for what was a very interesting and challenging course. PUSH also have weekly socials where we have played a variety of games together and it has become an important part of our week as we catch up with each other and have some fun. Our final one at Christmas saw us delivering party bags in advance with props and ingredients for them to take on some challenges and create an 'alternative' 3 course meal out of the contents, and we had a lot of fun together as we rounded off the year.

The children have also enjoyed midweek groups for different age brackets, meeting at either junior school aged children or infant and preschool aged children for games, worship, chat and prayer. As well as these separate groups, we've also had online Zoom sessions for all Junior Church children together. At Praise Party the focus is on Praising God through singing and dancing, while at Bake through the Bible the children bake a tasty treat and hear a story from the Bible that relates to it.

The year finished with an online Christmas. As schools couldn't come into St Paul's for their usual carol concerts, we put together a short Christmas message for schools where we talked through all the characters of the Christmas story and said a prayer at the end. This was presented in a very animated way by Dave Armstrong and Sue Gray, two of the regular 'Open the Book' assemblies team, and the schools were grateful to receive the videos which were used in parent mails and classrooms in the lead up to Christmas.

We also filmed weekly Advent Reflections for our YouTube channel and pre-recorded the nativity and entire Christingle Service so that those who couldn't make it into church could watch from home. We know that for many, Christingle is the only time they come to church in the entire year, and it was important we made this service accessible. Quite a few came and collected Christingle kits in advance, and all were able to watch close up as baby Jesus (Buck and Paul's Biggs' grandson Ezra) wriggled in the video. We still ran a 'live' service on the night, and those who came sat at household tables and built their own Christingles as well as watching the nativity and hearing the reflection.

As we reflect back on the year we are so grateful to God for giving us the inspiration and ideas to keep connecting with others, and for the gift of technology which has enabled this. We would also like to emphasise that the Youth & Children's Team isn't just us 3, but a large group of fantastic leaders, coaches and helpers who are committed to sharing God's love with our children and teenagers and encouraging them to grow in their relationship with Jesus. Although it has been

challenging to move everything online we couldn't have done it without the prayers, encouragement and support of this ministry from our wider church family. Thank you, church!

Mark Sanger, Mandy Tutt and Helen Stiff

FINANCIAL REVIEW 2020

The financial operations of the PCC are consolidated in the financial statements for St Paul's Church, which are shown below. Within these consolidated accounts we also retain a special focus on two areas of the Church, the first being the Pre-School and the second the Church Hall. To aid understanding the consolidated picture is described below with more detail available on pages 24 - 36. In addition, there is a brief summary of both the Pre-school and the Church Hall financial position below with further detail provided in notes 12 and 13, of the accounts pack.

In Summary, the overall consolidated position for 2020 was a significant surplus of £36.5k, (compared to a very small surplus of £442 in 2019), for which we continue to give thanks to God's for his generosity and for all those who have given time, talents, and/or money, in support of St Paul's as we continue to serve our community and those who worship at St Paul's.

St Paul's Church – Consolidated results (pages 24 - 36)

Incoming Resources

Total Incoming Resources for St Paul's was £388.3k, down on last year by £23.4k

Unsurprisingly during the COVID pandemic, income for church activities (£8.4k vs £26.9k) and activities for generating funds (£94.6k vs £119.9k) were substantially lower than last year. Some of these reductions were offset by a reduction in related costs. The largest revenue source for St Paul's Church continues to be Voluntary Income from our church members, which in total amounted to £284.0k, an increase of £19.6k compared to 2019. This figure includes Planned Giving (standing orders and envelopes) which this year amounted to c£142k. Though we had some standing orders amounts reduced or cancelled but there were also increased giving by others and the average number of standing order remained unchanged.

Collections at services were down by £5.3k, the 2020 figures includes several regular online donations by those unable to attend services in person. Other Voluntary Income was up by £23.5k, mainly from one-off donations. A legacy of £6k was received by pre-school (and shown under Legacy in Voluntary Income in the accounts).

Resources Expended

Total expenditure at £352.7k was significantly lower (£58.7k) than 2019. Restrictions on activities led to reductions in most areas of expenditure, particularly staff costs and maintenance. The subject of possibly furloughing some staff were discussed by the PCC but a decision was made not to furlough any member of staff as they were required to help organise, plan and film some of the 'Live streaming of Online church services'. We increased our Diocesan Offer (previously Parish Share) contribution to the diocese (£84.3k) £4.3k higher than 2019 again due to new methodology introduced by the Diocese.

