

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF STREATHAM, IMMANUEL AND SAINT ANDREW

England & Wales · Charity number 1131245

Details

Other names	IMMANUEL AND ST ANDREW, IMMANUEL AND ST ANDREW CHURCH, PARISH CHURCH OF IMMANUEL AND ST ANDREW, PCC OF IMMANUEL AND ST ANDREW
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Status	Registered
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Legal form	Previously excepted
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Registered	2009-08-20
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Register	View on the Charity Commission register
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Contact

Address	IMMANUEL & ST. ANDREW CHURCH 452 Streatham High Road London SW16 3PY
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Phone	02086796888
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Email	office@immanuelstreatham.org.uk
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Website	www.immanuelstreatham.org.uk
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Activities

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

Activities: Holding regular public worship open to all; providing sacred space for prayer and contemplation; pastoral work, including visiting the sick, etc.; teaching and promoting Christianity through sermons, courses and literature; taking religious assemblies in schools; promoting the whole mission of the church through making our building/facilities available to the community; supporting other charities.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£173,505	£126,371	-	-
2024-12-31	£167,585	£146,619	-	-
2023-12-31	£122,035	£87,284	-	-
2022-12-31	£112,171	£86,538	-	-
2021-12-31	£79,691	£60,032	-	-
2020-12-31	£48,324	£72,044	-	-

Trustees

Name	Role	Appointed
Angela Veronica Benjamin		2025-06-16
Archibald Edward Charles Sebag-Montefiore		2024-04-14
Comfort Modupe Bamidele Alemoru		2026-04-26
Gael Christopher Gotin		2025-04-27
Godfrey Gowa		2015-04-26
Joyce Rosalie Lynch		
LORRAINE JACQUELINE THOMAS MA		
Marcia Diana Crow		2025-04-27
Oluwabunmi Harriot		2026-04-26
Patrick George Armstrong Ramsey		2024-04-14
Pauline Ann N Gitagia		2022-05-15
Rev Sarah Jamieson Simpson		2020-10-04
Robert Jonathan Glass		2023-03-26
Tolulope Olatunde Ladejobi		2024-04-14

Accounts

The Parochial Church Council (PCC) of Immanuel and St Andrew, Streatham

Annual Report 2025



Remembrance Day 2025

Registered Charity 1131245

Correspondence Address:

**The Parish Office, Immanuel and St Andrew Church
452 Streatham High Road, LONDON, SW16 3PY
(020) 8679 6888**

Parish Office e-mail: office@immanuelstreatham.org.uk

Website: www.immanuelstreatham.org.uk

Immanuel and St Andrew is a parish church within the Church of England Diocese of Southwark

"Immanuel and St Andrew" and "Parochial Church Council [or PCC] of Immanuel and St Andrew" are working names of the Parochial Church Council of the Ecclesiastical Parish of Streatham, Immanuel and Saint Andrew, Registered Charity 1131245

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

To the Parochial Church Council of Immanuel & St Andrew, Streatham

This report on the accounts of the PCC for the year ended 31 December 2025, which are set out attached to the report is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of the trustees and independent Examiner

As 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 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 Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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.



S.A. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

24th March 2026

Aim and Purposes

Immanuel and St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, Revd Sarah Simpson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also responsible for the management and maintenance of Immanuel and St Andrew's church and hall building at 452, Streatham High Road, London, SW16 3PY. Part of the building, including the whole of the hall, is owned by an associated charity, Immanuel Streatham Trust (IST), and the PCC manages and maintains the parts which are IST property on behalf of IST.

Although IST is legally separate from the PCC, the PCC is the trustee of IST (a sole corporate trustee) and is responsible for administering IST in accordance with its governing document. For further information, see IST's own Annual Report and Financial Statements, obtainable from the Parish Office (see front cover). IST is a registered charity, no 1091816.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Immanuel and St Andrew. Worship remains Eucharistic and includes regular Baptisms. Our services and worship put faith into practice through prayer, teaching and preaching, and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular the supplementary guidance on charities for the advancement of religion. We aim to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for members of our congregation and people living in the parish.
- The development of a missional approach to bringing the gospel to the local community, and further afield through serving the local community and sharing our faith.

To facilitate this work, it is important that we maintain the fabric of the church building of Immanuel and St Andrew and the church hall.

Achievements and Performance

Our Worship and Welcome

The heart of Immanuel and St Andrew Church is simple, we want to love God with all our heart, mind, soul and strength and love our neighbour as ourselves. We love to gather together to sing to God, open up the scriptures, learn about our faith and how we live it out in our lives and lift our prayers for the world, the church and ourselves. We want to know each other, encourage each other and see each and every person who comes through our door find their place in God's love and in our church.

We are a diverse bunch and proudly so, with many ages, backgrounds and ethnicities represented. We are committed to the foundational truth that each and every person is made in the image of God and is of inherent value and worth. Our welcome is heartfelt and intentional, and we want to continually learn how to make it wider and warmer.

One of the overarching themes of this year has been raising the profile of our commitment to racial justice and what it means to be actively anti-racist. The PCC officially adopted the Diocese of Southwark's Anti-Racism Charter and over the course of the year there were events exploring what this means for us. They included meeting after church to discuss our experience of racism in the

church, using the course material on the charter in our homegroups and inviting Weisi Dennis, the Racial Justice Development Office and Reginald Amoah the Racial Justice Training and Resources Officer to come and speak. We also held unconscious bias training which members of our PCC and others found valuable.

Our pattern of worship has remained the same with a creative all age service once a month and Holy Communion for other services. Every Sunday we maintain a relaxed and inclusive atmosphere with toy bags and activity tables at the back for those who have fiddly fingers and a shorter attention span. Our hope is that people feel relaxed and able to be themselves in our space.

Our Wednesday Morning Prayer service is attended by a small but dedicated group as we discuss scripture, pray and generally put the world to rights. We are keen for all our services to grow so do keep inviting friends and neighbours to join our happy throng.

This year there was a full electoral roll refresh, and we had 124 people sign up for our new electoral roll. We baptized 10 people and 2 were confirmed by Bishop Martin at a service in Holy Trinity, Tulse Hill. There were also 7 funerals held at our church and/or by our ministers at a local crematorium.

Ministry Team

We were delighted as we witnessed our ordinand, Judy Douglas, make her ordination promises and become a deacon this year. Though sad to have to say goodbye to her. It has been a blessing to be part of her story, and she has been a great blessing to us. We have now had to wave her off as she headed to St Mary's Balham to begin her next step as a curate.



We also saw our curate Rachel Gardner take her next step as she was ordained priest this year. Luckily we don't lose her yet and she will continue to minister in our parish until the end of her curacy. One of the first big step ups in responsibility came when Sarah went on Sabbatical for 6 weeks and Rachel ably led while she was away, wonderfully aided by the Church Wardens and with the joy of a supportive church community.

Though he was not an official minister in our congregation we have supported and prayed for Emmanuel Nkwachi who is an ordained priest from the diocese of Nigeria and has now been able to take the step of entering a transitional curacy and we wish him every blessing at St Albans, Streatham Park.

Seasons – Christmas and Easter

We marked Lent this year with a weekly 'light lent lunch' where we shared hearty soup and bread whilst discussing questions relating to life and faith. Our journey through Holy Week took us from Palm Sunday, to a communion service for Maundy Thursday, a reflective journey on Good Friday (followed by hot cross buns!) and a joy-filled Easter Sunday, complete with easter egg hunt. At Christmas we were encouraged by an uplift in numbers attending each of our seasonal services including our popular Christingle Service, our Community Carol Service and the energetic Crib Service on Christmas Eve. The Christmas Conga is now an established tradition, there is no going back!



Mission and Evangelism

We have continued to build our presence and reputation in the local community through regular engagement with the Rookery Market. We are increasing the number of times we are present with a stall at the market and this year have made Easter cards, had a story corner and made Christmas tree decorations while chatting with people from our local community. At the Christmas market we also had a tree of remembrance where people added names of those they have loved and lost which people found helpful.

We are privileged to be able to have good access to our church school through leading collective worship a few times each term and welcoming each year group for a visit to the church. This is on top of the Christmas and Easter services we host at the church. We also engage with local schools on the 'Faith Trail' where classes visit three places of worship one after another. Thanks to Carl Johnson for helping to support these visits!

This year also saw the Kingston Area Lay Conference which 6 members of our congregation attended. The guest speaker was ++Rowan Williams, previous Archbishop of Canterbury and there was teaching and encouragement on the theme 'Confident Faith in a Changing World.'

The Norwood and Brixton Foodbank has now rebranded as the Lambeth and Croydon Foodbank as their work has extended. We continue to support through transporting food to their new warehouse in Tulse Hill as well as hosting our Hub on a Tuesday from 11am to 1pm. The warm welcome is just the start as people come to meet with the advice worker and find information and support to help them access long term sustainable solutions. We have also continued to support AA groups and low cost counselling through making our building available at very low cost to these groups.

Pastoral Care

Sarah and Rachel continue to make themselves available to visit and meet people in the week to chat and pray. Holy Communion can be brought to people if requested and there are a few members of our congregation for whom this is helpful as they are not able to make it to the building for worship.

We value our congregation members from local care homes, Rose manor and Voss Court. This year Sarah, Rachel and Chris Simpson were invited to Rose Manor to help with their Carol singing and Christmas party which was an absolute joy to meet more of the residents. Sarah and Rachel also visit a third care home on a monthly basis, Greenvale Specialist Care Unit for older adults with complex needs. Coming to the church on a Sunday would be beyond most residents but it has been wonderful to get to know them in their homes and bring our smiles, prayers and encouragement to them.

Sarah Simpson
Vicar

Home Groups

Immanuel and St Andrew Annual Report 2025

A couple of years ago Judy Douglas had established a home group which met together regularly. Before she left to be ordained Judy gathered interest in continuing the home group which led to 3 new home groups being established including people involved in the original home group and quite a few new people! The groups run on alternative weeks on Tuesday evenings, Wednesday evenings and Saturday afternoons.

All home groups began by following a series on the Lord's prayer and then the Racial Justice study sessions and have since selected different topics including the Holy Spirit, New Testament characters and looking into different parts of the Bible we find challenging. We also now meet together termly at All Together sessions which include refreshments, a short talk and discussion which everyone are welcome to attend.

Rachel Gardner

Curate

Junior Church

Junior church takes place once a month within Immanuel and St Andrews church. It is a welcoming space for our younger church goers to come together and delve into the themes covered in the main Sunday service. Over the past year, topics have included:

- New Year and the Baptism of Jesus
- Luke 18:1-8 Parable of the Persistent Widow
- Lost and Found Luke 15:1-10 and 1 Timothy 1:12-17
- The Harvest Festival
- Sharing the best friend
- Love thy Neighbour

The sessions are ideally aimed at children age 4-11. Flexibility is offered for younger children to attend if their parents accompany them. The sessions are designed to be as inclusive and interactive as possible.

A standard format is:

- Say a prayer together
- Light a candle
- Introduction of theme
- Games, including role play, dressing up, similar takes to popular games such as Simon Says
- A crafting activity
- Reflection on the parable
- Closing activity
- Snack
- Closing prayer

A register is taken at the start of every session with the child's name and age and all children are encouraged to introduce themselves and actively participate in the sessions.

There are currently 3 parent volunteers hosting the sessions. Alongside the monthly sessions, an annual pancake party is hosted. This celebration is very popular with regular church goers, as well as the wider community. The pancake party is a mixture of games, crafting, the meaning behind Lent...and of course, making, decorating and eating delicious pancakes!

Shirin Watts

Junior Church Leader

Youth Group

The Immanuel Youth Group meets once a month and we use that time to explore God's word, share our experiences as Christians and socialise. We have between 3 and 6 young people attending at the moment and sessions are led by myself and Simon Early.

Our young people have great questioning minds and during 2025 we have looked at a very wide range of subjects such as what it means to be a 'disciple', judging others, how we are affected by social media e.g. having an 'online' presence, how does biblical 'Creation' stand up in a world of 'Big Bang Theory' (very well as it happens!) and how should we be caring for creation.

On this last topic, the youth group led a Sunday service at the beginning of November, sharing their concerns about how we care – or don't care, for our environment. They had come up with a number of ways in which we could all improve how we care for our world, one of which was the idea of 'Toilet Twinning', a charitable project whereby an individual or organisation can make a donation to twin their toilet and fund a project in a community that helps families to build their own basic toilet, access clean water and learn about hygiene – a vital combination that saves lives. At the end of the service, Sarah took an impromptu collection, which reached £180 and allowed us to twin 3 of the church's toilets. The youth were delighted with the congregation's response.

From time to time we arrange a get together for our youth outside of church, and this year we have particularly enjoyed going to La Panna for drinks, cake and games as well as having an afternoon of badminton and other games in the church hall in the summer.

Elaine Owen

Youth Leader

Lambeth South Deanery Synod Report

Lambeth South Deanery Synod has had an interesting and active year under the leadership of the Rev. Kit Gunasekera.

Our first meeting was on 14 May, with Natalie Walters from Justice, Peace and Integrity of Creation, spoke on Serious Youth violence in the borough. Natalie gave a comprehensive talk about her work and I have some notes which I can forward. Some interesting points from Natalie's talk was that Lambeth is a Borough of Sanctuary, which also supports refugees. Lambeth also has higher than average rates of violence and knife crime compared to other boroughs. Now Natalie supports churches in the borough dealing with serious youth violence and is happy to be contacted about these issues from churches.

The 15 July meeting was about safeguarding and Simon Gates spoke to us about the topic in depth focusing on how important training and recording was. Simon encouraged churches to keep up with training and gave figures of where churches in Southwark were with training.

There followed a discussion, among Deanery Synod members about how, we could take safeguarding forward in our churches and various suggestions were made. I feel confident that Immanuel Church takes this subject seriously and we have a safeguarding officer Tolu, who keeps us up to speed with training and record keeping,

At the 30 September meeting, Weisi Dennis spoke movingly on Racial Justice in general and her own personal experience of discrimination. Weisi thought there must be more action, as only an action plan and a collective effort to tackle racial discrimination can bring about significant change. This was followed by a talk by Bishop Martin, which raised several questions, such as, do we value what have? The role of the church in the ministry of reconciliation; and that each of us has a part to play in the ministry of reconciliation. The heart of what Bishop Martin was saying was what is our own

church's ministry of reconciliation, how to deal with people who disagree and the importance of speaking healing words in this context, the idea of an interfaith group?

