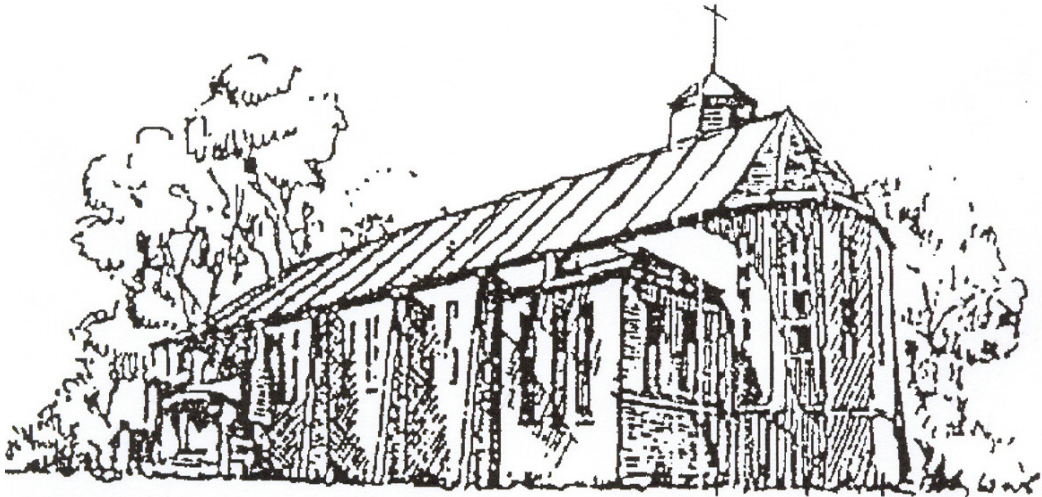


St. Swithun's Church

Purley



Report and Financial Statements of the Parochial Church Council for the Year Ended 31st December 2020

Registered Charity No. 1130779

May 2021

St Swithun's Church, Purley

Report of the Parochial Church Council for the Year Ended 31st December, 2020

Administrative Information

St Swithun's Church is located at the junction of Grovelands Road and Downlands Road, Purley. It is part of the Diocese of Southwark, within the Church of England. Since 15th June 2005 St Swithun's has shared an incumbent priest with the neighbouring parish of St Mark's, Woodcote. In February 2018, the Diocese approved the United Benefice of St Swithun, Purley and St Mark, Woodcote and the incumbent at that time, Rev'd Fiona Weaver, was declared Vicar of the United Benefice. The two parishes remain independent of each other, with each parish retaining its own Parochial Church Council (PCC) and responsibility for its own finances. They do, however, cooperate in matters of common interest, and join together for some worship services, such as their respective Patronal Festivals

Correspondence may be addressed to the Secretary of the PCC:

Mr Paul Sandford, 16 Downlands Road, Purley, CR8 4JE

Members of the PCC who have served between 1st January 2020 and the date of approval of this report are:

<i>Vicar & Chairperson</i>	Rev'd Fiona Weaver	
<i>Churchwardens</i>	Mrs Doreen McCollin Ms Hazel Game	
<i>Deanery Synod Representatives</i>	Mrs Joyce Joko-John Mr Ivor Hewitt Mr Paul Sandford Mr John Yorke	<i>until 30th November 2020</i> " <i>from 1st December 2020</i> "
<i>Elected Members</i>	Mrs Evangeline Alli Mrs Jenny Blair-Ford Mr Charles Blair-Ford Mrs Joyce Joko-John Mr Robert Page Dr Anne Rourke Mr Paul Sandford Mr John Yorke	<i>from 1st December 2020</i> <i>Treasurer</i> <i>until 30th November 2020</i> "

Structure, governance & management

The PCC is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure. The PCC is a charity registered with the Charity Commission (number 1130779). The Trustees of the charity are the members of the PCC.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Swithun's the membership of the PCC consists, ex-officio, of the Vicar; the churchwardens and the Deanery Synod representatives; together with the PCC members who are elected by those members of the congregation who are on the parish Electoral Roll. All who attend our services/members of the congregation are encouraged to register on the Roll and to stand for election to the PCC and as churchwardens.

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including decisions on how the funds of the PCC are to be spent. New members receive information on the workings of the PCC.

Given its wide responsibilities the PCC has a number of committees, each dealing with a particular aspect of parish life. These, and their Chairpersons, are:

Mission & Growth	Revd Fiona Weaver
Communications	Paul Sandford
Fabric	Vacant
Hall	Robert Page
Pastoral	Vacant
Social	Elisabeth Sandford
Stewardship & Finance	Robert Page
Worship	Revd Fiona Weaver

Purposes and Objectives

St Swithun's PCC has the responsibility of cooperating with the Incumbent in promoting in the parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the church building, the church hall and the surrounding grounds; and for ensuring that the parish's finances and accounting records are in good order.