Charitable Giving is also included in this section and we continue to tithe our discretionary Income, (Restricted and Unrestricted income), and this year the figure was slightly lower at £31.7k compared to last year (c£34.7k), reflecting the lower income received and in particular lower levels of special collections at services.

Summary Financial Position for Pre-School and Church Hall (Notes 12 & 13)

Pre-School

We are very fortunate to have a high-quality **Pre-School** activity associated with St Paul's which is managed by its own Management Committee and has a membership which reflects both the ownership by the church and the partnership with parents and staff. In 2020, the Pre School achieved a loss of £6.1k (after allowing for the rental of the Hall £5.1k but excluding the legacy income of £6k). Income was lower at £65.9k (£6k lower than 2019), and expenditure was almost similar to the previous year. The Pre-School remained open during the spring lockdown as per the government guidelines to have pre-school open for children of essential workers. However, there were reduced number of children attending due to the lockdown. This is an excellent result especially given the difficulties with the new funding regime introduced in 2018 by the Government.

Kay Ives retired at the end of the 2019/2020 term and a new Pre-School manager; Georgina Palmer-Drury was appointed and started in August 2020. We remain very blessed that the preschool continues to be highly valued, and our thanks continue to go to Kay Ives and Georgina Palmer-Drury who now manages the school, and to her team and to Alex Slors as Treasurer.

Church Hall

Apart from pre-school, very few regular hirers and no casual hirers were able to use the **Church Hall** after the March lockdown. Hence income (£8.8k including payments for pre-school) was down by £19.2k. This was partially offset by some reduced costs, but overall the hall made a loss of £6.7k compared to a surplus of £8.1k in 2019.

FUTURE PLANS

The amazing response by our church members/supporters alike during the pandemic when normal services effectively stopped gives us great hope going forward and thankfulness to God. In the short term, we will have to monitor the situation carefully as one off donations may not be repeated in 2021 but we are confident of God's provision to cover what we hope will be an expanding ministry in the years to come.

We intend to focus on Pastoral Care as a vital building block in terms of enabling Mission as the effort we have made in 2020 to keep people connected have reminded us that connecting is at the heart of Mission.

RESERVES POLICY

The PCC has a responsibility to ensure that its reserve funds are maintained at a sufficient level so as to be able to cover the day to day operations of the charity in the event of short term fluctuations in income, and to provide for identifiable potential areas of unplanned capital expenditure. There are also occasions when those funds need to be used to further the objectives of the charity.

To this end the PCC aims to ensure that sufficient funds are retained in our bank accounts so as to cover three months operating expenses, assuming no income is received during this time (this would

be an amount of £94.0k). Longer term we plan to move towards six months' worth of reserves for this purpose (which would be a sum of approximately £188.1k).

All designated and restricted funds are held as cash in interest bearing accounts by the Diocesan Board of Finance as Custodian Trustee with the PCC responsible for the management of the funds as managing trustee.

At the 2020 year end the Designated Unrestricted Reserve Funds excluding property, totalled £68.1k (£60.3k in 2019). The PCC are aware that this level falls below the current reserves policy and will be addressing this matter during 2021.

GOING CONCERN

The PCC regularly reviews the financial position and other indicators of growth and health and considers that the organisation may be regarded as a going concern for the foreseeable future. We prepare a financial budget each year and we continue to see church attendance grow with many of our ministries flourishing.

At the start of the Lockdown, the PCC were made aware that there may be significant impact to income as churches were not allowed to open and venue hire bookings cancelled. The Standing Committee kept a regular check on the finances with month by month forecast planning. Despite the Covid-19 pandemic, there was an overall increase in voluntary giving which more than covered for the drop in income from venue hire and together with reduction in costs, St Paul's ended the year with a surplus in 2020.

We recognise that the pandemic continue to affect income in 2021 and lockdown easing in stages ending in June 2021, the 2021 budget contains no substantial increases in expenditure. The PCC will continue to monitor the income and costs carefully.

RISK POLICY

The PCC regularly reviews the risks incurred by its operations and activities to ensure there is no exposure to unacceptable levels of risk and to comply with the requirements of our insurers. Where appropriate professional advice is sought to provide the PCC with the information it requires to manage the risks on behalf of the charity.