The highlight of the year was the Kingston Episcopal Lay Persons Conference. The keynote speaker was the former Archbishop of Canterbury Rowan Williams. Comfort, Bumi, Elaine, Lorraine and I attended and it was great to meet and talk to people from other churches. There was a wonderful energy of learning and happiness in Christian fellowship on the day, with much positive feedback given and the hope there will be another Conference soon.

Nina Whitehouse

Deanery Synod Representative

Social Committee

It has been a very busy year in the church, with lots of coming and going of beloved families, and as a group of church members, we endeavour to share special times together, in worship and socialising.

Our famous Quiz Night with a fish and chips supper was well attended and it definitely brought out the competitive side in everyone! Celebrating our dear Judy's ordination was in true Immanuel style party mode. Another great event was the "surprise" 5th anniversary celebration of Sarah's being here with us at Immanuel, commending the great effect she has had within her 1st tenure.

We descended to Eastbourne shore for our Immanuel Summer Outing and as usual had fun times together.

Refreshments served by the social team and quite a few helpers following Remembrance Day Service highlighted one of the very special ways that our committee promote outreach to the local community.

We try to meet every 2 months as a committee and reach out regularly for new team members, and although we gained a couple we also have lost members and are currently running on bare bones. Therefore, we will continue to pray for new recruits from our church community for fresh ideas and continued fun, enabling us to provide a varied, interesting and inclusive service bringing our church family closer.

We are looking forward to a few events in the coming year, including our Summer Outing to Margate, another Quiz Night and travelling to Europe for a Christmas Market.

Our events continue to serve not just the church but the wider community and we are extremely proud of that. A big thank you to our current and previous team members for your selflessness, commitment and hard work in making our church events amazing!

Joyce Lynch

Social committee Chair



Music

Psalm 105:1-2: "O give thanks to the Lord; call on his name; make known his deeds among the peoples. Sing to him, sing praises to him; tell of all his wonderful works."

Our Sunday morning sung worship was led by our musicians David, Lorette and Chris, and our singers Lorette, Chris, Simon, Paulette and Francesca. A **big thank you** goes to you all for your faithful leading of the congregation. The church sang 120 different hymns and songs during the year, learning a handful of songs new to the congregation to add to the established repertoire.

As in previous years, particular musical highlights are always around the festival seasons, particularly Advent and Christmas, with the plethora of additional offerings. The Christingle service provided a packed church (115 attendees) with its atmospheric reflections on God's love for God's creation and the beloved orange and its symbols; the carol service featuring the talents of the Immanuel choir with Lorette coordinating and conducting, and Amy and David playing piano, as well as the many singers who were all fabulous; the delight of the crib service, with the (surprise?) appearance of the Grinch leading the music alongside the more familiar nativity characters; the quiet contemplation of the midnight communion and the delightful joy of the Christmas morning service celebration. A **big thank you** goes to everyone involved in these services for giving your valuable time and providing such wonderful music.

Technology

2025 saw a lot of change in the church. In February, a new audio-visual system was installed to replace the budget system that had been implemented during COVID. This involved replacing all of the sound system in the church and installing screens in the church and the hall. This has further enhanced delivery of sessions for faith trail and Immanuel school visits. There has been a learning curve for the vicar, curate and the tech team as new software was introduced, but this has generally gone very smoothly and has been received well by the congregation and other visiting groups.



A **big thank you** goes to the tech team (Henry, Mark, Aaron, Zac and Chris) who not only continue to enable those not able to be in church to participate in our services but also provide the on-screen words for those in church, as these have now replaced physical hymn books and service sheets for most services.

Chris Simpson

Music and Tech Team member

Volunteers

I wish to extend a huge personal thank you to all those who make our church what it is. There are so many who give their time and financial resources to help us continue to exist and serve God and our community week by week. This year there was even more work to be done as I went on a 6-week sabbatical, but I went confident in the compassion and skills of 'Team Immanuel'. Thanks to the prayers and readers, those who set up and clear up, who provide welcome and refreshment, those who play and sing and operate the tech, those who help on a Sunday and at other church events and trips, those who teach our children and encourage our young people, those who drove food to the

foodbank, stood in the rain at the market and climbed the church roof to unblock the drain. Just thank you, your contribution is so appreciated, both in the heavenly realm and on the earth below. And a particular thanks goes to our Church Wardens Pauline and Patrick as well as our Treasurer, Gael, PCC secretary Elaine and Safeguarding Officer Tolu and all our PCC members (the full list is below). There are a surprising number of people who work behind the scenes as well as in front of them to keep us ticking along.

They aren't volunteers but I would also like to thank Rachel, for being a superb colleague and partner in epic planning. Also, a big thank you to Kirsty, our Church Center Manager for how she represents us to the local community. The other day one of our hirers was gushing about how helpful and organized she is and how much she appreciates working with her. It may be her job, but Kirsty goes above and beyond and does so in a way which reflects wonderfully on us as a community and church.

Sarah Simpson
Vicar

Immanuel and St Andrew (ISA) Primary School

We are delighted to share a series of outstanding achievements and celebrations from ISA Primary School.

1. Great Ofsted Results

We are incredibly proud to announce our recent **Ofsted outcomes**, which recognise the high standards of teaching, learning, leadership, and pupil development across the school. Inspectors highlighted the strong progress pupils make, the nurturing ethos of the school, and the dedication of our staff team. The report can be read [here](#).

This achievement is a testament to the hard work of our pupils, the professionalism of our staff, and the continued support of our families and wider community.

2. Exceptional Year 6 SATs Outcomes – 90% Combined Average

Our Year 6 pupils achieved an outstanding **90% combined average** in their SATs assessments. This remarkable result places ISA Primary among the highest-performing schools and reflects the determination and resilience of our children. In recognition of this success, the school received:

- A congratulatory letter from the Director of Education for the London Borough of Lambeth
- A letter of commendation from the Secretary of State at the Department for Education

These acknowledgements affirm the exceptional quality of education and leadership within our school community. We are immensely proud of our Year 6 pupils for setting such a high standard.

3. Uplifting Collaboration with the Church

Our valued partnership with the church continues to enrich school life. This was beautifully showcased through our Christmas performances and carol singing at Immanuel Church.

The performances were joyful and heartfelt, reflecting not only the musical talents of our pupils but also the strong sense of community and shared celebration. It was a wonderful opportunity for families and parish members to come together in the true spirit of the season.

4. A Wonderful Christmas Fair Led by FISA

A huge thank you to FISA for organising a highly successful Christmas Fair. The event saw a fantastic turnout from families, friends, and members of the local community.

With festive stalls, games, refreshments, and entertainment, the fair was a vibrant celebration of togetherness. The funds raised will directly support enrichment opportunities and resources for our pupils, further enhancing their educational experience.

5. Record Applications for Reception – Continuing to Be Oversubscribed

We are thrilled to report a record number of applications for Reception places for September 2026. This continues our trend of being oversubscribed every year, reflecting the strong reputation we have built for academic excellence, pastoral care, and community engagement.

We are grateful to all families who have chosen ISA as their preferred school and look forward to welcoming our newest cohort later this year.

Thank you for your continued support in making ISA Primary School a place where children flourish in the presence of God.

Safeguarding

The PCC of Immanuel & St Andrew's Church takes its safeguarding responsibilities seriously and is committed to creating and maintaining a safe and welcoming environment for all, in line with the safeguarding policies and guidance of the Church of England.

Safeguarding is overseen by the Incumbent and the Parish Safeguarding Officer (PSO). During the year, there have been changes in safeguarding roles, including the appointment of a new PSO and a Parish DBS Administrator, to strengthen safeguarding practice and oversight within the parish.

All safeguarding training and DBS records are held electronically in a central, secure, password-protected cloud system, with access restricted to those with appropriate responsibility. This ensures records are managed consistently, securely, and in line with data protection requirements.

Safeguarding training requirements are clearly understood by all clergy, PCC members, and volunteers who are required to undertake them. While not all training was fully up to date at the time of reporting, all relevant individuals are aware of their required training pathways, and outstanding training is currently in the process of being completed.

In August 2025, the external company used nationally for processing DBS checks experienced a data breach. Immanuel & St Andrew's Church followed Church of England procedures, including offering appropriate support to those affected and working in line with diocesan and national guidance. The Church of England has since appointed a new DBS checking provider.

Safeguarding policies and procedures are in place, reviewed regularly, and made available to the congregation. Information on how to raise safeguarding concerns is publicly displayed, and the parish is clear about how to report concerns to the Diocese where necessary.

The PCC remains committed to strengthening safeguarding culture, ensuring training compliance, and maintaining robust safer recruitment and record-keeping processes in the year ahead.

Tolu Ladejobi

Parish Safeguarding Officer

Fabric Report

There have been a number of projects in the last year around our church building, some of which were planned such as the refurbishment of the back room which means we can offer a good space to those who hire it from us, and others that we have to deal with as they arise. An example of this was the issue of a leak in the ladies' toilets caused by some blockage. Following CCTV investigations we discovered the external drain liner was cracked in places with roots growing through. This was replaced with a new pipe liner which should give many decades of life to the drain.

Sadly, in May, the church was broken into and although not much was stolen, a lot of damage was caused to the building as they broke through locked doors around the building. As well as doors our lovely new mixing desk was damaged beyond repair. Our insurance company were understanding, and the internal doors, locks and latches were all repaired and or replaced right away and they agreed to buy us a new mixing desk rather than trying to repair ours (which was beyond a true repair).

During the break in, the front entrance doors to the church were damaged when they were forced open. The insurers agreed to replace the doors, but the process of replacing them has been a complicated process for several reasons.

Given the importance of the entrance doors and the ongoing issues we have had with the existing doors, we wanted to make sure we replaced them with doors to be proud of. We initially went to companies who would provide aluminium framed, triple glazed doors to look like the existing design. When we received drawings of these, the frames looked very bulky. We then investigated replacing the doors with a frameless glazed system. Having had this designed we were much happier but still had get it signed off by the DAC and the insurers.

The insurers and DAC have now signed off on the design below and they will be installed in the next couple of months. We did make an upgrade to laminate glazing which the insurers would not cover, but it will give more security, so the PCC agreed to pay a small extra for this.

Patrick Ramsey
Warden

Financial Review

2025 was a particularly strong financial year, with the Church recording a total surplus of £47,135, compared to £20,966 in 2024. This result significantly exceeded the originally budgeted surplus and reflects strong income performance alongside effective cost control. The Church is well placed to manage future cost pressures while continuing to support its mission and ministry.

Total income remained consistently high, increasing slightly from £167,585 in 2024 to £173,505 in 2025, and representing approximately 160% of budgeted income. This was driven primarily by an insurance claim, hall hire income, planned giving and legacies.

Expenditure decreased from £146,619 in 2024 to £126,371 in 2025. The largest single cost remained the Diocesan Parish Share, which increased from £48,000 to £51,000. 2024 expenditure was elevated by building maintenance works. In 2025, the absence of maintenance works allowed annual expenditure to fall, despite rising energy costs.

2025 is the fifth consecutive year that the Church has recorded a surplus, which significantly strengthens our financial resilience and provides flexibility for future mission and maintenance needs.

Looking ahead to 2026, the church will remain in a robust financial position. The PCC has agreed to increase our contribution to the Parish Support Fund by a further £2,907. We are not anticipating any significant changes to our core income and expenditure.

Gael Gotin
Treasurer

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. The method of appointment of PCC members is set out in the Church Representation Rules. At Immanuel and St Andrew, the membership of the PCC consists of the incumbent, churchwardens, Southwark Pastoral Auxiliary, and members elected by those who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Given its wide responsibilities the PCC has a number of committees each dealing with a particular aspect of parish life. These committees, which include the Standing Committee, Finance group and Social committee are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Ex Officio members:

<i>Incumbent:</i>	Revd. Sarah Jamieson Simpson
<i>Curate</i>	Revd. Rachel Gardner
<i>Warden(s):</i>	Pauline Gitagia and Patrick Ramsey
<i>Representatives on the Deanery Synod:</i>	Nina Whitehouse

Elected and co-opted members:

Angela Benjamin	(co-opted until April 2026)
Godfrey Gowa	(until April 2027)
Rob Glass	(until April 2026)
Tolu Ladejobi	(until April 2027)
Joyce Lynch	(until April 2028)
Archie Montefiore	(until April 2027)
Elaine Owen	(until April 2028)
Lorraine Thomas	(until April 2028)
Marcia Crow	(until April 2028)
Gael Gotin	(until April 2028)

The method of appointment of PCC members is set out in the Church Representation Rules.

This report was approved by the PCC on 9th April 2025

Signed by Revd Sarah Simpson on 11th April 2025



Immanuel and St Andrew Annual Report 2025

Immanuel & St. Andrew, Streatham Balance Sheet as at 31 December 2025

	Note	2025	2024
		£	£
FIXED ASSETS			
Tangible and Inalienable	4	31,241	5
CURRENT ASSETS			
Debtors	5	5,774	14,794
Cash at Bank and in Hand		158,535	139,548
		<u>164,309</u>	<u>154,342</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR			
Creditors and accruals	6	<u>2,409</u>	<u>8,341</u>
		161,900	146,001
NET ASSETS		<u>193,141</u>	<u>146,006</u>
FUNDS			
General Fund	7	167,278	129,558
Designated Funds	7	22,868	13,157
Restricted Funds	7	2,995	3,291
		<u>193,141</u>	<u>146,006</u>

Approved by the PCC and signed on its behalf on



The Rev'd Sarah Simpson
Incumbent & PCC Chair, Immanuel & St. Andrew, Streatham

Immanuel and St Andrew Annual Report 2025

Immanuel & St. Andrew, Streatham Statement of Financial Activities For the year ended 31 December 2025

		Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2025	TOTAL FUNDS 2024
	Note	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	2(a)	78,727	3,996	2,350	85,073	97,820
Activities for generating funds	2(b)	4,481	0	0	4,481	4,765
Income from investments	2(c)	1,058	0	0	1,058	1,629
Income from church activities	2(d)	57,484	0	0	57,484	63,371
Other income	2(e)	25,410	0	0	25,410	0
TOTAL INCOME AND ENDOWMENTS		167,159	3,996	2,350	173,505	167,585
EXPENDITURE						
Church activities	3(a)	118,567	(5,715)	13,519	126,371	146,619
TOTAL EXPENDITURE		118,567	(5,715)	13,519	126,371	146,619
TRANSFER OF FUNDS		(10,873)	0	10,873	0	0
SURPLUS / (DEFICIT) FOR THE YEAR		37,720	9,711	(296)	47,135	20,966
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025	8	129,558	13,157	3,291	146,006	125,040
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025	8	167,278	22,868	2,995	193,141	146,006

Notes to the Financial Statements for the year ended 31 December 2025

1. ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 8.

