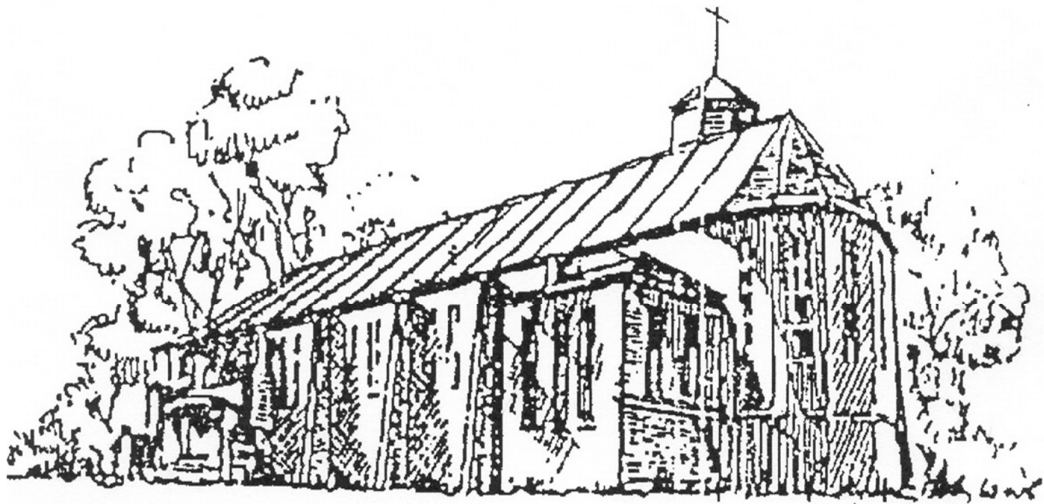


# **St. Swithun's Church**

Purley



## **Report and Financial Statements of the Parochial Church Council for the Year Ended 31st December 2021**

Registered Charity No. 1130779

**May 2022**

# St Swithun's Church, Purley

## Report of the Parochial Church Council for the Year Ended 31st December, 2021

### 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 Priest in Charge of both parishes 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 2021 and the date of approval of this report are:

<i>Vicar &amp; Chairperson</i>	Rev'd Fiona Weaver	
<i>Churchwarden</i>	Ms Hazel Game Mrs Doreen McCollin	<i>until 9th May 2021</i>
<i>Deanery Synod Representatives</i>	Mr Paul Sandford Mr John Yorke	
<i>Elected Members</i>	Mrs Evangeline Alli Mrs Jenny Blair-Ford Mr Charles Blair-Ford Mrs Patricia Hardie Mrs Joyce Joko-John Mrs Doreen McCollin Mr Robert Page Dr Anne Rourke	<i>from 9th May 2021</i> <i>from 9th May 2021</i> <i>Treasurer</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	Rev'd Fiona Weaver
Communications	Paul Sandford
Fabric	Vacant
Hall	Robert Page
Pastoral	Vacant
Social	Anne Rourke
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 2022**

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

At its heart I believe the Vicar's report for an APCM is about looking back over the past year and giving thanks. I am blessed that I have so much to give thanks for, so many of you give of your time, talent and gifts to our community of faith in so many different ways.

Despite starting the year in lockdown, thankfully the government regulations recognised the importance of the church's ability to offer spiritual support to communities and individuals. This

meant our church remained open for public worship throughout the year, this was hard work at times but definitely worth it. The numbers attending services fluctuated as Covid infection rates rose and fell. We constantly had to adjust what we did, sadly that meant cancelling all the parade services at St Mark's. The 8 am BCP service on Sundays was also cancelled. However we now have a Tuesday morning BCP service at 11 am at St Mark's each week alongside the Wednesday 9.30 am service at St Swithun's. We continued to implement the Covid guidelines - such as social distancing, mask wearing, receiving communion in one kind etc - and those restrictions remained in place for much of the year. Some will continue in force - like wearing a mask at the altar and keeping the bread and wine covered. Congregational singing was not allowed for many months, but thankfully the singing group were able to enhance our worship.