The PCC is committed to providing our members and parishioners with the maximum opportunity and encouragement to worship God, to commit their lives to Him, and to share the love of Jesus Christ in word and action so that others become His followers. Our services and worship aim to put faith into practice through prayer and scripture, music and sacrament. To facilitate this, it is important that we maintain the fabric of our Church and Church Hall.

When planning our activities for the year, we have considered the guidance published by the Charity Commission on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

Vicar's Annual Report to the APCM – May 2021

As always, I will start with thanks and also, this year, add congratulations to everyone who has helped ensure that our church has been kept alive and kicking during these difficult times. There have been steep and fast learning curves particularly in the technology department. We should all be proud and thankful for what we have achieved. To say this year has had its challenges would be an understatement: I want to acknowledge the huge loss many have borne in this past year and the personal struggles I know many are continuing to go through. We have said goodbye to dear friends and family members in ways that we would not have chosen. I know some have experienced lasting damage to their health, and many have faced isolation. As hard as all this has been these situations have highlighted to me what a caring community, I am blessed to be the vicar of and to serve St Swithun's.

I also acknowledge the privilege of presiding at the funerals of much-loved members of this congregation. Their presence will be missed greatly. On a personal level I have felt supported throughout the year. My thanks go to standing committee and PCC who, on a number of occasions, have responded when I have been 'thinking things through', particularly in ensuring that all the relevant local, national and Church of England ever-changing policies, procedures and guidelines were implemented and adhered to.

The PCC continued to meet on Zoom and I am grateful for Robert's financial acumen in keeping a beady eye on our finances and keeping us afloat by steering us through this difficult year. Thanks also to the gardening group and to Nick Mottram and the building committee for looking after the fabric and grounds of our beautiful church.

There was a time when not even I was allowed to enter any of our buildings. Seeing the doors shut and unwelcoming was not easy for any of us. Which is why we put up posters and a prayer tree. This resulted in some meaningful conversations with passers-by and comments on social media. As soon as we were given permission it was a priority to open for private prayer. Thank you to all who made that possible and also the next stage, for public worship over Christmas and Easter. We have regularly had good numbers of people participate in worship locally and from different parts of the UK and Europe. On the other hand, there have been a significant number unable to join for worship because they do not have access to technology. My thanks to all who have ensured we have kept them 'in the loop' as much as possible. Not everything has been possible, yet it is amazing what has been achieved!

Our Sunday worship moved from 3 services in 2 churches each week, to one Agape service on Zoom, initially from the vicarage and then to services live from either St Swithun's or St Mark's and now to 2 services one continuing to be available on Zoom. My thanks to Barry Rourke for his technical advice, patience, and support. My thanks also to Julian and Richard, initially for preaching via Zoom and then from church when possible. It has not been easy for any of us to get our sermons finished in time for my weekly emails. I have been moved by the number of people who have said having them available to read at home has helped them consider/understand our sermons more. My thanks to Gillian Hope for continuing to encourage our singing group to flourish, for her flexibility in our constantly changing worship and helping us with choosing music. It has been so wonderful to again hear live music in church. It has also been wonderful to walk into church and see flowers again thanks to Val Purcell and the flower team

I know it has not always worked having people read the lessons or lead intercessions from home, thank you for your patience. It has been important to me to ensure as many as possible were able to contribute to our worship.

All this has been a severe challenge to our resources and our finances and thank you to all those who have continued to give their support, and in some cases increased their support, so that the work of the parish could go on.

As for me, I continue to be on the Deanery and many of you know that I volunteered to be a delivery driver for the Food Hub at the beginning of the first lockdown. I have since also become a trustee of the Food Hub. I was also appointed chair of trustees to Toc H and All Hallows Trust.

As many have said, it is true to a certain extent that nothing will be the same again. Once we emerge from this time of transition that Covid-19 has brought upon us, our world, our benefice, our community and each one of us will inevitably be different. The pandemic has reminded us that church is more than buildings and worship more than services. Parish life and ministry beyond Covid will be different. It will be more about meeting people where they are and

sharing the Gospel in the world outside. Much more like the early church and in some ways in every era when it was at its best. Once we have come through, I suspect that some of our activities will have gone for ever, others will return in a new form. All sorts of new things, some of which have not even yet come to us, will become important features of what we do together.