There are no Endowment funds held.

Gross Income and endowments

Voluntary income and endowments

Collections are recognised when received by and on behalf of the PCC.

Planned giving under Gift Aid is recognised only when received.

Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised from 1st Jan 2025 to 31 Dec 2025

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Income from investments

Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

Expenditure

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The parish support fund is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not legal) liability and shown as a creditor in 'Creditors and Accruals' in the Balance Sheet.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Incumbent and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

Other plant and machinery, fixtures and fittings and office equipment

Equipment used within church premises is depreciated on a straight-line basis over 10 years.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)

2. INCOME AND ENDOWMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2025	TOTAL FUNDS 2024
	£	£	£	£	£
2(a) Voluntary income					
Planned giving	42,429	0	0	42,429	38,330
Collections	1,566	0	0	1,566	1,676
Charitable giving	0	0	118	118	332
CAF	0	0	0	0	1,200
Donations	5,742	0	388	6,130	7,755
Donations - Give to go Green	0	0	44	44	4,217
Donations - Lower Room Refurbishment	0	0	0	0	2,400
Donations - Tech Fund	0	3,996	0	3,996	2,664
Grants	4,511	0	0	4,511	4,900
Grants - Foodbank Hub	0	0	1,800	1,800	0
Income tax recoverable	9,319	0	0	9,319	14,018
Legacy	15,160	0	0	15,160	20,128
	78,727	3,996	2,350	85,073	97,620
2(b) Activities for generating funds					
Fundraising	41	0	0	41	0
Hire of Church	4,440	0	0	4,440	4,765
	4,481	0	0	4,481	4,765
2(c) Income from investments					
Interest	1,058	0	0	1,058	1,629
	1,058	0	0	1,058	1,629
2(d) Income from church activities					
Community Hall Hire	55,895	0	0	55,895	53,236
Catering & Social Events	0	0	0	0	8,087
Fees	1,589	0	0	1,589	2,248
	57,484	0	0	57,484	63,571
2(e) Other Income					
Insurance Claim	25,040	0	0	25,040	0
Other	370	0	0	370	0
	25,410	0	0	25,410	0
TOTAL INCOME AND ENDOWMENTS	167,159	3,996	2,350	173,505	167,585

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)

3. EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2025	TOTAL FUNDS 2024
	£	£	£	£	£
3(a) Church activities					
Missionary and charitable giving:					
Home					
- Children's Society	0	0	118	118	172
- Love Streatham	0	0	0	0	250
- Immanuel & St Andrew School	0	0	0	0	300
- Toilet twinning	190	0	0	190	0
- Winter Shelter	0	0	0	0	203
- Simeon's Trustees	0	0	0	0	200
Overseas					
- Gaza Appeal	0	0	0	0	160
	190	0	118	308	1,285
Ministry					
Diocesan Parish Support Fund	51,000	0	0	51,000	48,000
Clergy Expenses	1,251	0	0	1,251	738
Diocesan Fees	1,120	0	0	1,120	1,438
Gifts	0	0	388	388	0
Mission and Evangelism Costs	1,135	0	0	1,135	906
Musician Fees	960	0	0	960	880
Thy Kingdom Come	0	0	0	0	48
Upkeep of Services	1,019	0	0	1,019	1,140
Vicar's Discretionary Costs	0	0	199	199	175
Administration					
Parish Office Costs	3,951	0	0	3,951	3,079
Wages and Salaries	11,992	0	0	11,992	9,943
Examination Fee	350	0	0	350	320
Social					
Catering & Social Events	0	876	0	876	6,921
Property					
Cleaning	7,891	0	0	7,891	7,676
Waste Disposal	698	0	0	698	686
Insurance Premiums	4,413	0	0	4,413	4,276
Utilities (Gas, Water, Electricity)	9,277	0	0	9,277	6,564
Building Improvement Works	0	0	0	0	7,641
Lower Room Refurbishment	0	0	0	0	15,201
Maintenance Church	20,439	0	0	20,439	17,491
Major Repairs Church	0	0	0	0	1,532
Major Repairs Hall	2,880	0	0	2,880	0

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)

3. EXPENDITURE (Continued)

Give to go Green

Lighting	0	0	10634	10,634	0
Tech					

AV Project - Depreciation	0	3,471	0	3,471	0
AV Project - Transfer to Tangible Fixed Assets	0	(10,090)	0	(10,090)	10,090
Other expenses	0	28	0	28	0

Christmas Outreach

Activities	0	0	306	306	283
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Foodbank Hub Fund

Foodbank Hub costs	0	0	1,691	1,691	97
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Children's Ministry

Activities	0	0	183	183	209
	118,567	(5,715)	13,519	126,371	146,619

TOTAL EXPENDITURE

	118,567	(5,715)	13,519	126,371	146,619
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4. TANGIBLE AND INALIENABLE FIXED ASSETS

**Furnishings,
Fittings &
Equipment**
£

COST

at 1st January 2025	24,615
Additions	34,707
at 31st December 2025	59,322

DEPRECIATION

at 1st January 2025	24,610
Charge for the year	3,471
at 31st December 2025	28,081

NET BOOK VALUE

at 31st December 2025	31,241
at 31st December 2024	5

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)

5. DEBTORS

	2025	2024
	£	£
Accrued income	3,622	9,184
Income tax recoverable	1,845	4,772
Prepayments	307	838
	5,774	14,794

6. CREDITORS AND ACCRUALS

	2025	2024
	£	£
Charitable giving	89	23
Deferred income	1,080	625
Accounts Payable	0	368
Accruals	1,240	7,325
	2,409	8,341

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)

7. FUND DETAILS

The Unrestricted funds comprise the following:

	Balance as at 1 Jan 2025	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2025
	£	£	£	£	£	£
General Fund	129,558	167,159	118,567	48,593	(10,873)	167,278
	<u>129,558</u>	<u>167,159</u>	<u>118,567</u>	<u>48,593</u>	<u>(10,873)</u>	<u>167,278</u>

The Designated funds comprise the following:

	Balance as at 1 Jan 2025	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2025
	£	£	£	£	£	£
Property Fund	3,216	0	0	0	0	3,216
Social Fund	2,604	0	821	(821)	0	1,783
Tech Fund	6,005	3,996	(6,591)	10,587	0	16,592
Youth Fund	1,332	0	55	(55)	0	1,277
	<u>13,157</u>	<u>3,996</u>	<u>(5,715)</u>	<u>9,711</u>	<u>0</u>	<u>22,868</u>

ANALYSIS OF DESIGNATED FUNDS

	Property Fund	Social Fund	Tech Fund	Youth Fund	Total
	£	£		£	£
Balance as at 1st January 2025	3,216	2,604	6,005	1,332	13,157
Income and Endowments					
Donations	0	0	3,996	0	3,996
	<u>0</u>	<u>0</u>	<u>3,996</u>	<u>0</u>	<u>3,996</u>
Expenditure					
AV Project - Deposit to Fixed Assets	0	0	(10,090)	0	(10,090)
AV Project - Depreciation	0	0	3,471	0	3,471
Microphone Stand	0	0	28	0	28
Catering & Social Events	0	821	0	55	876
	<u>0</u>	<u>821</u>	<u>(6,591)</u>	<u>55</u>	<u>(5,715)</u>
Transfer of funds	0	0	0	0	0
Balance as at 31st December 2025	3,216	1,783	16,592	1,277	22,868

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)

7. FUND DETAILS (Continued)

The Restricted funds comprise the following:

	Balance as at 1 Jan 2025	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer Of Funds	Balance as at 31 Dec 2025
	£	£	£	£	£	£
Vicar's Discretionary Fund	731	0	199	(199)	0	532
Children's Ministry	215	0	183	(183)	0	32
Inalienable Assets Fund	5	0	0	0	0	5
Christmas Outreach Fund	23	0	306	(306)	283	0
Charitable Giving and Gifts	0	506	506	0	0	0
Foodbank Hub	2,265	1,800	1,691	109	0	2,374
Give to Go Green	0	44	10,634	(10,590)	10,590	0
Thy Kingdom Come	52	0	0	0	0	52
	3,291	2,350	13,519	-11,169	10,873	2,995

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)

7. FUND DETAILS (Continued)

ANALYSIS OF RESTRICTED FUNDS

	Vicar's Discretionary Fund	Children's Ministry	Inalienable Assets Fund	Christmas Outreach	Charitable Giving and Gifts	Foodbank Hub	Give to Go Green	Thy Kingdom Come	Total
	£	£	£	£	£	£	£	£	£
Balance as at 1st January 2025	731	215	5	23	0	2,265	0	52	3,291
Income and Endowments									
Children's Society	0	0	0	0	118	0	0	0	118
Donations	0	0	0	0	388	0	44	0	432
Grants	0	0	0	0	0	1,800	0	0	1,800
	0	0	0	0	506	1,800	44	0	2,350
Expenditure									
Children's Society	0	0	0	0	118	0	0	0	118
Donation / Gifts	199	0	0	0	388	0	0	0	587
Activities	0	183	0	0	0	0	0	0	183
Christmas Publicity	0	0	0	306	0	0	0	0	306
Foodbank Hub Expenses	0	0	0	0	0	1,691	0	0	1,691
Lighting	0	0	0	0	0	0	10,634	0	10,634
	199	183	0	306	506	1,691	10,634	0	13,519
Transfer of funds	0	0	0	283	0	0	10,590	0	10,873
Balance as at 31st December 2025	532	32	5	0	0	2,374	0	52	2,995

8. RELATED PARTY TRANSACTIONS

The Incumbent and certain other PCC members incurred small out of pocket expenses in relation to church activities and were reimbursed in full.

Accounts

The Parochial Church Council (PCC) of Immanuel and St Andrew, Streatham

Annual Report 2024



HARVEST CELEBRATION SERVICE – REP YOUR CULTURE!

Registered Charity 1131245

Correspondence Address:

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(020) 8679 6888**

Parish Office e-mail: office@immanuelstreatham.org.uk

Website: www.immanuelstreatham.org.uk

Immanuel and St Andrew is a parish church within the Church of England Diocese of Southwark

“Immanuel and St Andrew” and “Parochial Church Council [or PCC] of Immanuel and St Andrew” are working names of the Parochial Church Council of the Ecclesiastical Parish of Streatham, Immanuel and Saint Andrew, Registered Charity 1131245

**INDEPENDENT EXAMINER'S REPORT
ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024**

To the Parochial Church Council of Immanuel and St Andrew Streatham

This report on the accounts of the PCC for the year ended 31 December 2024, which are attached to this report, is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of trustees and examiner

As 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 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 Commission under 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 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 the PCC 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

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; and
- to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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.



S.A. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

06 March 2025

Aim and Purposes

Immanuel and St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, Revd Sarah Simpson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also responsible for the management and maintenance of Immanuel and St Andrew's church and hall building at 452, Streatham High Road, London, SW16 3PY. Part of the building, including the whole of the hall, is owned by an associated charity, Immanuel Streatham Trust (IST), and the PCC manages and maintains the parts which are IST property on behalf of IST.

Although IST is legally separate from the PCC, the PCC is the trustee of IST (a sole corporate trustee) and is responsible for administering IST in accordance with its governing document. For further information, see IST's own Annual Report and Financial Statements, obtainable from the Parish Office (see front cover). IST is a registered charity, no 1091816.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Immanuel and St Andrew. Worship remains Eucharistic and includes regular Baptisms. Our services and worship put faith into practice through prayer, teaching and preaching, and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular the supplementary guidance on charities for the advancement of religion. We aim to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for members of our congregation and people living in the parish.
- The development of a missional approach to bringing the gospel to the local community, and further afield through serving the local community and sharing our faith.

To facilitate this work, it is important that we maintain the fabric of the church building of Immanuel and St Andrew and the church hall.

Achievements and Performance

Worship and Prayer

At Immanuel and St Andrew Church we continue to discover who we are as a community of faith and how we can know and love God with all our heart, mind, soul and strength and love our neighbour as ourselves. Our community is beautifully diverse with a wide variety of different backgrounds, ages and stages of life represented. We believe each and every person brings something unique and special to our shared life and as new people join we are changed for the better.

We are committed to being a place where everyone receives a smile and warm welcome. A church where we can be honest, sharing both the joys and challenges of life with each other. In all we do we seek to help people on their journey of faith – wherever they are on that journey.

Immanuel and St Andrew Annual Report 2024

This year we baptized seven children and one adult, welcoming them officially into God's family and our church family. Bishop Martin, the Bishop of Kingston also confirmed two of our young people at a service at St Peter's Streatham. In 2024 there were seven funerals and we had 132 people on the electoral roll.

We have a regular rhythm of services with a creative all age service on the first Sunday of each month and Holy Communion on the other Sundays. Our Junior Church and Youth group meet once a month but for most of our services we are all together with tables out at the back with toys, colouring and play doh. We developed this set up because our volunteers for our children's groups could only resource one session a month but we have discovered that there is a blessing in being all together.

In July we were delighted to be joined by Revd Rachel Gardner who is serving her curacy with us. Rachel works alongside Sarah Simpson and Judy Douglas, our ordinand, as part of the ministry team.