These measures were reviewed regularly by Hazel and myself, along with the PCC, to ensure St Swithun's continued to be a welcoming supportive and safe environment for all who wished to worship as part of our community. I am indebted to Hazel who has served us all faithfully and valiantly as our churchwarden and helped to steer us through some difficult and complicated times. Personally, her sound advice when yet another set of guidelines came along or a sensitive situation needed discussion, has been invaluable, as has our sense of humour which helped us both get through a number of testing situations.

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

I continue to appreciate the ministry of our Lay Reader, Julian Pearcey, who has continued to be supportive and understanding. His sense of humour, wise counsel and organisational skills have, on more than one occasion, kept my sanity. Although I am not sure what effect I have on his! I continue to be grateful that I do not need to preach every week and I am sure you are too! Julian Pearcey and Richard Gunning both give us much food for thought with their excellent sermons. I am also grateful for their liturgical input.

As you know, finding cover is never easy, and knowing that when I am on leave there are a number of you who are able to step up and lead Morning Praise in my absence is reassuring and comforting. So thank you Joyce, Robert and Hazel and also to those who ensure there is some form of Morning Prayer on a Wednesday in my absence. Whilst I am on liturgical matters, I am indebted to those who lay up and clear up so I can simply appear on Sunday and preside.

Gillian Hope continues to share her expertise with us and has developed the singing group and given us more confidence in trying some new settings/music – a true blessing.

I am of course deeply thankful for those many members who behind the scenes, usually unseen and unsung, carry out the thousand and one tasks of the Kingdom. In flower arranging and watering, litter picking in the church grounds, organising social events, polishing and cleaning, visiting, security checks, tasks of administration - the list is endless. They are small things done in love and service which bring us daily nearer to God. I am always mindful that both the outside and the inside of our building, including our church grounds, speak a message to all who pass by. It speaks volumes if a place is obviously loved and valued - it tells people that we care about this sacred space. When you undertake these small but valuable tasks, you are proclaiming the Kingdom! There is always work to be done in the garden!

I am, as ever, appreciative of the amount of work that is reflected in the Annual Report. I am grateful for the dedication of Robert for compiling it and for his management of our finances. It is important that we all take time to read it fully and give thanks for the time, effort and energy that goes into keeping our church functioning as well as it does. They represent a slice of the life of our parish and offer much to give thanks for. However, they also challenge us as they do raise questions about our long-term sustainability. I am looking forward to developing new ways we can connect with and serve our community.

Outside the benefice I continue to serve on the Deanery Leadership Team, and I have been elected again to serve on the Diocesan Synod. I was also elected on to the Diocesan Council of Trustees. As much as possible I have taken part in the Churches Together Ministers Group and am a Trustee of the Purley Food bank. I continue as a Governor at The Minster Primary and Nursery school. I am also chair of Trustees for TOCH and All Hallows Trust. These activities give me a wider perspective of ministry.

As I look back over the past year I do so from the perspectives of lament and thanksgiving, and I am also mindful that next year I will have been here 10 years! I lament all that has not happened that I hoped would, and all that we have lost during the pandemic, and I give thanks for all that we are beginning to do again and the new opportunities that we need to embrace. While it is so important to lament and confront all we have lost, we must not be in a rush to return to the church we once were.

Looking forward, God is calling us to be the church we've never been before. There won't be room for new ideas and projects to grow if we simply go back and try to restart everything, we used to do in exactly the same way. That's not to say we won't restart some of the things we used to do, but it is to say that we need more time to reflect and pray together about how we think God is speaking to us, and how things need to change. This is our challenge, as we move into the 'new normal':

What kind of church do we want to be?

What kind of Church can we be?

What have we learned coming out of the pandemic?

I would like us to have some space for further reflection, conversation, discussion, and consultation, hearing your views on the best way forward from here, and how we might allow these seeds to grow. I believe one of our key strengths is that we are a Benefice of two very different parishes. This is a joy and a challenge for me! I pray that we can make the most of that richness, and we must learn from what is done well in each place. The other side of the coin is that at times our differences can make the tasks of administration and planning more challenging. I spend too much time and energy simply 'managing' the gaps and trying to balance my time and energies between the two parishes and duplicating work. However, I believe we are working towards better ways of planning and sharing information that preserve and enhance our diversity whilst at the same time reducing the gaps.