The essentials of our life together in worship, fellowship and service will remain similar – just experienced in different ways for the new world that lies beyond. As I said in my last report:-

“As we come through this pandemic life will be quite different. To face this in a positive way, I am suggesting that we use the previous Mission Action Plan as a reminder of our previous ideas and use it to move towards thinking about these four areas, both as individual parishes and as a Benefice. To create a simpler shorter document that keeps us focused, is realistic and achievable and, most importantly, recognises that we have an ever-decreasing small group of active people doing much of the work.

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

2- Commerce: Generating finance via enterprise, and creatively extending mission.

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

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

Please consider which area you might be able to contribute to!”

In so many ways we are in good shape! We are open to face whatever awaits us! However we have a number of challenges to face in the year ahead. I know how many of you are struggling, some are anxious, some have been damaged by Covid-19, directly or indirectly. I know we will continue to support and encourage one another, particularly the most vulnerable amongst us.

We must continue to be kind, to be patient, to exercise self-discipline for the sake of others, to forgive one another when the pressures make us act out of character, to cling on to the hope that is within us for the sake of the world, to make sacrifices where necessary for the common good.

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

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

Your Vicar and friend, Rev’d Fiona

Achievements and Performance - Review of the year

Covid 19 Pandemic From the start of the first national lockdown on 23rd March, and for the rest of the year, all our normal activities were severely disrupted by the many (and frequently changing) rules imposed by both the national government and the church authorities. For most of the remainder of the year worship services, weddings and funerals in church were not permitted, committees could not meet in the normal way, and all normal activities in the Church Hall were prohibited. When worship services were allowed, for a very few weeks in the autumn, social distancing had to be maintained, records of those attending had to be kept, and no singing was permitted (except by a small choir). All of these restrictions had a severe effect on the life of the church, and also on our finances.

Fortunately, we were able to mitigate these effects by the use of the Zoom video-conferencing platform, which allowed us to hold virtual services, and also virtual committee and PCC meetings. With the exception of only a very few, all of our members had access to computers or mobile phones, and so were able, in this way, to continue playing their part in church life.

Clergy Rev'd Fiona Weaver continued to lead and inspire us throughout the year.

Worship and prayer A range of services are offered, during the week and over the course of the year, that we hope our community find not only helpful and reassuring but also inspiring and challenging. Our pattern of regular worship continued unchanged from that followed throughout 2019, until all worship within the church building was prohibited. There were no weddings, wedding blessings, baptisms or funerals at St Swithun's during 2020.

Music Gillian Hope continued to play at our services at the start of the year, and again during the six weeks when services in church resumed.

House Groups The Thursday evening house group intended to meet weekly during Lent, but only managed one meeting before Covid-19 restrictions made further meetings impossible. Regular monthly meetings resumed, using Zoom, at the end of April, and continued for the rest of the year (except December). Towards the end of the year the York course 'Caring for Creation' was started.

Children and Youth Messy church began lock down with simply sending out monthly craft ideas and then progressed to online craft sessions via Zoom. These have proved to be fun and much less mess for leaders to clear up!

Friday Café The Friday Café ceased operating when Covid-19 restrictions caused the termination of the ballet classes in the hall. It was not able to restart during the Autumn term.

Pastoral Care Reverend Fiona continued to visit Purley View and Amberley Lodge Nursing homes, when allowed in 2020. Members of the Singing Group have been unable to visit Homes in 2020. Pastoral Committee supports Fiona in making contact with people who are in need.

St Swithun's has had, for many years, a special relationship with the residents of Carlene House and Manor House (residences for adults with learning difficulties or special needs). Many of the residents have regularly attended our Sunday services, and social events. All these contacts had to be discontinued with the arrival of the Covid-19 pandemic, although a few of the Carlene House residents were able to use Zoom to join our on-line Sunday worship.

As well as the Pastoral Committee, many members of the congregation also participate in all aspects of Pastoral Care including the Parish Links scheme which has been running for 26

years. Many of the original Links still deliver the Parish Newsletter twice a year, and also Christmas Services cards. These are important aspects of the Church's Pastoral outreach to the whole Parish. However, the number of Parish Links is dwindling with resignations owing to relocation or infirmity. Therefore, more volunteers from the Congregation are sought for each distribution.

Safeguarding Children and Vulnerable Adults Jenny Blair-Ford continues as our Safeguarding Officer. Safeguarding is a standing item on the PCC's Agenda and as such is discussed at every meeting. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults).

The Ladies' Circle Because of Covid, the Ladies' Circle has not met since before Easter 2020. They hope to be able to get back together again when it is safe. Numbers will, it is thought, be somewhat reduced with several members moving away and the sad passing of some members of long standing.