In 2024 we sought to create more spaces for people to explore and discuss faith. We started mid-week morning prayer on a Wednesday in the church. This is open to anyone and a group of between 6 and 12 people meet to say the Church of England morning prayer liturgy together, discuss the Bible readings and pray for our concerns as well as the church and wider world. We also trialed some home group meetings to gauge interest. In Lent we ran a course discussing the book 'Tarry Awhile' by Selina Stone which, a book which makes the wisdom of Black spiritualities and faith available for all people. And in Advent Rachel put together an online course called 'Advent Calm' which she led with Carl and Eunice Johnson.

Our Holy Week and Christmas Services were full of creativity as we sought to mark the seasons with a blend of traditional and contemporary services. Maundy Thursday hand washing and communion, a Good Friday journey with reflective prayer stations, Christingle and Carol Service, Crib Service finishing with the Christmas Conga and a candlelit Midnight mass on Christmas eve.

Mission and Evangelism

This year we have continued to reach out to our local community in a variety of ways. As well as being involved with our own church school we also hosted 6 other local schools as part of a Faith Trail. Children visit three local places of worship in one day to learn about what worship looks like and what goes on there. These are run by Sarah and Carl Johnson and are much appreciated by teachers and students alike.

For the first time we were also invited to host a stall at the popular Rookery Market which happens once a month at the top of Streatham Common. We brought children's craft activities, warm smiles as well as conversation and invitations to our church services in September and also at the Christmas market which was a wet and windy affair but well attended despite this!

We also connected with a local film maker, Elsie Nemlin to show the pilot of her film 'Odile'. It is a stark and honest portrayal of issues which impact many in our local community such as racism, youth violence and the housing crisis. It was very moving and we pray and offer the support we are able to Elsie as she seeks to get the full film made.

Our partnership with the Norwood and Brixton Foodbank remains strong and we continue to transport food to the warehouse on Wednesday mornings as well as host our Hub on a Tuesday. We offer a warm welcome, hot drinks and biscuits and advice workers are available to help people



with forms and navigating the benefits system to get longer term sustainable support. AA groups now meet in the Lower room 4 evenings a week helping those struggling with addiction and we now have two counsellors from Heart & Mind Counselling service providing low cost counselling on Saturday morning and Tuesday evenings.

Pastoral Care

With the addition of Rachel to our team we are now able to offer more visits to those at home. We visit those who aren't able to come to the church physically but also just to get to know people better. We have also been able to regularly visit a local care home for adults with complex needs and offer a listening ear and where appropriate, prayer.



We once again ran The Bereavement Journey Course which supports those who are impacted by grief. It has helped people who are recently bereaved as well as those who lost a loved one many years ago. We have also supported people through our funeral ministry and our annual memorial service. This year we lost the longest standing member of our congregation, Jenny Hull. She attended Immanuel church for over 80 years and served in many ways including as a Lay Reader, a ministry which she loved and blessed many people through. She will be missed but we know she has a special place at God's banqueting table and we look forward to the day when we will be reunited with all the faithful in our heavenly home.

Sarah also hosted an informal garden party in the summer as well as a youth BBQ where a couple of our young people both amazed us and made us slightly nervous by performing backflips!

Sarah Simpson
Vicar

Junior Church

Junior church has now been successfully running for three years since it was re started after the pandemic in April 2022 under the leadership of Toni Musgrove. We meet once a month during the Sunday morning service where we come together with approximately 10 – 15 primary and pre-school children. The aim of the sessions are for children to feel the love of God around them, and to learn about bible stories through play, arts, crafts, and fun role plays. We try to keep the sessions interactive and cater for a range of ages and where possible, we mirror the readings covered in the main church service that week.

We use Energize resources which are user friendly and excellent for planning sessions, after selecting a theme for the session, it pulls together a session plan with fun interactive activities which are tailored to all age groups. After trialing the resources Sarah found funding to pay for an annual subscription for 'Energize' which we are thankful for. It's been wonderful to work on a couple of sessions with our new curate Rachel and really appreciate her wisdom and expertise.

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Our current leaders are Suzie Krisifoe, Chris and Shirin Watts and we have recently welcomed Cassie Wheeldon. We have had a number of new children and families joining us and hope to expand the junior church team this year by welcoming new parent volunteers.

Shirin Watts

Junior Church Leader

Youth Group

The Immanuel Youth Group meets once a month and we use that time to explore God's word, share our experiences as Christians and socialise. We have between 3 and 7 young people attending at the moment and sessions are led by myself and Simon Early.

Our youth group has been together for a few years now so in the first few months of 2024 we looked at building on their personal faith and involvement in the church. Example topics using the 'Energize' resources included 'Reading the Bible for ourselves', 'Living our best life', 'What am I good for? And 'Serving others'. Whilst some of our youth already help out with the service, we chose one Sunday for the youth group to take on all the service 'administration' roles such as welcoming, reading, taking up the communion chalice and putting out and clearing up the chairs and tables. Many of them continue to serve in this way.

To reflect the ages of children in the church, we decided to include children from Year 6 upwards in September in the youth group. During the summer holidays we held a great barbecue at the vicarage with games and other activities to help them get to know each other.

In the autumn, just before some of our older youth went on to college and university, the youth group provided a short drama and talk in a service focusing on fair trade. From September our monthly sessions have continued with our new members being very enthusiastic and enjoying our exploration of Matthew covering topics such as 'Trust' and 'Prayer'.

Elaine Owen

Youth Leader

Lambeth South Deanery Synod Report

Lambeth South Deanery Synod is flourishing under the leadership of the Revd. Kit Gunasekera and the following meetings were held in 2024. A meeting on Wednesday 17th April was held at our church, Immanuel and St Andrew. The Venerable Carol Coslett, Assistant Director of Lay Ministry for Southwark spoke about Lay Ministry and we also heard from a Reader and a SPA about their ministry in their churches. A meeting on Thursday 11th July was at St. Thomas Church Telford Avenue and the Revd Sue Cook from St. Thomas and Revd Anna Norman-Walker from St. Leonard's spoke about Church Growth. There was also a short presentation about the difficult challenges food banks are facing at this time. Unfortunately I was not able to attend this meeting but Sarah and Rachel both attended. A meeting on Thursday 21st November was held at Christ Church Streatham, Christ Church Road and Canon Roxanne F. Eversley, the Dean of Cultural Diversity in the Diocese spoke on how we encourage vocations to under represented groups. The talk was lively and interesting and was followed by a discussion with Synod Members. Sarah and I attended the meeting. Also the annual Deanery Ascension Day Service was held at St Peter's Streatham on Thursday 9th May.

Looking ahead to 2025, for all lay People, a date for your diaries. On **Saturday 20th September 2025**, there will be a Kingston Episcopal Area Lay Conference. It will be for all lay people, whether they

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have a role or not in their church. The keynote speaker will be the former Archbishop of Canterbury, Rowan Williams.

Nina Whitehouse

Deanery Synod Representative

Social Committee

It has been a great year with the Immanuel Social Committee, continuing to facilitate social events and activities to unite our church family with fun and fellowship.

Over this time we've had a full hall of sellers for our table top sale with a steady stream of shoppers looking for bargains and treasures.

Our sell out summer coach trip to Whitstable (two full coaches) was enjoyed by all that came, who also enjoyed the refreshments (cake, sweets, fruit) and entertainment including a raffle there and back. The weekend trip to Bethune for the Arras Christmas Market was special (with a full coach of 59 people). We couldn't express enough the gratitude we feel for the relentless hard work and organisational skills of Lorraine for this and the Whitstable outing.



Immanuel Arras Massive!

To celebrate Black History Month and harvest, we enjoyed a special International Harvest bring and share lunch, with tasty international dishes and music. Supporting and connecting with the local Streatham community is important when providing refreshments after the Remembrance Day service. This is where the church family and social committee really rally together. Christmastime was celebrated in good tradition with partying and singing around the piano after the Christingle service and mince pies and mulled wine after the Carol Service.

We endeavor to continue with fresh and interesting events with the hope of new members, young families and the wider congregation joining and participating. A massive thanks to our dedicated small committee who are committed and work really hard to bring together our church family in shared great experiences which help us to get to know each other and become true friends in Christ.

Joyce Lynch

Church Warden and Social Committee member

Music

Psalm 101:1: "I will sing of your love and justice; to you, LORD, I will sing praise."

Immanuel church loves to sing! Back in 2021 when Covid restrictions were easing, the most important thing to resume was congregational singing. It is a joy hearing the church singing its mix of hymns and modern praise and worship songs. In total, the church sang almost 130 different songs throughout the year, which says a lot about the growth of our repertoire.

This year principally consolidated the songs and music of previous years. Thanks go to David, Lorette and Chris – our current musicians; as well as to those who have helped lead sung worship with their voices – Lorette, Chris, Simon, Paulette and Helen – during the morning services.

Particular highlights this year were the services during Advent and Christmas: the Christingle service offering its atmospheric reflections on God's love for God's creation; the carol service featuring the talents of the Immanuel choir (thanks to Lorette for coordinating and conducting, and to David for playing, as well as the many singers who were fabulous); the delight of the crib service, the quiet contemplation of the midnight communion and the unfettered joy of the Christmas morning service.

We continue to serve those who are not able to 'be in church' by live-streaming the services on Zoom and Facebook. So, a very big thank you goes to Aaron, Philip, Sergii, Zac and Chris for their help in streaming the services.

We are always looking for more people to join both the music team (instrumentalists and singers) and the streaming team. If you'd like to find out more about either of these, do speak to Sarah or Chris.

Chris Simpson

Music and Tech Team member



Christingle Service

Volunteers

Our church is supported by the most wonderful people who bless us with their presence but also serve. As I tried to count how many different people volunteer in different ways I reached over fifty people!! Many hands make light work and our aim at Immanuel is to have a good team in place so everything rests lightly on our shoulders as we all pitch in. So to all those who have welcomed, moved furniture, set up, swept up, served drinks, read the Bible, prayed up front, prayed behind the scenes, preached, streamed, led music, planned, cooked, sat on a stall, led children and youth, or just pitched up and pitched in - a huge thank you - WE COULD NOT DO WHAT WE DO WITHOUT YOU!

While we all helped there are those who take extra responsibility and I would like to particularly thank Joyce and Patrick, our Church Wardens, and Pauline, our Deputy Church Warden (and Elizabeth her trusty assistant). Also, Elaine, our PCC secretary who keeps us organized as a PCC and Judy, our Safeguarding Officer and the rest of our PCC. This year I would like to offer my particular thanks to Richard and Isabel Curtis who have been our treasurers for the last few years. I am so grateful to them for all the hard work they have put in and the fact they stayed on after they had moved away to get us through to our APCM. They really are behind the scene stars and deserve a standing ovation!

Sarah Simpson
Vicar

Immanuel and St Andrew Primary School

September 2023 to December 2024 – Summary report for APCM 2025.

The links between the church and the school remain strong.

School visits to the church

There was **story and song time** (January for Year1 and Year 2, June for Reception); Year 3 came in for a **session on Pilgrimage**; there were Easter-themed activities – the **school's Easter service** and a visit from Year 2 to learn about the **symbols of the Easter story**; December saw a visit (with **carol singing** and **hot chocolate**) by Year 4 to hear about the **Nativity with Carl and Eunice** as well as the **school's Christmas service**.

Visits to the school

Sarah had been leading collective worship at least once every half term and with Rachel joining the team in July they are now able to go in once a fortnight. Governors on the Faith Committee got to meet some pupils who are part of the **Worship Leaders** team – we all left that meeting with big smiles on our faces.

Pupil outcomes

Early years (Reception) achieved **81% of pupils with Good Level of Development** (GLD), well above national (67%).

Year 1 Phonics were in line with national attainment (80% for the school and 81% national)

Key stage 1 (KS1): May 2023 was the last time that KS1 (Year 2) children will take SATs, so this is no longer reported – although the school have their own assessment which is shared with governors.

Key Stage 2 (KS2): results were all in-line above national average, with scores of 84 to 88% compared the the national figures of 72 to 74%.

You can see the full results on the school website:

<https://www.immanuelchoollambeth.org/School-Results-Pupil-Outcomes-and-Achievement/>

Pupil numbers in Lambeth

Our school remains popular and over-subscribed. Our Reception intake for September 2024 was again full (60 children). We **give thanks** that so many families want their children to attend a faith-based school. As mentioned last year, the borough-wide situation is not as good, with schools on average seeing 6 or 7 empty seats in each Reception class in September 2023 and numbers continuing to decline. In 2024 additional school closures were announced to take effect from September 2025. **Please pray for** the children, families and staff affected by school closures and the other effects of falling pupil numbers.

Governors

Two governors have joined us in 2024: Sedgil Wartemberg (PCC), Sarah Buckle (Staff). We **give thanks** that we have been blessed with these new appointments. We also said farewell to several governors: Chris Simpson (PCC), Mary Matar (Staff), Tanya Bunney (PCC) and Simon Early (PCC). We **give thanks** for their service. **Please pray for new governors** to fill our current vacancy for one Foundation Governor. If you are interested in becoming a school governor, talk to Simon Early or Revd Sarah.

Behaviour

Pupils and families across the nation struggle to cope with the emotional and mental health after-effects of the COVID lockdowns and the resulting stress on families. While the vast majority of pupils are well-behaved, the education press has had many articles reporting on the dramatic increase in verbal and physical abuse that school staff have had to endure.

Please pray for the pupils and families to get the support they need. Please pray for the staff, for them to feel supported and appreciated during this difficult time.

Simon Early

Chair of Governors

Safeguarding

The PCC has complied with the 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).

The PCC has a comprehensive safeguarding policy, which is reviewed and updated annually. Hirers are also required to take account of this policy when using the premises.

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The Vicar, Curate and Safeguarding Officer are required by the diocese to keep their safeguarding training up to date, and all congregation members who are involved with children or vulnerable adults are required to have a DBS check prior to taking up their duties. Members of the PCC and congregation members who are involved with children or vulnerable adults are being encouraged to undertake the C0: Safeguarding Basic Awareness online training made available by the Diocese.