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

As we lament the past year, let us also give thanks for the new things that God is doing in the life of St Swithun's. I know I cannot do this alone, all of us need to play our part. Whatever plans we might have, they are useless unless they are grounded in prayer. An exciting year is ahead, but only possible if we all play our part in bringing God's kingdom here to Purley. As we look to the future, there is challenge and there is hope and anticipation. We are on an adventure together. Thank you so much to the wonderful community of St Swithun's. I look forward to continuing to work together as we stabilise what has been started and look to what is to come.

Your Vicar, Fiona

## **Achievements and Performance - Review of the year**

***Covid 19 Pandemic*** As the New Year of 2021 opened we were still unable to hold services with a congregation in the church, but by this time we were able to hold virtual Agape services each Sunday, led by Rev'd Fiona from St Swithun's via the Zoom platform. Finally, starting on Mothering Sunday (14th March) we were able to return to almost normal congregational worship in church. Social distancing had still to be observed by blocking off alternate pews; and the singing of hymns or the liturgy by the congregation was still not allowed. This last restriction was mitigated by the use of a feature introduced when the sound system was upgraded early in 2020. This allowed recorded hymns that had been downloaded onto a mobile phone to be played through the sound system speakers.

***Worship and prayer*** When we were able to resume normal in-church services it was clear that the number likely to attend an 8 a.m. Sunday service in either St Swithun's or St Mark's was too small to justify the service, so our worship restarted with a single Sunday service in each church: a 9.15 a.m. Eucharist each Sunday at St Mark's, and an 11a.m. service at St Swithun's which, as before the pandemic, was a Eucharist service on the 1st, 3rd and 5th Sunday of each month, and a Morning Praise service on the 2nd and 4th Sundays. The midweek service at 9.30 a.m. each Wednesday also restarted at St Swithun's with a small but faithful number of worshippers.

***Children and Youth*** Numbers joining the Messy Church on-line sessions declined during the year. Eventually it was, with great regret, decided to call a halt to the sessions.

***Music*** Despite the ban on singing, Gillian Hope resumed playing at our services from the start on Mothering Sunday, and continued throughout the year. We are also grateful to Michael Pilkington for continuing to stand-in for Gillian on the few occasions that she is unable to play. When congregational singing was allowed Gillian reconvened the singing group, to sing a hymn or anthem during Morning Praise and for monthly practice sessions prior to a Sunday service.

***House Groups*** The Thursday evening house group started the year meeting monthly on Zoom. The frequency was increased to weekly during Lent, when we were joined by two additional members from St Mark's. There was a break from June to August, but in September regular evening meetings in person were restarted on the last Thursday of each month.

***Friday Café*** The Friday Café remained in abeyance throughout the year

**Pastoral Care** The Pastoral team did not meet during the year due to Covid. Nevertheless pastoral care continued as necessary on an informal basis. A few residents of Carlene House, together with a carer, made a very welcome return to our 11 a.m. Sunday worship services once these had returned to normal.

**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. There were no safeguarding incidents during the year, and 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** The Ladies' Circle has not been able to restart its activities.

**Our Christmas Parcels Scheme** has been operating for over 40 years, and supports people in poorer areas of our Diocese. Damaris Weller has continued to co-ordinate this effort throughout the pandemic. Each year four charities receive boxes of food, presents and toys donated by the congregation on Gift Sunday, together with vouchers bought with money donated by kind parishioners of St. Swithun's and St. Mark's. This year, volunteer packers made up 66 parcels benefiting 76 adults and 38 children, destined for clients of Bede House, Age UK and Bermondsey Parish Church. In addition trays of tinned food, from St. Swithun's and from Redhill Food Hub, were donated to Coplestone Day Centre, who created food parcels for their refugee clients and put the voucher money into their Hardship Fund.

**Night Shelter** The Floating Shelter was not able to operate during the winter of 2020-21. Instead 'A Safer Place to Stay' provided overnight accommodation for 5 homeless people in some well-equipped portacabins adjacent to Croydon University Hospital. Every Friday evening from the first week of April 2021 to the last week of October 2021 a team of volunteers from St Mark's and St Swithun's, coordinated by St Mark's churchwarden Brenda Knight, prepared and delivered to the cabins a hot evening meal for 5 people and some cake.