The church has adhered to the government and Church of England guidelines on keeping safe against Covid-19 taking all necessary precautions, such as regular cleaning, social distancing, use of face masks and hand sanitisers etc. as identified from the risk assessments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Church Electoral Roll and Attendance

As at 31 December 2020 there were 184 (192 in 2019) parishioners on the Church Electoral Roll, 92 of whom do not reside in the parish.

PAROCHIAL CHURCH COUNCIL

The Parochial Church Council (PCC) is a registered charity (number 1129564) and PCC Members are Trustees. PCCs are governed by two pieces of Church of England legislation, these are: **The Parochial Church Councils (Powers) Measure 1956** as amended. This defines the principal function, or purpose, of the PCC as “promoting in the parish the whole mission of the Church” and **the Church Representation Rules** (contained in Schedule 3 to the Synodical Government Measure 1969 as amended) which provides guidance as to governance procedures and regulations. The PCC meets bi-monthly except during August and December.

Membership of the PCC is open to all those whose names appear on the Electoral Roll of the Parish at the time of the Annual Parochial Church Meeting and to those who are licensed by the Bishop; hold certain ex-officio offices; or membership of a Deanery, Diocesan or General Synod.

During the year ended 31 December 2020 the following served as members of the Council:

Ex-Officio

Incumbent The Revd Canon Bimbi Abayomi-Cole

Curate None

Licensed Lay Minister Mr Christopher Stern

Churchwarden Mr Songyan Sui (until 2020APCM)

Hon. Dep. CHW Mr Richard Birtwhistle

Mr Ed Boyden (until 2020APCM)

Elected to the

Deanery Synod Mr Cyril Kinch

Elected Members

Mrs Anthea Abayomi-Cole

Mr David Armstrong

Mrs Valerie Burnett
Mr Richard Birtwhistle (Deputy Churchwarden)
Mr Victor Brittain-Wong (Treasurer)
Mr Dennis Chapple
Mrs Pippa Clow
Mr Neil Jeremy
Mrs Sue Jeremy (PCC Secretary)
Mrs Nicolene Platt
Mr Stephen Read
Mr Songyan Sui

The PCC operates through a number of sub-committees, which meet between PCC meetings and which provide regular reports to the PCC.

a. Standing Committee

Required by the Synodical Government Measure 1969 to transact the business of the Council between meetings subject to any directions by the Council. It also oversees the detailed financial management information provided by the Treasurer; prepares financial advice for the PCC including the Budget; and considers requests for expenditure outside the agreed budget.

b. Site Committee

Responsible for the maintenance of the site including the church, hall and 205 Crofton Road; providing support for the churchwarden in the discharge of his responsibility for the fabric of the church building; and managing all premises for the generation of funds for the charity.

c. HR Committee

Responsible for ensuring good HR practice is followed through appropriate HR systems and practices.

d. Pre-School Management Committee

Responsible for the management of the Pre-School and its staff in accordance with statutory regulations and in so as to ensure that it is financial self-supporting and provides a high quality learning environment for the children who attend.

SAFEGUARDING

The Parochial Church Council acknowledges its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) and confirms that it has complied with this duty. The Parochial Church Council has adopted the Safeguarding Policy Statement of the Church of England entitled 'Promoting a safer church' published in 2018 for the House of Bishops of the General Synod of the Church of England.

Compliance with this policy is achieved through the appointment of qualified and experienced Safeguarding Officers (Ali Lavender till April 20, Annie Harrington from April 20 and Vanessa Lake) and through regular and appropriate risk assessments as well as training of appropriate personnel.

The leadership of the church have continued to keep up to date with their Safeguarding training. Written guidance is available for the members of the pastoral team who carry out home visits. The names of the Safeguarding Officers are clearly on display on our Weekly Bulletin, in our Church Magazine, and on the website. We continue to be vigilant, to adhere to Diocesan guidelines when running groups and recruiting team members and ensure our volunteer teams understand the regulations and how to respond if they are concerned for the welfare of anyone in their care.

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Supporting Charitable Organisations

31 March 2021

Independent Examiner's report to the Member/Trustees of St Paul's Crofton

I report on the accounts for the year ended 31 December 2020 which are set out on the pages following.