The Christmas Parcels Scheme has been operating for over 40 years, supporting people in need in poorer areas of Southwark Diocese by distributing parcels of food, vouchers, toys and gifts. Damaris Weller coordinated this effort but the practicalities were complicated by Covid restrictions. Instead of one Packing Morning, a rota of volunteers worked individually for 90 minutes each, achieving 67 parcels for 84 adults and 39 children. Coplestone Refugee Centre requested trays of groceries for Peckham Food Hub instead of family parcels (Redhill Food Hub helped with extra tins). Surplus toys went to the Salvation Army.

Night Shelter This year St Swithun's were unable to host the shelter for the full period due to the pandemic. We only opened overnight for 4 Friday's at the end of February and beginning of March, welcoming up to 14 homeless guests into the church hall. They were each given a warm welcome; a hot dinner; a bed for the night; a cooked breakfast the following morning; and a sandwich lunch to take away when they left at around 8 a.m.

Purley Food Hub was started by Churches Together in Purley & Kenley in January 2013, operating from Purley URC. St Swithun's congregation continue to support this, our members making weekly contributions. Damaris Weller coordinates our donations. The Vicar has been assisting the Hub as a driver, and has been appointed as a trustee of the charity.

Communications During 2020, the Communications Group did not meet, due to Covid-19 restrictions and consequential lack of usual activities for communicating. There were, therefore, no general distributions of Newsletters and Church festival notices to the community via Parish Links. The limited Group activity during the year included: updates to the website, St Swithun's Facebook site, church notice boards were maintained and posters were produced. The Gmail emailing facility stswithunspurley@gmail.com was maintained and comprised our main avenue of communication during the year.

Social Committee The Film Club was active at the beginning of the year, and films were shown in the Carter Room (with refreshments), however this and other planned social activities came to an end with the start of the first national lockdown. They remained in abeyance until the end of the year, with no early prospect of a resumption.

Ecumenical Relationships The church is an active member of Churches Together in Purley and Kenley, our local ecumenical church grouping. Hazel Collis has, until this year, represented St Swithun's in the lay group. Activities organised by CTPK include the Week of Prayer for Christian Unity, Good Friday Walk of Witness, an open-air Sunrise Service on Easter Day, Scones and Songs of Praise, and the Purley Food Hub. With the exception of the

Purley Food Hub, these activities did not take place in 2020 because of the Covid-19 restrictions.

Electoral Roll The roll underwent its annual revision in 2020 and the revised roll consisted of 55 names. This was a net loss of 4 names since the previous year.

Deanery Synod Two members of the congregation were elected to sit on the Croydon South Deanery Synod, for a three-year term. This provides the PCC with an important link between the parish and the wider structures of the church.

Buildings and Grounds Maintenance As with all other aspects of church life, the work of the Fabric Committee was greatly affected by the Covid-19 pandemic, and the resulting restrictions on our activities. All activities in the Church Hall were halted with the first lockdown, and the income from rentals also ceased. It was therefore decided early in March that all work on both buildings, except for essential maintenance, should be put on hold.

At the end of June, Nick Mottram tendered his resignation as chair of the Fabric Committee, due to an impending move of house, together with a need for many improvements to the new home. It is hoped that Nick will be willing to resume the chair once sufficient progress has been made with the work on the new home.

In the Church, as noted in last year's report, the planned improvements to the sound system were carried out early in 2020, but we were only able to enjoy the improvement on a few occasions before the church was closed due to the pandemic, and then again for a few weeks in the autumn when we were able to resume some services – until the second lockdown intervened. The planned repair and redecoration of the ceiling of the nave remain on hold.

The five-yearly inspection of the electrical system was carried out by Skilton Electrical. No faults requiring immediate or urgent attention were found, but a few faults do need attention and some require further investigation. These will all be addressed in due course.

In the Church Hall, despite some progressive easing of lock-down restrictions during the summer, there was no resumption of activities until the second week of September, when Penny Parks ballet school was able to start its Autumn Term. In order to avoid mingling of incoming and outgoing students during the changeover between classes, a one-way system was instituted whereby students leaving were required to exit via the patio doors and use the fire-escape path. This required some urgent repairs to the handrail, and extra external lighting to ensure safe use of the path after dark. The start of the second national lockdown on 5th November meant that the ballet classes had to be terminated, having only functioned for six weeks of the planned ten-week term. The hall remained out of use for the remainder of the year.

Late in August a failure in the water supply pipe between the meter and the building was detected. As excavation to locate the point of failure was not practicable, a new supply pipe was installed, just two days before the start of the ballet classes.