**Purley Food Hub** continued to operate from Purley URC throughout the year, and members of the congregation continued to support this, our members making weekly contributions. Damaris Weller coordinates our donations. Rev'd Fiona has been assisting the Hub as a driver delivering food parcels during the pandemic, and has been appointed as a trustee of the charity.

**Communications** The Communications Group did not meet during 2021, 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. However both the parish website and St Swithun's Facebook page were kept updated, church notice boards were maintained and posters were produced. The Gmail emailing facility [stswithunspurley@gmail.com](mailto:stswithunspurley@gmail.com) was maintained and comprised our main avenue of communication during the year.

**Social Committee** Some social events were planned during the year but then had to be cancelled because of the Covid pandemic, including the Parish Barbecue which is normally held at the time of our Patronal Festival – this had to be cancelled because of the limited number allowed to attend social gatherings. A Tea Party in aid of Christian Aid was held in the Carter Room in the autumn, and was well supported by both churches. At the end of the year, after some false starts, the Community Cinema was restarted in the Carter Room. A

program of films for the first part of 2022 has been selected, and improvements to the blackout arrangements are in hand.

***Ecumenical Relationships*** The church is an active member of Churches Together in Purley and Kenley, our local ecumenical church grouping. 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 Sunrise Service, these activities did not take place in 2021 because of the Covid-19 restrictions.

***Electoral Roll*** The roll has had its annual revision prior to the 2022 APCM. The revised roll consisted of 50 names. This was a net loss of 3 names since the previous year.

***Deanery Synod*** Our representatives on the Deanery Synod, Paul Sandford and John Yorke, were elected for a three-year term at our 2020 APCM. The Synod provides the PCC with an important link between the parish and the wider structures of the church. The synod met three times during the year. Rev'd Fiona was elected to be one of the synod two representatives on the Diocesan Synod.

***Buildings and Grounds Maintenance*** Work on the fabric of the church and hall buildings has been restricted to essential work only, due to our difficult financial situation resulting from the Covid pandemic. As noted in last year's report, the five-yearly inspection of the church's electrical installations was carried out in December 2020, but was only invoiced in the following month, so the cost appears in this year's Financial Statements. A number of items were identified as requiring attention, but none were classed as in need of immediate correction, and only one item has so far been addressed. This was the erratic behaviour of the light in the church north porch (which incorporates emergency lighting in the event of a power failure). This light unit has been replaced, together with some emergency lighting units in the church hall which had also stopped operating. We are most grateful to Gurmeet Kalsi for investigating the faults and carrying out the necessary repairs, while only charging us for the actual cost of the new lighting units installed. It is intended that investigation and correction of the remaining items will be carried out during 2022.

The only other significant problem arose during the annual gas safety inspection of the church and hall in December 2021, when a leaking drain was discovered, in the corner of the Carter Room kitchen. The leak was from the drain serving the kitchen sink and the hand basin in the adjacent toilet. Investigation revealed that the underground drain (including the drain from the Carter Room toilet), was severely blocked with roots that had infiltrated the sewer. There was further serious root ingress into two sections of the same drain adjacent to the south side of the Carter Room. Fortunately it was possible for a specialist drainage company to remove all the invading roots, and to line the affected sections of drain with a polyester lining so as to prevent further invasions, without needing to excavate the drains. The work was, however, a fairly major operation requiring the use of some expensive specialised equipment and materials, resulting in a total cost of £3600.

The gas safety inspection itself was, however, satisfactorily concluded, with no problems found, other than a slight leak in the gas supply to one of the overhead heaters in the church. The supply to that heater was disconnected and capped, and will be rectified in due course.

Other work which will be necessary during 2022 includes a repeat treatment of the west wall above the Carter Room with a water-repellent agent, and a safety check of all trees on the site for dead or decaying branches.



**Financial Review** The Financial Statements for 2021 show (Note 6 on page 15) that, for the second successive year, there was a deficit of around £10,000 on our church's General Fund account. (In other words, our income from all regular sources in 2021 was £10,000 less than our expenses.) In fact the deficit was a little greater than in 2020 - just over £10,000, whereas in 2020 it was £9,861. As in 2020, the main reason for the deficit was the continuing limitation of permitted activities in the hall due to the resurgence of Covid-19 infections, and the consequent loss of the rental income. The resumption of most activities in the hall did not begin to occur until October and November 2021, and the income from hall rentals (after deduction of expenses) was even lower than in 2020.