In November we once again joined with churches all around the country in marking 'Safeguarding Sunday' which emphasised the importance of church being a safe place for all. Adults and Children are aware of the PSO and this is clearly displayed on the Church noticeboard.

The Safeguarding Self-Audit Form 2024, from the Diocese of Southwark Safeguarding team, was recently completed: the Vicar, Curate, PSO and the Church Manager, have taken on board all the relevant actions, which are to be completed by September 2025.

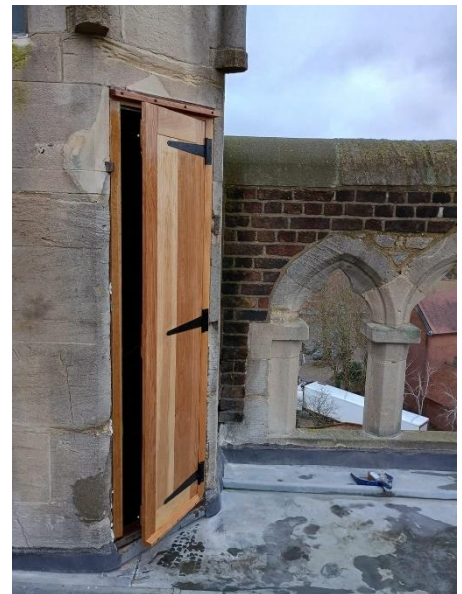
Judy Douglas

Safeguarding Officer

Fabric Report

Following on from the last years work to the building, we have successfully gained permission and carried out many other repairs and improvements detailed below, some of which were highlighted in the buildings Quinquennial report and others decided on by Sarah and the PCC.

Permission was granted to replace the tower door and frame at roof level towards the end of last year and a lovely carpenter named Brian McNamara constructed and installed it for us. Brian also replaced an internal door and frame within the spiral staircase leading into the Belfry. Along with carpentry, Brian replaced the chicken wire guarding to the external stairwell which had been highlighted as fall hazard for children and has carried out further small maintenance jobs highlighted by Kirsty Jenkinson, such as: adjusting internal doors; replacing damaged architrave and skirting; fixing / adjusting curtains; fixing window levers and replacing the worktop in the lady's loos. There are a few further small jobs still to be completed by Brian around the Church, but he and Kirsty are making great progress in tidying everything up. Kirsty also continues to organise our annual maintenance checks throughout the building.





The lead roof flashings on top of the tower and on further parts of the original Church were replaced, gutters cleared, slates replaced and later in the year the flat roof above the main entrance was replaced, including the timber superstructure as it had come to the end of its life: the new roof covering should have a 40 year life span compared to the 10 – 15 year life span of the felt that was replaced. The source of the damp on the wall behind the altar was discovered and repaired; a slate had been knocked off by scaffolders working on the neighboring property.

Our lighting conductor failed its annual inspection this year and we decided to upgrade the system to meet with current regulations. We received permission from the DAC and this work has now been carried out.

Electrical work was carried out throughout much of the building: all the lighting is now LED which will reduce our

carbon footprint along with being cheaper to run and maintain; plus, everything should be much brighter! Lighting was added to the tower spiral staircase and electric blinds were installed in the main worship area so Sarah can now preach on sunny days without being blinded. The kitchen extractor fans, and the boiling water tap have been replaced due to them giving up.

For the last few years we have been hoping to install a new AV system and integrated streaming camera into the main worship area and hall including. Chris Simpson completed the application for a faculty which was required and we have now gained permission for this work and look forward to the installation and are very excited for how it will transform the church and everyone's experience.

Grants and fundraising

As you can see from the vast list of works carried out this year we have been able to achieve a lot! This was due to the generosity of those who give financially to our ministry but also to a number of grants and legacies.

We kindly received a Buildings for Mission MR&I grant of £4,161.60 from the Archbishops' Council to go towards replacing the flat roof over the entrance to the building.

We raised £4,000 through fundraising and were also awarded a grant of £4,000 from the Give to Go Green matched funding initiative by the national church. This was the replacement of the lighting throughout the building. Thank you all for your generous donations.

Our new lighting conductor was paid for by a generous donation from a member of our congregation who wishes to remain anonymous. But thank you – you know who you are!!

The new AV and streaming system have been made possible by two generous legacies left in the wills of Vera Simpson and Myrtle Powley. These epic women were faithful in supporting Immanuel and St Andrew Church throughout their lives and have been generous in continuing that support with a portion of their estate in death.

Financial Review

The church's finances remain in a healthy position, with a further overall surplus of around £20,000 in 2024, continuing the trend in recent years.

	2020	2021	2022	2023	2024
Total income	£48,320	£79,691	£112,171	£122,035	£167,585
Total expenditure	£72,040	£60,032	£86,538	£87,284	£146,619
Surplus/deficit	-£23,720	£19,659	£25,633	£34,751	£20,966

Both income and expenditure grew considerably compared to the previous year. This partly reflects income from legacies and specific fundraising efforts for new lighting, but also reflects an increase in regular giving and other donations. Income from hall hire also grew by a further 12% compared to 2023. We are very grateful for Kirsty Jenkinson's efforts in managing the hall hire bookings so successfully, and also express our thanks to all members of the church community for their continued generosity through their giving.

In 2024 we increased our contribution to the Diocese's Parish Support Fund by a further £3,000 to £48,000 in total. Other regular expenditure remained broadly in line with the previous year, with some general uplifts for inflation and some increases in energy costs following the expiry of our previous multi-year contract. The significant increase in overall expenditure compared to 2023 primarily reflects several large cost items to improve the church building and facilities. This includes the lower room refurbishment, the new tech AV system, and other building improvement works such as the new roof over the main entrance mentioned in the Fabric Report.

Looking ahead to 2025, we are confident that the church will remain in a robust financial position. The PCC has agreed to increase our contribution to the Parish Support Fund by a further £3,000, but we are not anticipating any other significant changes to our core income and expenditure.

Isabel and Richard Curtis

Treasurers

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. The method of appointment of PCC members is set out in the Church Representation Rules. At Immanuel and St Andrew, the membership of the PCC consists of the incumbent, curate, churchwardens, and members elected by those who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Given its wide responsibilities the PCC has some committees each dealing with a particular aspect of parish life. These committees, which include the Standing Committee, and Social committee are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

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Ex Officio members:

<i>Incumbent:</i>	Revd. Sarah Jamieson Simpson
<i>Curate:</i>	Revd. Rachel Gardner
<i>Warden(s):</i>	Joyce Lynch, Patrick Ramsey
<i>Representatives on the Deanery Synod:</i>	Nina Whitehouse vacant

Elected and co-opted members:

Isabel Curtis	(until April 2026) (Treasurer)
Simon Early	(until April 2025)
Vivien Hamilton	(until April 2025)
Pauline Gitagia	(until April 2026)
Rob Glass	(until April 2026)
Godfrey Gowa	(until April 2027)
Tolulope Ladejobi	(until April 2027)
Elaine Owen	(until April 2025) (PCC Secretary)
Archibald Sebag-Montefiore	(until April 2027)
Lorraine Thomas	(until April 2025)
Vacant	-
Vacant	-

The method of appointment of PCC members is set out in the Church Representation Rules.

This report was approved by the PCC on 31st March 2025

Signed by Revd Sarah Simpson on **17th April 2025**



Immanuel and St Andrew Annual Report 2024

Immanuel & St. Andrew, Streatham Balance Sheet as at 31 December 2024

	Note	2024 £	2024 £	2023 £	2023 £
FIXED ASSETS					
Inventory Assets (inalienable)	4		5		5
CURRENT ASSETS					
Debtors	5	14,794		8,542	
Cash at Bank and in Hand		139,548		118,866	
		<u>154,342</u>		<u>127,408</u>	
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Creditors and accruals	6	<u>8,341</u>		<u>2,373</u>	
			<u>146,001</u>		<u>125,035</u>
NET ASSETS			<u>146,006</u>		<u>125,040</u>
FUNDS					
General Fund	7		121,141		90,830
Designated Funds	7		13,357		30,487
Restricted Funds	7		<u>11,508</u>		<u>3,723</u>
			<u>146,006</u>		<u>125,040</u>

Approved by the PCC and signed on its behalf on 31st March 2025



The Rev'd Sarah Simpson
Incumbent & PCC Chair, Immanuel & St. Andrew, Streatham

Immanuel and St Andrew Annual Report 2024

Immanuel & St. Andrew, Streatham Statement of Financial Activities For the year ended 31 December 2024

		Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	Note	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	2(a)	81,805	6,366	9,449	97,620	63,942
Activities for generating funds	2(b)	4,765	0	0	4,765	5,510
Income from investments	2(c)	1,629	0	0	1,629	1,129
Income from church activities	2(d)	54,046	8,087	1,438	63,571	51,454
TOTAL INCOME AND ENDOWMENTS		142,245	14,453	10,887	167,585	122,035
EXPENDITURE						
Church activities	3(a)	110,293	33,744	2,582	146,619	86,434
Cost of generating funds	3(b)	0	0	0	0	850
TOTAL EXPENDITURE		110,293	33,744	2,582	146,619	87,284
TRANSFER OF FUNDS		(1,641)	2,161	(520)	0	0
SURPLUS / (DEFICIT) FOR THE YEAR		30,311	(17,130)	7,785	20,966	34,751
BALANCES BROUGHT FORWARD AT 1 JANUARY 2024	8	90,830	30,487	3,723	125,040	90,289
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024	8	121,141	13,357	11,508	146,006	125,040

Immanuel & St. Andrew, Streatham
Notes to the Financial Statements
For the year ended 31 December 2024

1. ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 8.

There are no Endowment funds held.

Gross Income and endowments

Voluntary income and endowments

Collections are recognised when received by and on behalf of the PCC.

Planned giving under Gift Aid is recognised only when received.

Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised from 1st Jan 2024 to 31 Dec 2024

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Sales of books from the church bookstall are accounted for gross.

Income from investments

Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

Expenditure

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The parish support fund is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not legal) liability is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Incumbent and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

Other plant and machinery, fixtures and fittings and office equipment

Equipment used within church premises is depreciated on a straight line basis over 10 years.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

2. INCOME AND ENDOWMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£	£
2(a) Voluntary income					
Planned giving	38,330	0	0	38,330	34,034
Collections	1,676	0	0	1,676	680
Charitable Giving	0	0	332	332	119
CAF	1,200	0	0	1,200	1,200
Donations	7,755	0	0	7,755	7,420
Donations - Give to go Green	0	0	4,217	4,217	0
Donations - Lower Room Refurbish- ment	0	2,400	0	2,400	6,499
Donations - Tech Fund	0	2,664	0	2,664	0
Donations - Vicar's Discretionary Fund	0	0	0	0	0
Donations - Youth Fund	0	0	0	0	0
Grants	0	0	4,900	4,900	3,300
Income tax recoverable	12,716	1,302	0	14,018	10,690
Legacy	20,128	0	0	20,128	0
	81,805	6,366	9,449	97,620	63,942

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2(b) Activities for generating funds

Fundraising	0	0	0	0	1,050
Hire of Church	4,765	0	0	4,765	4,460

	4,765	0	0	4,765	5,510
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2(c) Income from investments

Interest	1,629	0	0	1,629	1,129
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	1,629	0	0	1,629	1,129
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2(d) Income from church activities

Community Hall Hire	53,236	0	0	53,236	47,403
Catering & Social Events	0	8,087	0	8,087	2,175
Fees	810	0	1,438	2,248	1,876

	54,046	8,087	1,438	63,571	51,454
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TOTAL INCOME AND ENDOWMENTS

	142,245	14,453	10,887	167,585	122,035
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3. EXPENDITURE

Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
£	£	£	£	£

3(a) Church activities

Missionary and charitable giving:
Home

- Children's Society	0	0	172	172	64
- Love Streatham	250	0	0	250	0
- Immanuel & St Andrew School	300	0	0	300	0
- Winter Shelter	203	0	0	203	0
- Simeon's Trustees	200	0	0	200	200

Overseas

- Gaza Appeal	0	0	160	160	25
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	953	0	332	1,285	289
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Ministry

Diocesan Parish Support Fund	48,000	0	0	48,000	45,000
Clergy Expenses	738	0	0	738	408
Diocesan Fees	0	0	1,438	1,438	1,284
Mission and Evangelism Costs	906	0	0	906	817
Musician Fees	880	0	0	880	730
Thy Kingdom Come	0	0	48	48	0
Vicar's Discretionary Costs	0	0	175	175	70

Administration

Parish Office Costs	14,848	0	0	14,848	13,768
Examination Fee	320	0	0	320	320

Social

Catering & Social Events	0	6,921	0	6,921	1,710
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Immanuel and St Andrew Annual Report 2024

Property

Cleaning	7,676	0	0	7,676	6,842
Insurance Premiums	4,276	0	0	4,276	4,251
Utilities (Gas, Water, Electricity)	6,564	0	0	6,564	5,579
Building Improvement Works	7,641	0	0	7,641	0
Lower Room Refurbishment	0	15,201	0	15,201	0
Maintenance Church	17,491	0	0	17,491	4,391
Major Repairs Church	0	1,532	0	1,532	0

Tech

AV Project	0	10,090	0	10,090	0
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Christmas Outreach

Activities	0	0	283	283	294
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Foodbank Hub Fund

Foodbank Hub costs	0	0	97	97	205
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Children's Ministry

Activities	0	0	209	209	476
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110,293	33,744	2,582	146,619	86,434
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3(b) Cost of generating funds

Fundraising Costs	0	0	0	0	850
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0	0	0	0	850
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TOTAL EXPENDITURE

110,293	33,744	2,582	146,619	87,284
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4. TANGIBLE FIXED ASSETS

Furnish- ings, Fittings & Equipment £

COST

at 1st January 2024	24,615
Additions	0
at 31st December 2024	<u>24,615</u>

DEPRECIATION

at 1st January 2024	24,610
Charge for the year	0
at 31st December 2024	<u>24,610</u>