In the Grounds, due to Covid-19 restrictions, and sometimes inclement weather, the garden maintenance group was only able to meet as a group on a few occasions. Members of the group have, however, worked on their own as opportunity arose. As a result of their combined efforts, and those of our paid gardener Brian Flynn, the grounds have been maintained in reasonably good condition throughout the year.

A safety inspection of all mature trees in the grounds was due to be carried out in 2020, but the contractor selected failed to carry out the work. An alternative contractor will now be sought.

Financial Review

The financial statements for 2020 (which accompany this report) show clearly that the lockdowns and other restrictions, both on our own church activities and on the use of the Church Hall by renters, have resulted in some serious damage to our finances.

The most significant result to note is that there was a deficit in the General Fund of nearly £10,000 (Note 5 to the Financial Statements). In other words, our regular income (from pledged giving, collections at services, other donations, hall rents, and income tax refunded under the Gift Aid scheme) was £10,000 less than our expenses of operating as a church. Our expenses, of course, include our largest single expense item - our contribution of £44,000 to Southwark Diocese's Parish Support Fund, which is our contribution to paying the total costs of sustaining the clergy across the diocese – salaries, pension contributions, housing costs, and training.

We are fortunate in having fairly substantial reserves. Other parishes in the diocese are not so blessed, and many have found it impossible to continue to pay their contributions to the Parish Support Fund in full. Bearing this in mind, and knowing also that the financial reserves of the diocese itself are not as large as they would like, we felt that reducing our own payments was not an option we should take. Some of the smaller items of expenditure, like gas, electricity and cleaning bills, were of course reduced, but while the total outgoings from the General Fund were reduced by £6,400, our total income fell by £19,500.

This is the first time in more than thirty years (and quite possibly the first time ever) that we have had a deficit in the General Fund. In normal years we expect to have a surplus of £4,000 to £6,000, and this is used to pay for major maintenance of, and improvements to, our buildings, and to help fund our annual donations to charities. The reversal of this surplus into a £10,000 deficit has serious implications for the future.

The largest component of our loss of income was the income from hall lettings. This income (after deduction of hall running costs) fell by £12,500. There was also a fall of £5,000 in pledged giving receipts, and of £1,400 in collections at services. It is pleasing to be able to say that, for the most part, the pledged giving contributions made by Standing Order have continued unabated throughout the year. The only exceptions to this were a few members living some way outside the parish who, having had to give up driving due to advancing years, felt they needed to transfer their attendance and financial support to their local parish churches, which were within walking distance of their homes. Pledged giving contributions made by members using the weekly envelopes did fall, by nearly half - a loss of £700.

Two points come out of all this.

- Our financial reserves have taken a hit of £10,000. There is an urgent need to rebuild them.
- The pandemic has demonstrated that we are very dependent (and probably too dependent) on the income we receive from hall rentals.

Given the continuing uncertainty as to when we will be returning to anything like normality, it has seemed rather futile to try to prepare budgets for 2021. We will continue to avoid any unnecessary expenditure, and to proceed on the basis that our reserves remain adequate, if depleted. Ballet classes have already been able to restart, with the prospect of a full summer

term, and one other regular user has restarted. In July 2020, at a time when it was still reasonable to hope that things would be returning to normal by the end of the year, we pledged a 2% increase in our contribution to the Parish Support Fund in 2021. We are continuing to make our full contributions, with reasonable confidence that this will remain possible throughout the year.

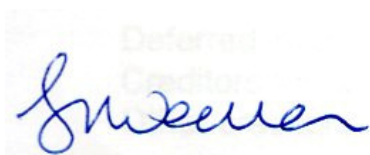
Financial Risk Management

The financial risks facing the PCC were discussed by the Stewardship and Finance Committee during 2016. The controls which are in place to manage those risks were also reviewed. The conclusions of this review were outlined in our earlier report dated April 2017. A further review should be carried out during 2021.

Policy on Reserves

The PCC's policy on Reserves was fully explained in our earlier annual report dated April 2010. There have been no changes to that policy

Approved by the Parochial Church Council on 5th May 2021, and signed on its behalf by:



Rev'd Fiona Weaver,
Vicar of the United Benefice of St Swithun, Purley, and St Mark, Woodcote

Independent Examiner's Report to the PCC of St. Swithun's Church, Purley

I report on the accounts for the year ended 31st December 2020, which are set out on pages 11 through 21.