On a more positive note, the income from rental of the church itself (including the Carter Room) was £4,600 greater than in 2020. This income came from 3 sources. Late in 2020 Dr Richard Spice, a chiropractor/physiotherapist, started using the Carter Room for his clinics on Monday afternoons and Thursday mornings. He paid a total of £3648 in rent during 2021. The Carter Room was also used as a polling station on two occasions in 2021 – for the London Mayoral election and for the referendum on whether Croydon should have a directly-elected Mayor. Croydon Council paid us £1325 for these. And thirdly, in the autumn the amateur Gilbert & Sullivan group Utopians Unlimited were able to resume using the church for their choir rehearsals on Monday evenings, and contributed £390 in rental payments. While we may suffer some inconvenience when we cannot use our premises at a few particular times, the income generated by allowing others to use them from time to time is, at least for the short term, vital to our survival as a church with viable finances!

With a deficit on the General Fund there was no possibility of transferring funds to the Fabric Reserve or to the Charities Fund – which is what was done with the surplus on the General Fund in more normal times pre-pandemic. The cost of the electrical inspection of the church (mentioned in the Fabric Committee report) was charged to the Fabric Reserve, which was therefore reduced to a new low of £2,200. The £3,600 cost of the drainage work (also mentioned in the Fabric Report) had to be charged to the General Purposes Legacies Fund. It was also necessary to use that fund to balance the deficit on the general Fund (see Note 13.1 to the Financial Statements). During 2021, however, the Legacies Fund received two new legacies totalling £3,000, from the estates of Donald Bate and Gene Prestidge. In addition, the value of the shares in the Church Board of Finance Investment Fund (in which much of the Legacies Fund is invested) rose by nearly £8,000, and so the value of the Legacies Fund was only reduced by just under £3,000.

On the subject of the value of our investments, 2021 was a particularly satisfactory year. All our investments (the Richards Trust, the Ralph Legacy and the major part of the Broad Legacy as well as the General Purposes Legacy Fund) are placed in the same Church Board of Finance Investment Fund. The value of these investments rose by 14.3% (or just under £18,000 in total) during 2021. As a result, despite the £10,000 deficit in the General Fund, the total funds at our disposal rose by £11,000 (see the bottom line of the Statement of Financial Activities on page 11).

Prior to our APCM in 2021, a letter was sent to regular members of the congregation, pointing out the seriously depleted state of our finances and inviting one-off donations, or increases in pledged giving, in order to repair some of the damage done. We are grateful to all those who made a positive response. These included a small number of one-off donations which together totalled £3,000. This sum, together with the £750 income tax recoverable, has been credited to the General Reserve (see Note 10 to the Financial Statements on page 17). There were also some increases in pledged giving amounts, but the number of these was a little disappointing. Members of the Pledged Giving Scheme do need to review their donation from time to time, as otherwise the actual value to St Swithun's will be steadily eroded due to inflation.

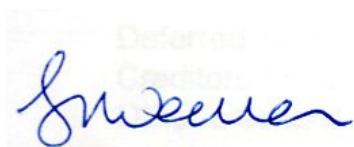
## **Financial Risk Management**

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 was due during 2021, but has been postponed until 2022 due to Covid.

## **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 22 May 2022 and signed on its behalf by:

A handwritten signature in blue ink, appearing to read 'Fiona Weaver', is written over a faint, light blue rectangular stamp. The stamp contains the word 'Deferred' in a larger font, with 'PCC' and '22 May 2022' in smaller text below it.

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 2021, which are set out on pages 2 through 12.