Respective responsibilities of the Trustees and Independent Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees 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; and
- 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 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 the trustees concerning any such matters. 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

Since the gross income for the year exceeds the amount provided in section 143(3) of the Act, I confirm that I am qualified to act as an Independent Examiner under the provisions of that section of the Act and that my qualifications are set out as below.

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; 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.

Yours sincerely



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St Paul's Church, Crofton
Consolidated statement of financial activities
for the year ended 31 December
2020

		Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Incoming resources	Notes				
Voluntary income	2	271,855	12,172	284,027	264,387
Activities for generating funds	2	94,589	-	94,589	119,918
Income from investments	2	1,198	102	1,300	588
Income from Church Activities	2	8,477	-	8,477	26,956
		<u>376,119</u>	<u>12,274</u>	<u>388,393</u>	<u>411,849</u>
Resources expended					
Church activities	3	254,108	12,086	266,194	323,112
Fundraising trading costs	4	86,442	-	86,442	87,729
Bank Charges		<u>84</u>	<u></u>	<u>84</u>	<u>566</u>
		<u>340,634</u>	<u>12,086</u>	<u>352,720</u>	<u>411,407</u>
Net incoming resources		35,485	188	35,673	442
Transfer between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>35,485</u>	<u>188</u>	<u>35,673</u>	<u>442</u>
Balance at 1 January		<u>1,095,045</u>	<u>37,100</u>	<u>1,132,145</u>	<u>1,131,703</u>
Balance at 31 December		<u>1,130,530</u>	<u>37,288</u>	<u>1,167,818</u>	<u>1,132,145</u>

St Paul's Church, Crofton
Consolidated balance
sheet
as at 31 December 2020

	Notes	2020 £	2019 £
Fixed assets			
Unrestricted designated property assets	6a	886,925	886,925
		886,925	886,925
Current assets			
Deposits at Diocese	6b	93,695	85,849
Debtors	7	36,104	11,500
Cash at bank and in hand	6c	173,702	167,857
		303,501	265,206
Creditors: amounts falling due within one year	8	(22,608)	(19,986)
Net current assets		280,893	245,220
Total assets less current liabilities		1,167,818	1,132,145
Net assets		<u>1,167,818</u>	<u>1,132,145</u>
Funds			
Unrestricted	10	175,484	147,740
Unrestricted designated reserves	10	68,121	60,380
Unrestricted designated property assets	10	886,925	886,925
Restricted reserves	10	37,288	37,100
Total Funds		<u>1,167,818</u>	<u>1,132,145</u>

The notes on pages 26 to 36 form part of these accounts.

Approved by the Parochial Church Council on 7 April 2021

PCC Chairperson



St Paul's Church, Crofton
Notes to the consolidated financial statements
for the year ended 31 December 2020

1 Accounting policies

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions.

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts- in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalized cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

- Land Nil
- Fixtures & Fittings 20 years
- Computers 3 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

Investments

Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end. Other investment assets are included at PCC's best estimate of market value. As at the date of these financial statements, there were no investments.

Short term deposits

These are the cash held on deposit either with the Rochester Diocesan Board of Finance or at the bank.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the Trustees' report. As at the date of the financial statements, designated funds have been shown separate from general unrestricted funds, but can be used for any purpose of the PCC. When money is earmarked for a designated purpose it is made clear that funds not used for that purpose may be used for any purpose of the PCC.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. As at the date of these financial statements, there were no endowment funds.

2 Incoming resources	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
Voluntary income				
Standing orders	140,462	2,340	142,802	142,469
Income tax recoverable	32,492	585	33,077	37,993
Gift aided donations	37,803	2,500	40,303	26,872
Collections at services	15,205	-	15,205	20,516
Other donations (inc. disc fund)	45,893	747	46,640	36,537
Legacies	-	6,000	6,000	-
	<u>271,855</u>	<u>12,172</u>	<u>284,027</u>	<u>264,387</u>
Activities for generating funds				
Rent: 55 Place Farm Avenue	16,445	-	16,445	17,940
Church hall	3,731	-	3,731	21,921
VCR and Church Forecourt	8,481	-	8,481	7,972
Pre-school	<u>65,932</u>	<u>-</u>	<u>65,932</u>	<u>72,085</u>
	<u>94,589</u>	<u>-</u>	<u>94,589</u>	<u>119,918</u>
Income from investments				
Short term deposit Interest	111	-	111	102
Diocesan deposit Interest: hall	92	-	92	77
Restricted reserve funds	-	102	102	102
Bank Deposit Interest	<u>995</u>	<u>-</u>	<u>995</u>	<u>307</u>
	<u>1,198</u>	<u>102</u>	<u>1,300</u>	<u>588</u>
	Unrestricted	Restricted	TOTAL	TOTAL

