

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, Lorraine 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 opened 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



Martyn Burt

B.Sc.(Hons), ACMA, CGMA

adventus accounting solutions

Ashby Acres

Chapel Lane

Ashby-cum-Fenby

Grimsby

DN37 0QT

e-mail: martyn.burt@btinternet.com or adventusaccounting@btinternet.com

Telephone: 07523 6229679

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
		<u>886,925</u>	<u>886,925</u>
Current assets			
Deposits at Diocese	6b	93,695	85,849
Debtors	7	36,104	11,500
Cash at bank and in hand	6c	<u>173,702</u>	<u>167,857</u>
		303,501	265,206
Creditors: amounts falling due within one year	8	<u>(22,608)</u>	<u>(19,986)</u>
Net current assets		280,893	245,220
Total assets less current liabilities		<u>1,167,818</u>	<u>1,132,145</u>
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>
	Unrestrict ed	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

6b Deposits at Diocese	2020 £	2019 £
Balance at 1 January	85,849	78,030
Movement	7,540	7,539
Interest	306	280
	<hr/>	<hr/>
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	<hr/> 11,890	<hr/> 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	<hr/> 738	<hr/> -
	<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><u>22,608</u></u>	<u><u>19,986</u></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>