NET BOOK VALUE

at 31st December 2024	<u>5</u>
at 31st December 2023	<u>5</u>

5. DEBTORS	2024	2023
	£	£
Accrued income	9,184	1,945
Deposits	0	1,147
Income tax recoverable	4,772	4,593
Prepayments	838	857
	<u>14,794</u>	<u>8,542</u>

6. CREDITORS AND ACCRUALS	2024	2023
	£	£
Charitable giving	23	89
Deferred income	625	1,090
Accounts Payable	368	0
Accruals	7,325	1,194
	<u>8,341</u>	<u>2,373</u>

7. FUND DETAILS

The Unrestricted funds comprise the following:

	Balance as at 1 Jan 2024	Income and Endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2024
	£	£	£	£	£	£
General Fund	90,830	142,245	110,293	31,952	(1,641)	121,141
	90,830	142,245	110,293	31,952	(1,641)	121,141

The Designated funds comprise the following:

	Balance as at 1 Jan 2024	Income and Endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2024
	£	£	£	£	£	£
Lower Room Refurbishment	10,004	3,036	15,201	(12,165)	2,161	0
Property Fund	4,748	0	1,532	(1,532)	0	3,216
Social Fund	1,638	8,087	6,921	1,166	0	2,804
Tech Fund	12,765	3,330	10,090	(6,760)	0	6,005
Youth Fund	1,332	0	0	0	0	1,332
	30,487	14,453	33,744	(19,291)	2,161	13,357

Immanuel and St Andrew Annual Report 2024

ANALYSIS OF DESIGNATED FUNDS

	Lower Room Refur- bishment	Property Fund	Social Fund	Tech Fund	Youth Fund	Total
	£	£	£		£	£
Balance as at 1st January 2024	10,004	4,748	1,638	12765	1,332	30,487
Income and Endowments						
Arras Trip	0	0	7,566	0	0	7,566
Catering & Social Events	0	0	521	0	0	521
Donations	2,400	0	0	2,664	0	5,064
Gift Aid	636	0	0	666	0	1,302
Grants	0	0	0	0	0	0
	3,036	0	8,087	3,330	0	14,453
Expenditure						
AV Project	0	0	0	10,090	0	10,090
Arras Trip	0	0	6,890	0	0	6,890
Lower Room Refurbishment	15,201	0	0	0	0	15,201
Major Repairs Church	0	1,532	0	0	0	1,532
Social Events	0	0	31	0	0	31
	15,201	1,532	6,921	10,090	0	33,744
Transfer of funds	2,161	0	0	0	0	2,161
Balance as at 31st December 2024	0	3,216	2,804	6,005	1,332	13,357

Immanuel and St Andrew Annual Report 2024

The Restricted funds comprise the following:

	Balance as at 1 Jan 2024	Income and Endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2024
	£	£	£	£	£	£
Vicar's Discretionary Fund	906	0	175	(175)	0	731
CAIAS Fund	520	0	0	0	(520)	0
Children's Ministry	124	300	209	91	0	215
Give to go Green	0	8,217	0	8,217	0	8,217
Inalienable Assets Fund	5	0	0	0	0	5
Christmas Outreach Fund	6	300	283	17	0	23
Charitable Giving	0	332	332	0	0	0
Foodbank Hub	2,162	200	97	103	0	2,265
Thy Kingdom Come	0	100	48	52	0	52
	3,723	9,449	1,144	8,305	(520)	11,508

Immanuel and St Andrew Annual Report 2024

ANALYSIS OF RESTRICTED FUNDS

	Vicar's Discretionary Fund	CAIAS	Children's Ministry	Inalienable Assets Fund	Christmas Outreach	Charitable Giving	Foodbank Hub		Thy King- dom Come	Total
	£	£	£	£	£					£
Balance as at 1st Jan 2024	906	520	124	5	6	0	2,162	0	0	3,723
Income and Endow- ments										
Children's Society	0	0	0	0	0	172	0	0	0	172
Donations	0	0	0	0	0	0	0	4,217	0	4,217
Gaza Appeal	0	0	0	0	0	160	0	0	0	160
Grants	0	0	300	0	300	0	200	4,000	100	4,900
	0	0	300	0	300	332	200	8,217	100	9,449
Expenditure										
Children's Society	0	0	0	0	0	172	0	0	0	172
Gaza Appeal	0	0	0	0	0	160	0	0	0	160
Donation	175	0	0	0	0	0	0	0	0	175
Activities	0	0	209	0	0	0	0	0	48	257
Christmas Publicity	0	0	0	0	283	0	0	0	0	283
Foodbank Hub Ex- penses	0	0	0	0	0	0	97	0	0	97
	175	0	209	0	283	332	97	0	48	1,144
Transfer of funds	0	(520)	0	0	0	0	0	0	0	(520)
Balance as at 31st De- cember 2024	731	0	215	5	23	0	2,265	8,217	52	11,508

8. RELATED PARTY TRANSACTIONS

The Incumbent and certain other P.C.C. members incurred small out of pocket expenses in relation to church activities and were reimbursed in full.

Accounts

The Parochial Church Council (PCC) of Immanuel and St Andrew, Streatham

Annual Report 2023



Immanuel and St Andrew Coach Trip to Folkestone!

Registered Charity 1131245

Correspondence Address:

**The Parish Office, Immanuel and St Andrew Church
452 Streatham High Road, LONDON, SW16 3PY
(020) 8679 6888**

Parish Office e-mail: office@immanuelstreatham.org.uk

Website: www.immanuelstreatham.org.uk

Immanuel and St Andrew is a parish church within the Church of England Diocese of Southwark

"Immanuel and St Andrew" and "Parochial Church Council [or PCC] of Immanuel and St Andrew" are working names of the Parochial Church Council of the Ecclesiastical Parish of Streatham, Immanuel and Saint Andrew, Registered Charity 1131245

**INDEPENDENT EXAMINER'S REPORT
ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**

To the Parochial Church Council of Immanuel & St Andrew, Streatham

This report on the accounts of the PCC for the year ended 31 December 2023, which are set out attached to the report is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of the trustees and independent Examiner

As 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 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 Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

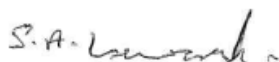
Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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.



S.A. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

12th March 2024

Aim and Purposes

Immanuel and St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, Revd Sarah Simpson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also responsible for the management and maintenance of Immanuel and St Andrew's church and hall building at 452, Streatham High Road, London, SW16 3PY. Part of the building, including the whole of the hall, is owned by an associated charity, Immanuel Streatham Trust (IST), and the PCC manages and maintains the parts which are IST property on behalf of IST.

Although IST is legally separate from the PCC, the PCC is the trustee of IST (a sole corporate trustee) and is responsible for administering IST in accordance with its governing document. For further information, see IST's own Annual Report and Financial Statements, obtainable from the Parish Office (see front cover). IST is a registered charity, no 1091816.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Immanuel and St Andrew. Worship remains Eucharistic and includes regular Baptisms. Our services and worship put faith into practice through prayer, teaching and preaching, and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular the supplementary guidance on charities for the advancement of religion. We aim to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for members of our congregation and people living in the parish.
- The development of a missional approach to bringing the gospel to the local community, and further afield through serving the local community and sharing our faith.

To facilitate this work, it is important that we maintain the fabric of the church building of Immanuel and St Andrew and the church hall.

Achievements and Performance

Worship and Prayer

The current vision of Immanuel and St Andrew is to "know Jesus and to make him known" through the auspices and traditions of the Church of England.

At Immanuel we want everyone who comes to our church to feel welcome and at home. Our diversity is our strength as people of different ages and backgrounds and abilities each bring the gift of themselves. This year we have welcomed many new people into our community. In January we hosted two events at the vicarage for newer members to meet and get to know each other and our church better. We also had the pleasure of welcoming 17 little ones into the family of

Immanuel and St Andrew Annual Report 2023

God through baptism and prepared four people for confirmation (three teens and an adult) which Bishop Rob presided over at Christ Church, Streatham.

We have maintained our regular pattern of Sunday morning worship with an All Age, creative service on the first Sunday of the month and Holy Communion on the other Sundays. Our Junior Church and Youth group continue to meet once a month and we have toys and colouring activities available at all our services should our younger members want them.

In July we held a special service in the summer to welcome back baptism families which was followed by a teddy bears picnic on the Common. We also got into the spirit and pageantry of the coronation of King Charles and during our morning service crowned our very own 'King and Queen' Arthur and Maureen as we learned about the Christian symbolism of the orb and scepter. Through the year we ran a few courses to support our faith and Christian learning. We looked at 'Lectio Divina' during lent, we ran the Bereavement Journey course. We also joined in with 'Thy Kingdom Come', a global movement of prayer which takes place in the 10 days leading up to Ascension Day. We held midday prayer every day for a week both in the church and people could join remotely. We also opened the church for a morning of creative prayer activities but this was less successful and the take up was small.

In 2023 there were six funerals, one wedding and 125 people on the electoral roll.

Mission and Evangelism

This year we have continued to support and partner with local organisations seeking to serve those most in need in our community. We continue to work with the Norwood and Brixton Foodbank and the Tuesday afternoon advice hub we host is proving much needed in these challenging times.

Jon from Norwood and Brixton Foodbank -

"We've been on quite a journey since the Immanuel and St Andrews Hub opened in the summer of 2022. After a quiet start, our sessions have become busier and busier. A typical session in 2023 would see 3 or 4 volunteers set up and welcome in 3 or 4 guests to pick up food parcels between 12-2pm on a Tuesday and another 8-10 people are often in attendance seeking advice. Dina from the Brixton Advice Centre or Sign-posting officers Sophie/Fred are on hand to offer their expertise. These sessions are making a huge difference in the community, they are quite literally life changing. People have been pulled out of poverty by receiving benefits that they never knew about, or received the only food they will get all week in the form of one of our food parcels. In many cases chatting to one of our volunteers or getting prayer has been just as impactful. We really are so grateful to Immanuel and St Andrews church and it's volunteers for helping us make a difference in this area."

The Heart & Mind Counselling service continues to run on a Saturday morning providing low cost counselling for people who need it and AA meet three evenings a week supporting those struggling with addiction.

We also held a few specific collections during the year. At our Christingle Service we raised money for the Children's Society and we supported the Foodbank with a Harvest collection of toilet rolls

and other necessities and a Christmas collection of treats and goodies. We also supported the Archbishop's joint appeal for Gaza and Israel by taking a special collection at our Carol Service.

We planned to run the START course during lent which is a course designed for those who are new to faith or young in faith to explore further, but sadly there was not enough take up and so it was abandoned.

We reached out to residents in our parish this year by delivering invitation cards to our Christmas Services. We offered a Christingle service, Carol Service, Midnight Communion and Christmas Day Service. For the first time this year we also held a Crib Service on Christmas Eve (which was a Sunday) where we involved the children in telling the Nativity story through dressing up, pass the parcel and finished with a 'Christmas Conga' all around the church. It was fun for young and old alike!

One highlight was our Interfaith Circus Event. We partnered with the South London Liberal Synagogue and hosted Rabbi Miri Lawrence, who is also an aerial circus artist, and her troupe from My Aerial Home circus school. Their performance told the story of the Blumenfeld's, a German Jewish family of actors and performers spanning many generations. It was a wonderful opportunity to join together for a social activity with our local Jewish community, breaking down barriers and building relationship. The event even made it into 'The Bridge' our diocesan newspaper!



Rabbi Miri Lawrence and her troupe from My Aerial Home Circus School

Pastoral Care

At Immanuel we believe deeply in the image of the church as family. We endeavor to create an environment where people feel safe and take safeguarding very seriously. We want people to feel that they belong and are free to be themselves within our community. The responsibility for looking out for each other is something we share, and we are all encouraged to notice and speak with newcomers as well as supporting friends in the congregation.

Judy, our ordinand on placement with us during her training, has particularly discovered a place of listening to people in the congregation which has been appreciated by many. Sarah, our vicar, visits people in their homes and brings communion or the invitation is always extended to come to the vicarage for a cuppa and prayer. This year has sadly seen the loss of two of our oldest and longest

Immanuel and St Andrew Annual Report 2023

standing members, Jenny Keene and Myrtle Powley. We remember their faith and faithfulness and seek to follow their example as the baton is passed on to the next generation.

Junior Church

Junior church has now been successfully running for two years since it was re started after the pandemic in April 2022 under the leadership of Toni Musgrove. We meet once a month where we come together with approximately 10 – 15 primary school and pre-school children. The aim of the sessions are for children to feel the love of God around them, and to learn about bible stories through play, arts, crafts, and fun role plays. We use Energize resources which are user friendly and excellent for planning sessions, after selecting a theme for the session, it pulls together a session plan with fun interactive activities which are tailored to all age groups. After trialling the resources Sarah found funding to pay for an annual subscription for Energize which we are thankful for. One highlight of the year was our children's pancake party where we welcomed over 60 parents and children for pancake making (and eating!) fun and games.

Toni Musgrove sadly moved out of London in October 2023. We are grateful for Toni's leadership in setting up junior church and for handing it over to Suzie Krisifoe, Chris and Shirin Watts and we have recently welcomed Cassie Wheeldon. We hope to expand the junior church team this year by welcoming new volunteers.

Youth Group

The Immanuel Youth Group meets once a month and we use that time to explore God's word, share our experiences as Christians and socialise. We have between 3 and 7 young people attending at the moment and sessions are led by myself and Simon Early.

During 2023 we took an in depth look at the book of Peter, and had a gallop through 'Proverbs' to think about the wisdom of the Old Testament. The youth also like to tackle some difficult subjects and we had an excellent session on suffering and free will. We try to approach each session differently, using drama, painting and games alongside our discussions.

We continue to have social events outside of church such as having lunch together at the vicarage and playing 'Escape Room' games together and it's great to see the bonds between our youth showing through on these occasions.

On 1st October the youth group led the All Age service with the topic 'Foundations of Faith' based around what we had been learning studying the book of Peter. The youth enjoyed bringing some new music to the service with 'Blinded by Your Grace', and continuing the creative approach to family services with everyone making a brick to place in our wall, and a powerful sermon written by Roshawn to share some of his experiences of faith, and God as our rock.