	Funds £	Funds £	2020 £	2019 £
Income from Church Activities				
DBF fees	1,828	-	1,828	5,478
PCC fees	1,424	-	1,424	3,145
Magazines	102	-	102	325
Lunch club	212	-	212	1,410
Children and Youth	937	-	937	9,125
Events (excluding C&Y)	3,925	-	3,925	6,064
Miscellaneous	<u>49</u>	<u>-</u>	<u>49</u>	<u>1,409</u>
	<u>8,477</u>	<u>-</u>	<u>8,477</u>	<u>26,956</u>
Total incoming resources	<u>376,119</u>	<u>12,274</u>	<u>388,393</u>	<u>411,849</u>

3 Resources expended

Church activities

Diocesan offer	84,300		84,300	80,000
Salaries, pension and NI	91,229	8,840	100,069	117,002
Clergy Expenses	4,901		4,901	10,799
Music and AV	2,590	2,500	5,090	9,365
Lunch club	242		242	660
Discretionary fund	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,890</u>
	<u>183,262</u>	<u>11,340</u>	<u>194,602</u>	<u>222,716</u>

	Unrestrict ed Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
Charitable giving Relief Development Agencies				
Christian Aid	1,500	-	1,500	1,500
Rochester DBF Poverty and Hope	500	-	500	500
Oasis Trust	1,080	-	1,080	1,080
Tear Fund	2,004	-	2,004	2,004
Compassion UK (YJC collections)	327	-	327	300
Open Doors	52	172	224	1,500
Release International	250	-	250	250
	<u>5,713</u>	<u>172</u>	<u>5,885</u>	<u>7,134</u>
Grants				
C Jacob	2,400	-	2,400	2,400
Ambassadors Football	3,000	-	3,000	3,250
Grants from Hardship Fund	-	-	-	125
Other grants	-	-	-	50
	<u>5,400</u>	<u>-</u>	<u>5,400</u>	<u>5,825</u>
Home Mission, Church				
Bromley Welcare	1,800	230	2,030	1,800
Childrens Society	500	-	500	500
Church Army	600	-	600	600
New Wine Trust	1,000	-	1,000	1,000
Friends of Rochester Cathedral	20	-	20	20
Orpington Christian Counselling	650	-	650	650
Rochester Cathedral Trust	200	-	200	200
Kick Academy	350	-	350	350
London City Mission	600	-	600	600
Eastgate (NKCC)	2,000	-	2,000	2,000

Bromley CAP	500	-	500	500
Bromley LATCH	450	-	450	450
Crisis	52	172	224	987
	8,722	402	9,124	9,657
Other Charities				
Demelza House	250	-	250	250
Friends of PRU Hospital	600	-	600	600
Friends of Orpington Hospital	400	-	400	400
Kings College Hospital Charity	200	-	200	200
Mildmay Mission Hospital	400	-	400	400
Bromley Mind	700	-	700	700
Orpington Samaritans	700	-	700	700
St Christopher's Hospice	1,080	-	1,080	1,080
Royal Star & Garter Homes	52	-	52	596
Shelter	52	172	224	487
	4,434	172	4,606	5,413
Missionary Societies				
Bible Society	50	-	50	50
CMS	3,600	-	3,600	3,600
Agape	3,000	-	3,000	3,000
	6,650	-	6,650	6,650
Total: charitable giving	30,919	746	31,665	34,679