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

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

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

Independent Examiner's Statement

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

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



Andrew Harker, FCCA
57, The Fieldings, Southwater,
Horsham, W. Sussex RH13 9LZ

26th May, 2021

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2020

Statement of Financial Activities for the year ended 31st December, 2020

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	Funds 2019 £
Incoming Resources					
Incoming resources from donors					
- pledged giving	25520			25520	30526
- other collections at services	327	351		678	2263
- income tax recoverable	6836	264		7100	8170
- donations	1121	767		1888	5175
- legacies					
Incoming resources from activities					
- fees, magazine, rent, refreshments	1054			1054	2087
- hall lettings	9974			9974	25490
- fund raising activities		688		688	3041
Incoming resources from investments	3900	50		3950	4060
Other income		1400		1400	
Total incoming resources	48732	3520		52252	80812
Resources Expended					
- costs of fund-raising		162		162	332
- grants		6396		6396	6479
- costs directly relating to the work of the church;					
(i) diocesan assessment	44040			44040	43600
(ii) other recurring expenses	13814			13814	21034
(iii) fabric and equipment	9653			9653	18720
- governance costs	200			200	252
Total resources expended	67707	6558		74265	90417
Net incoming resources	-18975	-3038		-22013	-9605
Transfers between funds	-6676	6676			
Gains on Investments (unrealised)	6917		1158	8075	18502
Net Movement of Funds	-18734	3638	1158	-13938	8897
Balances brought forward	141491	10595	16840	168926	160029
Balances carried forward	122757	14233	17998	154988	168926

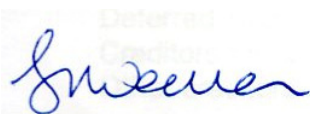
St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2020

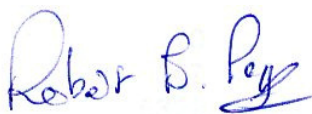
Balance Sheet as at 31st December 2020

	2020		2019	
	£	£	£	£
Fixed Assets				
Tangible fixed assets (see Note 2):		0		0
Investments				
Central Board of Finance (CBF)				
Investment Funds - at market value	107493		100577	
Richards Trust - Investments at market value	17998		16840	
Total fixed assets		125491		117417
Current Assets				
Sundry Debtors (see Note 3)	6101		16730	
Cash at Bank - Current	5715		5599	
United Trust Bank - Deposit	21355		30753	
Central Board of Finance - Deposit	2969		5103	
Total current assets		36140		58185
Total Assets		161631		175602
Current Liabilities				
Sundry Creditors (see Note 4)	6643		6676	
Total current liabilities		6643		6676
Total Assets less Current Liabilities		154988		168926
Funds Employed (see Note 5)				
Unrestricted funds	122757		141491	
Restricted funds	14233		10595	
Endowment funds	17998		16840	
Total funds employed		154988		168926

Approved by the Parochial Church Council on 10th February 2021, and signed on its behalf by:



Rev'd Fiona Weaver, Vicar



Robert Page, Treasurer

The notes on pages 13 through 21 form part of these financial statements.

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2020

Note 1: Accounting Standards and Policies

The accounts have been prepared using the accruals method of accounting. Their presentation incorporates the 2015 Statement of Recommended Practice ("SORP") and the Financial Reporting Standard 102 ("FRS 102") for Charities.

The statements have been prepared following the model set of accounting policies given in the Guidance Notes issued by the Diocesan Accounts Group, with the following variations:

- Funds raised by fund-raising activities are accounted for gross, except when proceeds of independently-organised events are handed over to the treasurer net of the organiser's expenses;
- Individual items of equipment for use within the church premises or otherwise for the purposes of the PCC, and having a purchase price of £1600 or less, are written off when the asset is acquired.

Note 2: Tangible Fixed Assets

The tangible fixed assets of the PCC comprise the freehold land and building of the Church Hall. No value is placed on the Church Hall, since the PCC considers it to be inalienable property, based on functional considerations.

<u>Note 3: Debtors</u>	2020	2019
Pre-payments for goods and services	0	46
Accrued income	101	286
Income Tax recoverable	6000	15748
Other debtors	0	<u>650</u>
	£6101	£16730

<u>Note 4: Creditors</u>	2020	2019
Deferred income	0	0
Creditors for goods and services	331	347
Other creditors	6312	6329
	£6643	£6676

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2020

Note 5: Specific Fund Balances at 31st December 2020

		2020		2019
	See Note	£	£	£
Unrestricted Funds				
General Fund	6	0		0
General Reserve	below	2864		12545
Fabric Reserve	9	3072		4452
Social Committee Fund	below			793
Charities Fund	below			5883
General Purposes Legacies Fund	12.1	61444		66162
Lionel Ralph Legacy	12.2	39786		37226
Rev Donald Broad Legacy	12.3	15591		14430
			122757	141491
Restricted Funds				
Charities Fund	11	6109		
Pilgrim Fund	below			2707
Organ Fund	10	7625		7575
Christmas Parcels Scheme	8	499		313
			14233	10595
Endowment Funds				
Richards Trust	12.4		17998	16840
			154988	168926

Note:- The General Reserve has been debited by £9681 to balance the deficit on the General Fund.