## **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

19th May, 2022

**St Swithun's Church, Purley**

**Financial Statements for the Year Ended 31st December 2021**

**Statement of Financial Activities for the year ended 31st December, 2021**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Funds 2020 £
<b>Incoming Resources</b>					
Incoming resources from donors					
- pledged giving	24168			24168	25520
- other collections at services	1177	399		1576	678
- income tax recoverable	6780	170		6950	7100
- donations	3692	680		4372	1888
- legacies	3000			3000	
Incoming resources from activities					
- fees, magazine, rent, refreshments	5739			5739	1054
- hall lettings	8685			8685	9974
- fund raising activities		819		819	688
Incoming resources from investments	3623	50		3673	3950
Other income					1400
<b>Total incoming resources</b>	<b>56864</b>	<b>2118</b>		<b>58982</b>	<b>52252</b>
<b>Resources Expended</b>					
- costs of fund-raising		168		168	162
- grants		1247		1247	6396
- costs directly relating to the work of the church					
(i) Parish Support Fund	44940			44940	44040
(ii) other recurring expenses	14704			14704	13814
(iii) fabric and equipment	4461			4461	9653
- governance costs	200			200	200
<b>Total resources expended</b>	<b>64305</b>	<b>1415</b>		<b>65720</b>	<b>74265</b>
<b>Net incoming resources</b>	<b>-7441</b>	<b>703</b>		<b>-6738</b>	<b>-22013</b>
<b>Transfers between funds</b>					
<b>Gains on Investments (unrealised)</b>	<b>15377</b>		<b>2575</b>	<b>17952</b>	<b>8075</b>
<b>Net Movement of Funds</b>	<b>7936</b>	<b>703</b>	<b>2575</b>	<b>11214</b>	<b>-13938</b>
<b>Balances brought forward</b>	<b>122757</b>	<b>14233</b>	<b>17998</b>	<b>154988</b>	<b>168926</b>
<b>Balances carried forward</b>	<b>130693</b>	<b>14936</b>	<b>20573</b>	<b>166202</b>	<b>154988</b>

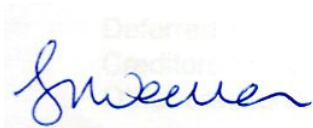
**St Swithun's Church, Purley**

**Financial Statements for the Year Ended 31st December 2021**

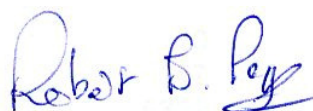
**Balance Sheet as at 31st December 2021**

	<b>2021</b>		<b>2020</b>	
	£	£	£	£
<b>Fixed Assets</b>				
<b>Tangible fixed assets</b> (see Note 2):		0		0
<b>Investments:</b>				
Central Board of Finance (CBF)				
Investment Funds - at market value	122870		107493	
Richards Trust - Investments at market value	20573		17998	
<b>Total fixed assets</b>		<b>143443</b>		<b>125491</b>
<b>Current Assets</b>				
Sundry Debtors (see Note 3)	13719		6101	
Cash at Bank - Current	8469		5715	
United Trust Bank - Deposit			21355	
Central Board of Finance - Deposit	3332		2969	
<b>Total current assets</b>		<b>25520</b>		<b>36140</b>
<b>Total Assets</b>		<b>168963</b>		<b>161631</b>
<b>Current Liabilities</b>				
Sundry Creditors (see Note 4)	2761		6643	
<b>Total current liabilities</b>		<b>2761</b>		<b>6643</b>
<b>Total Assets less Current Liabilities</b>		<b>166202</b>		<b>154988</b>
<b>Funds Employed</b> (see Note 5)				
Unrestricted funds	130693		122757	
Restricted funds	14936		14233	
Endowment funds	20573		17998	
<b>Total funds employed</b>		<b>166202</b>		<b>154988</b>

Approved by the Parochial Church Council on 16th February 2022,



Rev'd Fiona Weaver, Vicar



Robert Page, Treasurer

The notes on pages 13 through 20 form part of these financial statements.