	Unrestrict ed Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
Church running expenses				
Insurance	3,427	-	3,427	3,317
Heat & light	6,135	-	6,135	7,279
Water	630	-	630	689
Cleaning	1,556	-	1,556	1,989
Buildings and Housing	5,449	-	5,449	14,776
Sanctuary supplies	290	-	290	435
Grounds	2,880	-	2,880	4,145
Visiting clergy	114	-	114	50
	<u>20,481</u>	<u>-</u>	<u>20,481</u>	<u>32,680</u>
Other parish costs				
Children and Youth	1,682	-	1,682	10,954
Training	2,203	-	2,203	1,801
Subscriptions & copyright fees	1,052	-	1,052	960
Office, administration and governance	9,291	-	9,291	9,167
Parish events (excluding C&Y)	2,149	-	2,149	7,943
Miscellaneous	3,069	-	3,069	2,212
	<u>19,446</u>	<u>-</u>	<u>19,446</u>	<u>33,037</u>
Total: church activities	<u>254,108</u>	<u>12,086</u>	<u>266,194</u>	<u>323,112</u>
4 Fundraising trading costs				
55 Place Farm	3,987	-	3,987	3,153
Church hall expenses	15,544	-	15,544	19,984
Pre-school	66,911	-	66,911	64,592
	<u>86,442</u>	<u>-</u>	<u>86,442</u>	<u>87,729</u>
Bank charges	84	-	84	566
Total resources expended	<u>340,634</u>	<u>12,086</u>	<u>352,720</u>	<u>411,407</u>

5 Employment Costs

	2020	2019
Total wages and salaries		
Church	£100,069	£117,002
Pre-School	£62,860	£60,422
Total	£162,929	£177,424
Full-time equivalent		
Church	3.1	3.4
Pre-School	2.6	2.6
Total	5.7	6

No staff were included in the government furlough scheme.

Included within the above figures are the pension costs for staff as per contractual arrangements. There were eight employees with a pension within the Church Workers Pension Scheme which is a group pension scheme. Under FRS102 it is necessary to include the scheme deficits as a liability of the employer. However, as a group pension scheme it is not possible to determine the relevant amounts relating to these individuals and therefore no additional liability is shown other than the payments made during the year. The most recent valuation of the relevant scheme was completed in 2016. More information can be obtained from the PCC treasurer.

5a Related Party Transactions.

	2020	2019
Total donations made by PCC members	£54,900	£39,200

Mrs A Abayomi Cole (PCC) is married to the Vicar, and is noted as potential interested party for certain expenditure

6 Unrestricted designated property assets

a

	Land and buildings	
	2020	2019
	£	£
Cost		
At 1 January	886,925	886,925
At 31 December	886,925	886,925
Depreciation		
No depreciation has been provided on these assets for either the current or the preceding year	-	-
Net book value	886,925	886,925

The property assets comprise the properties of the Church Hall, 205 Crofton Road and 55 Place Farm Avenue and are shown at the deemed cost under FRS15 transitional provisions under which the property valuations have not been updated. The insurance policies of February/March 2020 valued the rebuild cost of 205 Crofton Road and 55 Place Farm Avenue as £213,051 and £267,604 respectively. The Church Hall is now insured under the same policy as the Church building, so no separate valuation is available. The most recent valuation in 2018 was £827,161

There are no other assets owned by the church included within this fixed asset note

	2020	2019
	£	£
6b Deposits at Diocese		
Balance at 1 January	85,849	78,030
Movement	7,540	7,539
Interest	306	280
Balance at 31 December	<u>93,695</u>	<u>85,849</u>
There were no other deposit or investment holdings held		
6c Bank Account Balances		
	2020	2019
	£	£
Church	140,903	140,077
Pre-School	20,909	21,116
Friends of St Pauls	11,890	6,664
	<u>173,702</u>	<u>167,857</u>
7 Debtors		
	2020	2019
	£	£
Pre-School	86	235
Friends of St Pauls (Tax reclaim)	33,069	11,265
Residential Centres	2,211	-
Other Debtors	738	-
	<u>36,104</u>	<u>11,500</u>

8 Creditors	2020 £	2019 £
Governance	560	540
Pre-School	600	1,060
Hall deposits	600	700
Residential Fees	3,125	-
External Giving paid after year end	8,674	8,963
Clergy Expenses claimed after year end	7,585	8,366
Other Creditors	<u>1,464</u>	<u>357</u>
	<u>22,608</u>	<u>19,986</u>

Due to the COVID pandemic, several residential events planned for 2020 were cancelled. Money had already been received from individuals and much of this was retained to be used for the corresponding events in 2021 or 2022, although it can be returned to the individuals as requested. The amount is shown as Residential Fees under Creditors. In a similar way money which had been paid to centres and retained for future events is shown as Residential Centres under Debtors.