The Social Committee Fund and the Pilgrim Fund have both been closed, and their balances transferred to the Charities Fund.

The Charities Fund has been redesignated as a Restricted Fund because fund-raising activities organised for its benefit are generally promoted on the basis that all proceeds will go to charities.

Note 6: General Fund Account

The General Fund receives directly all income of the PCC, only excepting donations made in support of external charities, proceeds of fund-raising events, and investment income generated by moneys held in certain other funds. All running and routine maintenance expenses of the church's buildings and grounds are charged to the fund, together with all expenses related to worship and the clergy, and the annual contribution to the Parish Support Fund of the Diocese of Southwark. The surplus of income over expenditure in the fund each year is transferred to the Fabric Reserve.

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2020

Note 6: General Fund Account

	2020 £	2019 £
Income		
Pledged giving	25520	30526
Income tax recoverable	6836	6866
Church collections	327	1759
Donations	1121	550
Total - Income from donors	33804	39701
Interest & Dividends	3540	3555
Hall rental income (net of expenses – Note 7)	4675	17275
Rent (Carter Room & church)	763	1312
Fees	192	395
After-service refreshments & Friday café	100	380
Total - Income from trading	5730	19362
Total Income	43074	62618
Expenditure		
Outside giving – transfer to Charities Fund		2500
Total - Grants		2500
Clergy expenses	740	664
Church upkeep - Insurance	2339	2399
Heating and lighting	1062	1497
Cleaning	459	610
Organ & piano maintenance	314	257
Minor repairs & maintenance	914	1308
Church Services- Chancel expenses	357	1155
Organists, music, choir	674	2092
Christian education expenses	0	29
Printing, postage & stationery	690	1778
Conferences and special events	0	73
Grounds	570	590
Sundry	214	236
Magazine - Printing, paper & postage	62	0
Churches Together in Purley & Kenley	120	132
Total - Church running expenses	8515	12820
Parish Support Fund	44040	43600
Stewardship expenses	0	0
Governance	200	252
Total expenditure	52755	59172
Deficit, balanced by transfer from General Reserve	-9681	
Surplus, transferred to Fabric Reserve		3446
	43074	62618

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2020

Note 7: Church Hall Income & Expenses

	2020		2019
	£	£	£
Income			
Income from lettings	9974		25490
Total income		9974	25490
Expenditure			
Gas & Electricity	1869		3094
Water	277		334
Cleaning	1937		4004
Gas appliance servicing & repair	415		370
Fire precautions	0		111
Music reproduction licence	73		71
Minor repairs and sundry	728		231
Total expenditure		5299	8215
Net Income		4675	17275

Note 8: Christmas Parcels Scheme Account

The Christmas Parcels Scheme aims to bring a little Christmas cheer to needy families and individuals in the poorer parts of the Diocese by providing gift packages of toys, treats and vouchers.

	2020		2019
	£	£	£
Income			
Donations	767		625
Income tax recoverable	192		180
Total income		959	805
Expenditure			
Groceries, vouchers, coins etc		773	651
Net income		186	154
Balance brought forward		313	159
Balance as at 31st December 2020		499	313

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2020

Note 9: Fabric Reserve Account

The Church Fabric Reserve exists to provide funding for the cyclical maintenance needs of, and if possible for significant improvements to, the church's buildings, furnishings and grounds.

	2020		2019
	£	£	£
Income			
Transfer from General Fund	<u>0</u>		3446
Total income		0	3446
Expenditure			
Replacement of water supply pipe	1380		
Refurbishment of lower hall toilet			3790
Felling and removal of dead trees			480
Replacement of four external notice boards	<u></u>		3670
Total expenditure		<u>1380</u>	7940
Net expenditure (income)		1380	4494
Balance brought forward		<u>4452</u>	8946
Balance as at 31st December 2020		<u><u>3072</u></u>	4452

Note 10: Organ Fund Account

The Organ Fund is based on a single generous donation made to provide funds for improvements to or major overhaul of our fine but ageing organ. The Fund is of course open to further donations.