We ended the year with a joyful look at Isaiah 9: 6 *'A child has been born for us. We have been given a son who will be our ruler. His names will be Wonderful Counsellor, Mighty God, Everlasting Father, Prince of Peace'.* The session really brought alive the power of who Jesus was and what his birth meant for all.

Elaine Owen

Youth Leader

Lambeth South Deanery Synod Report

I went to my first Lambeth South Deanery meeting last November 2023 and was held at St. James, Park Hill, Clapham. The Area Dean, Rev. Kit Gunasekera welcomed and opened the meeting. We then had a presentation by Nelly Misenga, Development Officer from Together Southwark which focused on affordable housing. Together Southwark is a charity from the Diocese of Southwark which promotes mission, ministry, and practical action to help tackle poverty across the Diocese. It helps to resource the work of churches on poverty.

The next presentation was from Housing Justice whose mission is to mobilise Christian action on homelessness and housing through love, justice, advocacy, and nature. The focus of was on hosting homeless people in one's own home. Simon Early spoke at the meeting about his experience of hosting a Ukrainian family in his home.

Rev. Kit Gunasekera would like people to be aware that all are welcome to come to deanery synod meetings.

Nina Whitehouse

Deanery Synod Representative

Social Committee

Immanuel & St Andrews' Social committee have always endeavored to create a warm and welcoming environment to come together to complement our love of Christ and fellowship.

Last year signaled a wonderful return to normality with the reinstallation of the annual coach trip. We took two coaches to Folkestone Sea Front with friends old and new. We couldn't have chosen a windier day but the forecasted rain held off, praise God!

Following the annual Remembrance Service on Streatham Common, Immanuel hosted refreshments provided by Tesco for the local community, dignitaries, officials and local MP Bell Ribeiro-Addy. As in previous years we welcomed in excess of 250 people into our church. We also served up a treat of mince pies and mulled wine at Christmas after the carol service. Earlier this year we held a Burn's Night themed bring & share lunch after a Sunday service which included a variety of delicious dishes.

Some wonderful new team members have been recruited to share the many tasks needed to help with functionality, utilising the variety of skills and talents of our church members. We are continuing to have good communication and promotion to the wider church and local community to highlight the fellowship we all share.

Music

Ephesians 5:19: "Sing and make music from your heart to the Lord"

Sung worship continues to be a key part of the life of Immanuel and St Andrew. It has been a joy to hear hymns and modern songs of worship sung with great gusto on Sunday mornings – and at other services as well (Maundy Thursday, Good Friday, Christingle, Christmas Eve Midnight and Christmas Day)!

The year has seen some areas of growth within the music, including Lorette becoming a regular musician complementing David West and Chris Simpson in the leading of sung worship, and a number

Immanuel and St Andrew Annual Report 2023

of new songs becoming part of the church's repertoire. The Christmas choir was a great success and added that special additional ingredient to the Carol Service. Thank you to Lorette Hall for conducting the choir and to all the singers who made such a lovely sound!

Thank you also to our singers: Paulette, Helen, Simon, Roni, Keira and Roshawn. We would love to have more singers and musicians join the music team. A heart for music is the only requirement, with no prior experience of playing in church necessary. Young and old are welcome to join the team, and if you are interested, please speak to Sarah or Chris.

We also need to add a thank you to those who have helped streaming the services – enabling those not able to be in church to 'be in church'. Thank you to Aaron, Richard, Olivia and Chris.



The Immanuel Christmas Choir 2023

Volunteers

As well as being a family, the imagery of the church is also of a body made up of many parts. Each part contributes and has a role to play. We contribute with our presence, lifting our voices together in worship, uniting our prayers and encouraging one another. There are also many in our congregation who offer their gifts of time and practical help. There are people who put out chairs, welcome at the door, read and lead intercessions, bring us music and enable our online streaming. We appreciate those who organise and lead our Junior Church and Youth Group as well as those who organise and serve refreshments, put together social activities, participate in our PCC (Parochial church council) through discussions and decisions, help with practical tasks such as changing lightbulbs and clearing gutters. Each person and each person's gift are offered in service of God and our community and we want to thank everyone for what they bring.

This year I would particularly like to thank Toni Musgrave who took charge of restarting our Junior church after the pandemic. Toni has sadly (for us!) moved away and has handed over the reins to a brilliant team - Suzie Krisifoe, Chris and Shirin Watts, and Cassie Wheeldon. Joyce Lynch has once again served as our sole church warden which is challenging but her faithfulness in this task is much

appreciated. Hopeton Cunningham and Pauline Gitagia (assisted by her wonderful daughter Elizabeth) have continued to support as deputy wardens for our Sunday services. Thank you again to Isabel and Richard for keeping our finances in good order and to Gloria Akano for all her support as PCC secretary. We have also continued to enjoy the benefit of Judy Douglas' ministry as our ordinand and also as our Parish Safeguarding Officer and we thank her for all she brings to our church.

Immanuel and St Andrew Primary School

Excellence for All. Excellence from All.

September 2022 to February 2024 – Summary report for APCM 2024

The links between the church and the school have continued to strengthen.

School visits to the church

There were eight visits in 2023. There was **story and song time** (January for Year1 and Year 2, June for Reception); Year 3 came in for a **session on Pilgrimage**; March was busy with Easter-themed activities – **a communion service**, the **school's Easter service** and a visit from Year 2 to learn about the **symbols of the Easter story**; December saw a visit (with **carol singing**) by Year 4 as well as the **school's Christmas service**.

Visits to the school

Sarah leads the collective worship at least once every half term. Governors on the Faith Committee got to meet some pupils who are part of the **Worship Leaders** team – we all left that meeting with big smiles on our faces.

SAT results

Key stage 1 (KS1): May 2023 is the last time that KS1 (Year 2) children will take SATs. Results were all better than the national average. Two results merit special mention: in Maths, **81% met the expected standard** (compared to 70% national average); in Reading 71% achieved the expected standard (national 68%) with **39% achieving "greater depth"** (national 29%).

Key Stage 2 (KS2): results were all in-line with national average, with the notable exception of Maths (81%), where, like KS1, pupils were well above national (73%).

You can see the full results on the school website:

<https://www.immanuelsschoollambeth.org/School-Results-Pupil-Outcomes-and-Achievement/>

Pupil numbers in Lambeth

Our school remains popular and over-subscribed. Our Reception intake for September 2023 was again full (60 children). We **give thanks** that so many families want their children to attend a faith-based school.

The borough-wide situation is not as good, with schools, on average seeing 6 or 7 empty seats in each Reception class in September 2023. This has been a growing trend for a few years. Archbishop Tenison's School, founded in 1685, closed in August 2023 and further school closures are certain. **Please pray for** the children, families and staff affected by school closures and the other effects of falling pupil numbers.

Governors

Five governors have joined us in the last 18 months: Mark Polglase (SDBE), Tania Weithers (SDBE), Antonia Sebag-Montefiore (PCC), Katie King (PCC) and Kamika Mundle (parent). We **give thanks** that we have been blessed with these new appointments.

We also said farewell to several governors: Uli Kilian (parent), Lizzie Clarke (PCC), Chris Simpson (PCC). We **give thanks** for their service.

Please pray for new governors to fill our current vacancy for a Foundation Governor and another slot opening up in November 2024. If you are interested in becoming a school governor, talk to me or Sarah.

Behaviour

Pupils and families across the nation struggle to cope with the emotional and mental health after-effects of the COVID lockdowns and the resulting stress on families. While the vast majority of pupils are well-behaved, the education press has had many articles reporting on the dramatic increase in verbal and physical abuse that school staff have had to endure.

Please pray for the pupils and families to get the support they need. **Please pray for the staff**, for them to feel supported and appreciated during this difficult time.

Simon Early

Chair of Governors

Safeguarding

The PCC has complied with the 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).

The PCC has a comprehensive safeguarding policy, which is reviewed and updated annually. Hirers are also required to take account of this policy when using the premises. The Vicar, Readers and SPA are required by the diocese to keep their safeguarding training up to date, and all congregation members who are involved with children or vulnerable adults are required to have a DBS check prior to taking up their duties. Members of the PCC and congregation members who are involved with children or vulnerable adults are being encouraged to undertake the CO: Safeguarding Basic Awareness online training made available by the diocese.

In November we joined with churches all around the country in marking 'Safeguarding Sunday'. Our service was led by Judy Douglas, our Safeguarding Officer and emphasised the importance of church being a safe place for all.

Fabric Report

We are fortunate in that the building continues to be in relatively good condition overall. We have made good progress in preparing the ground for work to be able to carry out a number of repairs relating to our Quinquennial report. The progress has largely been due to a very capable volunteer being generous with their time. Patrick Ramsey, an Architect by trade, supported Sarah in getting permissions from the diocese for work to be carried out and help obtaining quotes and communicating with various tradesmen. As a result, 2024 looks set to be a year when much of the outstanding work from the report will be able to be carried out. This will be good news as unfortunately the damage to the tower door has meant that pigeons had been able to get in and cause quite a mess. Sarah spent a thrilling afternoon clearing dead pigeons out of the tower and looks forward to not ever having to do this again!

Immanuel and St Andrew Annual Report 2023

We have been making plans and fundraising during the year to be able to carry out a redecoration of the Lower room. We received generous donations from the congregation and a grant for £2,300 From The Benefact Trust and this has enabled us to plan to carry out the work in early 2024.

Kirsty Jenkinson, our Church Centre Manager, continues to organise the regular routine checks and ensure they are carried out on our boilers, lightning conductor, fire extinguishers and electrical items etc. Diccon Reynolds, our caretaker, has stepped back this year after many years of faithful service. We are grateful to all his support and expertise in helping us keep the fabric of the building in good shape over the years.

One off Hall bookings are up on last year as are regular bookings with there being very little space in our regular timetable. The Foodbank Hub on a Tuesday is busier than it has ever been. We have AA meetings three times a week which are very popular. Our low cost counselling sessions continue to build and we have free exercise classes paid for by The Black Prince Trust on 4 out of the 5 weekdays – they want to expand the time they have with us as do the gymnastics class and the Zumba class. We have done some essential building work this year – replacing the damaged wooden door at the top of the Church tower and we have installed lighting on the stairs up the tower. The work on the Lower room is ongoing.

Financial Review

We are pleased to report that 2023 was another year in which the Church was able to strengthen our financial position, with a total surplus of £34,751.

	2019	2020	2021	2022	2023
Total income	£90,380	£48,320	£79,691	£112,171	£122,035
Total expenditure	£101,080	£72,040	£60,032	£86,538	£87,284
Surplus/deficit	-£10,700	-£23,720	£19,659	£25,633	£34,751

The total surplus for 2023 includes around £10,000 that was raised for the refurbishment of the lower room through a combination of donations and grants, with the works and associated expenditure taking place in early 2024. The underlying surplus for 2023 is therefore closer to around £24,000.

This underlying surplus has been achieved by continuing to grow our regular giving through the Parish Giving Scheme and other contactless and online donations, and an increase of around 20 per cent in total income from hire of the Church hall.

We maintained overall expenditure broadly in line with the previous year, despite a 16 per cent increase in our Parish Support Fund contribution to the Diocese and ongoing inflationary pressures. This largely reflects the lack of expenditure in 2023 on major church repairs, following the replacement and refurbishment of the tower belfry louvres in the previous year.

Looking ahead to 2024, the PCC has agreed to increase the Parish Support Fund contribution by a further 6.7 per cent to £48,000. We are also anticipating a significant increase in our energy costs following the expiry of our multi-year fixed term contract, as well as further inflationary pressures across other areas of expenditure. We will also incur significant expenditure on the installation of new electric roller blinds and the refurbishment of the lower room as noted above.

Isabel and Richard Curtis

Treasurers

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. The method of appointment of PCC members is set out in the Church Representation Rules. At Immanuel and St Andrew, the membership of the PCC consists of the incumbent, churchwardens, Southwark Pastoral Auxiliary, and members elected by those who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Given its wide responsibilities the PCC has a number of committees each dealing with a particular aspect of parish life. These committees, which include the Standing Committee, Finance group and Social committee are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Ex Officio members:

<i>Incumbent:</i>	Rev. Sarah Jamieson Simpson
<i>Warden(s):</i>	Joyce Lynch
<i>Representatives on the Deanery Synod:</i>	Nina Whitehouse Catherine Cooper (until October 2023)

Elected and co-opted members:

Gloria Akano	(until April 2025, PCC Secretary since February 2021)
Hopeton Cunningham	(until April 2024)
Isabel Curtis	(until April 2026)
Molly Dale	(until March 2023)
Simon Early	(until April 2025)
Vivien Hamilton	(until April 2025)
Pauline Gitagia	(until April 2026)
Rob Glass	(until April 2026)
Godfrey Gowa	(until April 2024)
Elaine Owen	(until April 2025)
Lorraine Thomas	(until April 2025)

The method of appointment of PCC members is set out in the Church Representation Rules.

This report was approved by the PCC on 28th March 2024

Signed by Revd Sarah Simpson on 28th March 2024



Immanuel and St Andrew Annual Report 2023

Immanuel & St. Andrew, Streatham Balance Sheet as at 31 December 2023

	Note	2023	2022
		£	£
FIXED ASSETS			
Inventory Assets (inalienable)	4	5	5
CURRENT ASSETS			
Debtors	5	8,542	9,419
Cash at Bank and in Hand		118,866	83,296
		<u>127,408</u>	<u>92,715</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR			
Creditors and accruals	6	<u>2,373</u>	<u>2,431</u>
		125,035	90,284
NET ASSETS		<u>125,040</u>	<u>90,289</u>
FUNDS			
General Fund	7	90,830	66,433
Designated Funds	7	30,487	20,018
Restricted Funds	7	3,723	3,838
		<u>125,040</u>	<u>90,289</u>

Approved by the PCC and signed on its behalf on

The Revd Sarah Simpson
Incumbent & PCC Chair, Immanuel & St. Andrew, Streatham



Immanuel and St Andrew Annual Report 2023

Immanuel & St. Andrew, Streatham Statement of Financial Activities For the year ended 31 December 2023

		Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	Note	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	2(a)	52,919	10,004	1,019	63,942	68,404
Activities for generating funds	2(b)	5,510	0	0	5,510	3,615
Income from investments	2(c)	1,129	0	0	1,129	130
Income from church activities	2(d)	47,995	2,175	1,284	51,454	40,022
TOTAL INCOME AND ENDOWMENTS		107,553	12,179	2,303	122,035	112,171
EXPENDITURE						
Church activities	3(a)	82,306	1,710	2,418	86,434	86,538
Cost of generating funds	3(b)	850	0	0	850	0
TOTAL EXPENDITURE		83,156	1,710	2,418	87,284	86,538
TRANSFER OF FUNDS		0	0	0	0	0
SURPLUS / (DEFICIT) FOR THE YEAR		24,397	10,469	-115	34,751	25,633
BALANCES BROUGHT FORWARD AT 1 JANUARY 2023	7	66,433	20,018	3,838	90,289	64,656
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023	7	90,830	30,487	3,723	125,040	90,289

Immanuel and St Andrew Annual Report 2023

Immanuel & St. Andrew, Streatham Notes to the Financial Statements For the year ended 31 December 2023

1. ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 8.