9 Funds

Restricted Funds

Organ Renovation Fund

Money given for organ repair and renovation including regular maintenance charges

Music Group Keyboard Fund

Money given for purchase of new keyboard/stage piano

Worship Leader and Salaries Fund

Money given to support worship leader and other salary costs

Projector and AV Fund

Money given to pay for replacement projector and screen and other audio-visual equipment

Youth and Children specific funds

Money given for specific purposes within the youth and children's ministry

Hardship Fund

Money given to support individuals in financial hardship at the discretion of the vicar and churchwardens

Pre-school Legacy Fund

Legacy received for the benefit of pre-school

Specific Away Giving Fund

Money given in support of specific other charitable entities

Designated Funds

Church Repair Fund

Funds set aside by the PCC and held by the Diocese for repair and maintenance of church building

205 Crofton Road Repair Fund

Funds set aside by the PCC and held by the Diocese for repair and maintenance of 205 Crofton Road

Church Hall Repair Fund

Funds set aside by the PCC and held by the Diocese for repair and maintenance of church hall

Vicar's Discretionary Fund

Money given to be used at discretion of the vicar

Property Assets

Book value of church hall, 205 Crofton Road and 55 Place Farm Avenue

10 Summary of Fund Movements

	Balance	Incoming	Resources	Transfers	Balance
	31/12/19	Resources	Expended		31/12/20
	£	£	£	£	£
Unrestricted	147,740	368,378	- 340,634	-	175,484
Unrestricted designated reserves					
Church Repair Fund	18,441	2,439	-	-	20,880
205 Crofton Road Repair Fund	7,338	412	-	-	7,750
Church Hall Repair Fund	27,325	4,861	-	-	32,186
Vicar's Discretionary Fund	7,276	29	-	-	7,305
Property Assets	886,925	-	-	-	886,925
Total Designated Funds	947,305	7,741	-	-	955,046
Total Unrestricted Funds	1,095,045	376,119	- 340,634	-	1,130,530
Restricted reserves					
Organ Renovation Fund	24,944	100	-	-	25,044
Music Group Keyboard Fund	527	2	-	-	530
Worship Leader and Salaries Fund	5,915	2,925	- 8,840	-	-
Projector and AV Fund	822	2,500	- 2,500	-	822
Youth and Children specific funds	2,345	-	-	-	2,345
Hardship Fund	2,547	-	-	-	2,547
Pre-school Legacy Fund	-	6,000	-	-	6,000
Specific Away Giving Fund	-	747	- 747	-	-
Total Restricted Funds	37,100	12,274	- 12,087	-	37,288
Total Funds	1,132,145	388,393	- 352,721	-	1,167,818

11 Summary of Assets by Fund	Unrestricted	Restricted	Total
Tangible fixed assets	886,925		886,925
Current assets	266,213	37,288	303,501
Liabilities falling due within one year	<u>(22,608)</u>	<u></u>	<u>(22,608)</u>
	<u><u>1,130,530</u></u>	<u><u>37,288</u></u>	<u><u>1,167,818</u></u>

12 Pre-School

Figures for Pre-School are included in these consolidated financial statements; money paid by Pre-School to the church account for use of the hall has been deducted from both Pre-school expenditure and Hall income. The figures below show the financial position for Pre-School, Church Hall and Church overall (including Church Hall, but excluding Pre-School) including the payment from Pre-School for use of the hall.

Pre-school	2020	2019
Income	65,932	72,085
Expenditure excluding payment to hall	66,911	64,592
Payment to hall	5,104	6,186
Expenditure including payment to hall	72,015	70,778
Net income	<u>(6,083)</u>	<u>1,307</u>
Pre-school net assets at year end	14,394	20,477
Legacy	6,000	-
Pre-school net assets at year end	<u>20,394</u>	<u>20,477</u>

The legacy is shown in the accounts under Restricted Voluntary Income. The amount is held in the Pre-School deposit account.

Church Hall

	Hall 2020	Church including Hall 2020	Hall 2019	Church including Hall 2019
Income excluding pre-school payment	3,731	322,461	21,921	339,764
Pre-school payment	5,104	5,104	6,186	6,186
Income including pre-school payment	8,835	327,565	28,107	345,950
Expenditure	15,544	285,809	19,984	346,815
Net income	<u>(6,709)</u>	<u>41,756</u>	<u>8,123</u>	<u>(865)</u>