## **St Swithun's Church, Purley**

### **Financial Statements for the Year Ended 31st December 2021**

#### **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.

<b><u>Note 3: Debtors</u></b>	<b>2021</b>	<b>2020</b>
Pre-payments for goods and services	0	0
Accrued income	0	101
Income Tax recoverable	12950	6000
Other debtors	<u>769</u>	<u>0</u>
	<b>£13719</b>	<b>£6101</b>

<b><u>Note 4: Creditors</u></b>	<b>2021</b>	<b>2020</b>
Deferred income	0	0
Creditors for goods and services	1514	332
Other creditors	<u>1247</u>	<u>6311</u>
	<b>£2761</b>	<b>£6643</b>

**St Swithun's Church, Purley**

**Financial Statements for the Year Ended 31st December 2021**

**Note 5: Specific Fund Balances at 31st December 2021**

		2021		2020
	See Note	£	£	£
<b>Unrestricted Funds</b>				
General Fund	6	0		0
General Reserve	10	6614		2864
Fabric Reserve	8	2211		3072
General Purposes Legacies Fund	13.1	58655		61444
Lionel Ralph Legacy	13.2	45478		39786
Rev Donald Broad Legacy	13.3	17735		15591
			<b>130693</b>	<b>122757</b>
<b>Restricted Funds</b>				
Charities Fund	12	6759		6109
Organ Fund	11	7675		7625
Christmas Parcels Scheme	9	502		499
			<b>14936</b>	<b>14233</b>
<b>Endowment Funds</b>				
Richards Trust	13.4		<b>20573</b>	<b>17998</b>
			<b>166201</b>	<b>154988</b>

**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 2021**

**Note 6: General Fund Account (continued)**

	2021 £	2020 £
<b>Income</b>		
Pledged giving	24168	25520
Income tax recoverable	6030	6836
Church collections	1177	327
Donations	692	1121
<b>Total - Income from donors</b>	<b>32067</b>	33804
<b>Interest &amp; Dividends</b>	<b>3260</b>	3540
Hall rental income (net of expenses – Note 7)	3596	4675
Rent (Carter Room & church)	5376	763
Fees	364	192
After-service refreshments & Friday café		100
<b>Total - Income from trading</b>	<b>9336</b>	5730
<b>Total Income</b>	<b>44663</b>	43074
<b>Expenditure</b>		
Outside giving – transfer to Charities Fund		
<b>Total - Grants</b>		
Clergy expenses	889	740
Church upkeep - Insurance	2471	2339
Heating and lighting	1421	1062
Cleaning	216	459
Organ & piano maintenance	50	314
Minor repairs & maintenance	742	914
Church Services- Chancel expenses	392	357
Organists, music, choir	1840	674
Christian education expenses	0	0
Printing, postage & stationery	548	690
Conferences and special events	0	0
Grounds	720	570
Sundry	174	214
Magazine - The Sign	53	62
Churches Together in Purley & Kenley	100	120
<b>Total - Church running expenses</b>	<b>9616</b>	8515
<b>Parish Support Fund</b>	<b>44940</b>	44040
<b>Stewardship expenses</b>	<b>0</b>	0
<b>Governance</b>	<b>200</b>	200
<b>Total expenditure</b>	<b>54756</b>	52755
Deficit, balanced by transfer from General Purposes Legacies Fund	<b>-10093</b>	
Deficit, balanced by transfer from General Reserve		-9681
	<b>44663</b>	43074



**St Swithun's Church, Purley**

**Financial Statements for the Year Ended 31st December 2021**

**Note 7: Church Hall Income & Expenses**

	<b>2021</b>		<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>			
Income from lettings	8685		9974
Total income		<b>8685</b>	9974
<b>Expenditure</b>			
Gas & Electricity	1836		1869
Water	0		277
Cleaning	2462		1937
Gas appliance servicing & repair	360		415
Fire precautions	127		0
Music reproduction licence	74		73
Minor repairs and sundry	230		728
Total expenditure		<b>5089</b>	<b>5299</b>
<b>Net Income</b>		<b>3596</b>	<b>4675</b>

**Note 8: 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.*

	<b>2021</b>		<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>			
Transfer from General Fund	0		0
Total income		<b>0</b>	0
<b>Expenditure</b>			
5-yearly inspection of church electrical systems	861		
Replacement of water supply pipe to hall			1380
Total expenditure		<b>861</b>	1380
<b>Net expenditure (income)</b>		<b>861</b>	1380
<b>Balance brought forward</b>		<b>3072</b>	4452
<b>Balance as at 31st December, 2021</b>		<b>2211</b>	3072