	2020		2019
	£	£	£
Income			
Interest	50	50	145
Expenditure		0	0
Balance brought forward		<u>7575</u>	7430
Balance as at 31st December 2020		<u><u>7625</u></u>	7575

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2020

Note 11: Charities Fund Account

The PCC has set a target for its charitable giving. This is to give each year to charitable causes an amount equal to one tenth of the General Fund income. This target has generally been achieved in most years. Proceeds of fund-raising events such as the annual Plant Sale and the Patronal Festival barbecue are credited to the fund, together with any donations made specifically to the Fund. Additional moneys, sufficient to enable the target to be achieved, will be transferred from the General Fund to the extent that this is prudent.

	2020	2019
	£	£
Income		
Grant from General Fund		2500
Musical Evening		755
Plant Sales	420	1111
Parish barbecue (Patronal Festival)		556
Fish-and-chip supper evening		304
Shrove Tuesday lunch		79
Community Cinema	140	219
Souper Lunches	100	
Other	28	17
Balance transfer from Pilgrim Fund to close account	793	
Balance transfer from Social Committee Fund to close account.	2707	
Cancellation of accumulated debt to St Nicholas, Trincomalee	1400	
Total income	5588	5541
Expenditure		
Expenses of fund-raising events	162	332
Donations to charities from 2019 funds (see note 13.1)	5200	5200
Total expenditure	5362	5532
Net income	226	9
Balance brought forward	5883	5874
Balance as at 31st December 2020 - available for distribution (see Note 13.1)	6109	5883

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2020

Note 12: Legacy Funds

12.1 General Purposes Legacies Fund

All legacies received for the general purposes of the PCC are placed in the General Purposes Legacies Fund. It is the policy of the PCC that these funds should be reserved for significant improvements to the church buildings, grounds and furnishings, or to finance developments in the church's mission. Income generated by the funds is credited to the General Fund.

	2020	2019
	£	£
Income		
Donation – in memoriam Susan Zenthon		4000
Income tax recoverable		1000
Total Income	0	5000
Expenditure		
Improvements to sound system	8273	
Sealing seams in church copper roofing		10780
Total expenditure	8273	10780
Net expenditure	8273	5780
Increase in value of CBF Shares to 31.12.20	3555	8146
Balance brought forward	66162	63796
Balance as at 31st December, 2020	61444	66162

12.2 Lionel Ralph Legacy

Balance brought forward (market value of investments at 31st December 2019)	
1942 shares, CBF Investment Fund	£37227
Increase in value of investments	
Increase in value of CBF shares to 31.12.20	£2559
Balance as at 31st December 2020	£39786

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2020

Note 12: Legacy Funds (continued)

12.3 Rev. Donald Broad Legacy

The legacy from Rev'd Donald Broad was assigned by the P C C to set up a bursary fund for discretionary use by the P C C to assist with training or travel costs for clergy or laity on church business, and to assist younger members travelling abroad for charitable purposes.

	2020	2019
	£	£
Income		
Dividends received	349	339
Interest received	11	22
Total income	<u>360</u>	361
Expenditure	0	0
Total expenditure	<u>0</u>	
Net Income	360	361
Increase in value of CBF Shares to 31.12.20	801	1836
Balance brought forward	<u>14429</u>	12232
Balance as at 31 December 2020	<u><u>15591</u></u>	14429

12.4 Richards Trust

Balance brought forward (market value of investments at 31st December 2019)

878.49 shares, CBF Investment Fund **£16840**

Increase in value of investments

Increase in value of CBF shares to 31.12.20 **£1158**

Balance as at 31st December 2020

£17998

Note: The investments are held by the South London Church Fund and Southwark Diocesan Board of Finance, acting as Custodian Trustee

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2020

Note 13: Outside giving in 2019/20/21

13.1: Donations made from Charities Fund

	To be made in 2021 from 2020 income		Made in 2020 from 2019 income		Made in 2019 from 2018 income	
	£	£	£	£	£	£
Church Mission Society	600		600		600	
Purley Overseas Trust	600		600		600	
Croydon MIND	600		600		600	
Children's Society	600		600		600	
Queen Elizabeth Foundation	600		600		600	
Mary's Meals	600		600		600	
Purley Youth Project	1600		1600		1600	
St Nicholas Church, Trincomalee						
Total		5200	5200			5200
Available for distribution (Note 11)		6409				
Balance to be carried forward		1209				

13.2: Donations made from Special Collections

	2020		2019	
	£	£	£	£
Bishop of Southwark's Lent Call	363		331	
Royal British Legion Poppy Appeal	60		15	
St Mungo's			140	
Nightwatch			141	
Christingle				
Total		423		627