**St Swithun's Church, Purley**

**Financial Statements for the Year Ended 31st December 2021**

**Note 9: 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.*

	<b>2021</b>		<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>			
Donations	680		767
Income tax recoverable	170		192
Total income		<b>850</b>	<b>959</b>
<b>Expenditure</b>			
Groceries, vouchers, coins etc		<b>847</b>	<b>773</b>
<b>Net income</b>		<b>3</b>	<b>186</b>
<b>Balance brought forward</b>		<b>499</b>	<b>313</b>
<b>Balance as at 31st December, 2021</b>		<b>502</b>	<b>499</b>

**Note 10: General Reserve Account**

	<b>2021</b>		<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>			
Donations	3000		
Income tax recoverable	750		
Total income		<b>3750</b>	
<b>Expenditure</b>			
Transfer to balance General Fund deficit			9681
<b>Balance brought forward</b>		<b>2864</b>	12545
<b>Balance as at 31st December, 2021</b>		<b>6614</b>	2864

**St Swithun's Church, Purley**

**Financial Statements for the Year Ended 31st December 2021**

**Note 11: 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.*

	<b>2021</b>		<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>			
Interest	50	<b>50</b>	<b>50</b>
<b>Expenditure</b>		<b>0</b>	<b>0</b>
<b>Balance brought forward</b>		<b><u>7625</u></b>	<b>7575</b>
<b>Balance as at 31st December, 2021</b>		<b><u>7675</u></b>	<b>7625</b>

**Note 12: 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.*

	<b>2021</b>		<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>			
Plant Sales	431		
Parish barbecue (Patronal) tickets (refunds offered, but refused, when event cancelled)	184		
Children's Society Tea Party	<u>203</u>		
Total income		<b>818</b>	5588
<b>Expenditure</b>			
Expenses of fund-raising events	168		162
Donations to charities from 2019 funds (see note 13.1)			5200
Total expenditure		<b><u>168</u></b>	5362
<b>Net income</b>		<b>650</b>	226
<b>Balance brought forward</b>		<b><u>6109</u></b>	5883
<b>Balance as at 31st December 2021 - available for distribution (see Note 13.1)</b>		<b><u>6759</u></b>	6109

**St Swithun's Church, Purley**

**Financial Statements for the Year Ended 31st December 2021**

**Note 13: Legacy Funds**

**13.1 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.*

	2021	2020
	£	£
<b>Income</b>		
Legacies - Don Bate	2000	
Gene Prestidge	1000	
Total Income	<u>3000</u>	0
<b>Expenditure</b>		
Carter Room drains – Root removal and lining with polyester	3600	
Transfer to balance General Fund deficit	10093	
Improvements to sound system		8273
Total expenditure	<u>13693</u>	8273
<b>Net expenditure</b>	10693	8273
<b>Increase in value of CBF Shares to 31.12.21</b>	7904	3555
<b>Balance brought forward</b>	<u>61444</u>	66162
<b>Balance as at 31st December, 2021</b>	<u><u>58655</u></u>	61444

**13.2 Lionel Ralph Legacy**

<b>Balance brought forward (market value of investments at 31st December 2020)</b>	39786	
1942 shares, CBF Investment Fund		
<b>Increase in value of investments</b>		
Increase in value of CBF shares to 31.12.21	<u>5692</u>	
<b>Balance as at 31st December, 2021</b>		<u><u>45478</u></u>

**St Swithun's Church, Purley**

**Financial Statements for the Year Ended 31st December 2021**

**Note 13: Legacy Funds (continued)**

**13.3 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.*

	2021	2020
	£	£
<b>Income</b>		
Dividends received	361	349
Interest received	<u>1</u>	11
Total income	<b>362</b>	360
<b>Expenditure</b>		0
Total expenditure	<u>0</u>	0
<b>Net Income</b>	<b>362</b>	360
<b>Increase in value of CBF Shares to 31.12.21</b>	<b>1782</b>	801
<b>Balance brought forward</b>	<u><b>15591</b></u>	14429
<b>Balance as at 31 December, 2021</b>	<u><u><b>17735</b></u></u>	15591

**13.4 Richards Trust**

**Balance brought forward (market value of investments at 31st December 2020)**

878.49 shares, CBF Investment Fund **17998**

**Increase in value of investments**

Increase in value of CBF shares to 31.12.21 **2575**

**Balance as at 31st December 2021**

**£20573**

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