There are no Endowment funds held.

Gross Income and endowments

Voluntary income and endowments

Collections are recognised when received by and on behalf of the PCC.

Planned giving under Gift Aid is recognised only when received.

Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised from 1st Jan 2023 to 31 Dec 2023

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Sales of books from the church bookstall are accounted for gross.

Income from investments

Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

Expenditure

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Immanuel and St Andrew Annual Report 2023

Activities directly relating to the work of the Church

The parish support fund is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not legal) liability is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Incumbent and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

Other plant and machinery, fixtures and fittings and office equipment

Equipment used within church premises is depreciated on a straight line basis over 10 years.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Immanuel and St Andrew Annual Report 2023

Immanuel & St. Andrew, Streatham Notes to the Financial Statements For the year ended 31 December 2023 (Continued)

2. INCOME AND ENDOWMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£	£
2(a) Voluntary income					
Planned giving	34,034	0	0	34,034	29,773
Collections	680	0	0	680	2,042
Charitable Giving	0	0	119	119	0
CAF	1,200	0	0	1,200	2,043
Donations	7,420	0	0	7,420	4,610
Donations - Lower Room Refurbishment	0	6,499	0	6,499	0
Donations - Vicar's Discretionary Fund	0	0	0	0	45
Donations - Youth Fund	0	0	0	0	1,467
Grants	100	2,300	900	3,300	4,700
Income tax recoverable	9,485	1,205	0	10,690	10,959
Legacy	0	0	0	0	12,765
	52,919	10,004	1,019	63,942	68,044
2(b) Activities for generating funds					
Fundraising	1,050	0	0	1,050	0
Hire of Church	4,460	0	0	4,460	3,615
	5,510	0	0	5,510	3,615
2(c) Income from investments					
Interest	1,129	0	0	1,129	130
	1,129	0	0	1,129	130
2(d) Income from church activities					
Community Hall Hire	47,403	0	0	47,403	38,868
Catering & Social Events	0	2,175	0	2,175	187
Fees	592	0	1,284	1,876	967
	47,995	2,175	1,284	51,454	40,022
TOTAL INCOME AND ENDOWMENTS	107,553	12,179	2,303	122,035	112,171

Immanuel and St Andrew Annual Report 2023

Immanuel & St. Andrew, Streatham Notes to the Financial Statements For the year ended 31 December 2023 (Continued)

3. EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£	£
3(a) Church activities					
Missionary and charitable giving:					
Home					
- Children's Society	0	0	64	64	193
- Simeon's Trustees	200	0	0	200	175
Overseas					
- Gaza Appeal	0	0	25	25	0
	200	0	89	289	368
Ministry					
Diocesan Parish Support Fund	45,000	0	0	45,000	38,800
Clergy Expenses	408	0	0	408	0
Diocesan Fees	0	0	1,284	1,284	0
Mission and Evangelism Costs	817	0	0	817	0
Musician Fees	730	0	0	730	0
Vicar's Discretionary Costs	0	0	70	70	0
Other Ministry Costs	0	0	0	0	2,732
Administration					
Parish Office Costs	13,768	0	0	13,768	12,658
Examination Fee	320	0	0	320	300
Social					
Away Day	0	0	0	0	100
Catering & Social Events	0	1,710	0	1,710	52
Property					
Cleaning	6,842	0	0	6,842	6,038
Insurance Premiums	4,251	0	0	4,251	4,069
Utilities (Gas, Water, Electricity)	5,579	0	0	5,579	5,466
Maintenance Hall / General	0	0	0	0	0
Maintenance Church	4,391	0	0	4,391	6,794
Major Repairs Church	0	0	0	0	8,160
Christmas Outreach					
Activities	0	0	294	294	338
Foodbank Hub Fund					
Foodbank Hub costs	0	0	205	205	663
Children's Ministry					
Activities	0	0	476	476	0
	82,306	1,710	2,418	86,434	86,538
3(b) Cost of generating funds					
Fundraising Costs	850	0	0	850	0
	850	0	0	850	0
TOTAL EXPENDITURE	83,156	1,710	2,418	87,284	86,538

Immanuel & St. Andrew, Streatham
Notes to the Financial Statements
For the year ended 31 December 2023 (Continued)

4. TANGIBLE FIXED ASSETS

	Furnishings, Fittings & Equipment £
COST	
at 1st January 2023	24,615
Additions	<u>0</u>
at 31st December 2023	<u>24,615</u>
DEPRECIATION	
at 1st January 2023	24,610
Charge for the year	<u>0</u>
at 31st December 2023	<u>24,610</u>
NET BOOK VALUE	
at 31st December 2023	<u>5</u>
at 31st December 2022	<u>5</u>

5. DEBTORS	2023	2022
	£	£
Accrued income	1,945	1,401
Deposits	1,147	0
Income tax recoverable	4,593	7,148
Prepayments	857	870
	<u>8,542</u>	<u>9,419</u>

6. CREDITORS AND ACCRUALS	2023	2022
	£	£
Charitable giving	89	0
Hall hire deposits	0	100
Deferred income	1,090	305
PAYE / NI	0	430
Accruals	1,194	1,596
	<u>2,373</u>	<u>2,431</u>

Immanuel and St Andrew Annual Report 2023

Immanuel & St. Andrew, Streatham Notes to the Financial Statements For the year ended 31 December 2023 (Continued)

7. FUND DETAILS

The Unrestricted funds comprise the following:

	Balance as at 1 Jan 2023	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2023
	£	£	£	£	£	£
General Fund	66,433	107,553	83,156	24,397	0	90,830
	66,433	107,553	83,156	24,397	0	90,830

The Designated funds comprise the following:

	Balance as at 1 Jan 2023	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2023
	£	£	£	£	£	£
Lower Room Refurbishment	0	10,004	0	10,004	0	10,004
Property Fund	4,748	0	0	0	0	4,748
Social Fund	1,038	2,175	1,575	600	0	1,638
Tech Fund	12,765	0	0	0	0	12,765
Youth Fund	1,467	0	135	-135	0	1,332
	20,018	12,179	1,710	10,469	0	30,487

ANALYSIS OF DESIGNATED FUNDS

	Lower Room Refurbishment	Property Fund	Social Fund	Tech Fund	Youth Fund	Total
	£	£	£	£	£	£
Balance as at 1st January 2023	0	4,748	1,038	12,765	1,467	20,018
Income and Endowments						
Catering & Social Events	0	0	2,175	0	0	2,175
Donations	6,499	0	0	0	0	6,499
Gift Aid	1,205	0	0	0	0	1,205
Grants	2,300	0	0	0	0	2,300
	10,004	0	2,175	0	0	12,179
Expenditure						
Social Events	0	0	1,575	0	135	1,710
	0	0	1,575	0	135	1,710
Transfer of funds	0	0	0	0	0	0
Balance as at 31st December 2023	10,004	4,748	1,638	12,765	1,332	30,487

The Restricted funds comprise the following:

	Balance as at 1 Jan 2023	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2023
	£	£	£	£	£	£
Vicar's Discretionary Fund	976	0	70	-70	0	906
CAIAS Fund	520	0	0	0	0	520
Children's Ministry	0	600	476	124	0	124
Inalienable Assets Fund	5	0	0	0	0	5
Christmas Outreach Fund	0	300	294	6	0	6
Charitable Giving	0	89	89	0	0	0
Foodbank Hub	2,337	30	205	-175	0	2,162
	3,838	1,019	1,134	-239	0	3,723

Immanuel and St Andrew Annual Report 2023

Immanuel & St. Andrew, Streatham
Notes to the Financial Statements
For the year ended 31 December 2023 (Continued)

ANALYSIS OF RESTRICTED FUNDS

	Vicar's Discretionary Fund	CAIAS	Children's Ministry	Inalienable Assets Fund	Christmas Outreach	Charitable Giving	Foodban k Hub	Total
	£	£	£	£	£			£
Balance as at 1st January 2023	976	520	0	5	0	0	2,337	3,838
Income and Endowments								
Collections	0	0	0	0	0	89	30	119
Donations	0	0	0	0	0	0	0	0
Grant	0	0	600	0	300	0	0	900
	0	0	600	0	300	89	30	1,019
Expenditure								
Donation	70	0	0	0	0	89	0	159
Activities	0	0	476	0	0	0	0	476
Christmas Publicity	0	0	0	0	294	0	0	294
Foodbank Hub Expenses	0	0	0	0	0	0	205	205
	70	0	476	0	294	89	205	1,134
Transfer of funds	0	0	0	0	0	0	0	0
Balance as at 31st December 2023	906	520	124	5	6	0	2,162	3,723

8. RELATED PARTY TRANSACTIONS

The Incumbent and certain other P.C.C. members incurred small out of pocket expenses in relation to church activities and were reimbursed in full.

Accounts

Immanuel and St Andrew



The Parochial Church Council (PCC) of Immanuel and St Andrew, Streatham

Annual Report 2022

Registered Charity 1131245

Correspondence Address:

**The Parish Office, Immanuel and St Andrew Church
452 Streatham High Road, LONDON, SW16 3PY
(020) 8679 6888**

Parish Office e-mail: office@immanuelstreatham.org.uk

Website: www.immanuelstreatham.org.uk

Immanuel and St Andrew is a Parish Church within the Church of England Diocese of Southwark

"Immanuel and St Andrew" and "Parochial Church Council [or PCC] of Immanuel and St Andrew" are working names of the Parochial Church Council of the Ecclesiastical Parish of Streatham, Immanuel and Saint Andrew, Registered Charity 1131245

**INDEPENDENT EXAMINER'S REPORT
ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

To the Parochial Church Council of Immanuel & St Andrew, Streatham

This report on the accounts of the PCC for the year ended 31 December 2022, which are set out attached to the report is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of the trustees and independent Examiner

As 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 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 Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

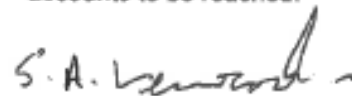
Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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.



S.A. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

9th March 2023

Aim and Purposes

Immanuel and St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, Revd Sarah Simpson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also responsible for the management and maintenance of Immanuel and St Andrew's church and hall building at 452, Streatham High Road, London, SW16 3PY. Part of the building, including the whole of the hall, is owned by an associated charity, Immanuel Streatham Trust (IST), and the PCC manages and maintains the parts which are IST property on behalf of IST.

Although IST is legally separate from the PCC, the PCC is the trustee of IST (a sole corporate trustee) and is responsible for administering IST in accordance with its governing document. For further information, see IST's own Annual Report and Financial Statements, obtainable from the Parish Office (see front cover). IST is a registered charity, no 1091816.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Immanuel and St Andrew. Worship remains Eucharistic and includes Baptisms. Our services and worship put faith into practice through prayer, teaching and preaching, and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular the supplementary guidance on charities for the advancement of religion. We aim to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- The development of a missional approach to bringing the gospel to the local community, and further afield.

To facilitate this work, it is important that we maintain the fabric of the church building of Immanuel and St Andrew and the church hall.

Achievements and Performance

Worship and Prayer

The vision of Immanuel and St Andrew is to "know Jesus and to make him known" through the auspices and traditions of the Church of England. This year we have been able to build back up again as a church community and see many of our activities restart and begin to grow. Our Sunday services have found a rhythm with the first Sunday in the month being a creative and more interactive service of the word which we call the 'All Age' and the rest of the services as Holy Communion. Though our Junior Church and Youth Group both now meet once a month we continue to provide tables and chairs at the back of the worship space with toys, coloring and playdough. This is so that children and their parents/carers can remain part of the service in a relaxed way whilst younger children have activities to help them remain engaged.

This year saw the joy and celebration of the Queen's Platinum Jubilee which we celebrated on Pentecost Sunday in our morning service. We held a 'Jubilee Bake Off' cake competition with Charlie, the owner of

Immanuel and St Andrew Annual Report 2022

the local Rookery Café as our head judge. But this year also saw the death of Her Majesty the Queen and in response we opened the church for people to come and light candles and pray.

It has been wonderful to be able to journey through the full Christian calendar with services in church. As people have gained confidence to return to church and new faces have joined the community there has been slow and steady growth over the course of the year. We were once again blessed by the 'Immanuel Christmas Choir led so beautifully by the wonderful Lorette Hall. We had our first midnight communion service since before covid. It took Rev Sarah by surprise as she was expecting only a small number and had to rapidly photocopy more service orders when 55 people showed up!

In 2022 there were twelve baptism and three funerals and there were 110 people on the electoral roll.

Mission and Evangelism

For our Lent course we did the 'Growing Good' course which encouraged us to think about how we can get to know and engage with our local community in order to love, serve and share faith with them in our every day lives and as a church community.



One of the '5 marks of mission' as set out by the Anglican Communion is 'To respond to human need by loving service'. This year has been a big year in developing our engagement and service of the local community. Building on the success of our partnership with Sainsbury's to support the Brixton and Norwood Foodbank we have now become a local Foodbank Hub. On Tuesday afternoons for two hours Foodbank clients can arrange to pick up their food parcels from Immanuel and also to receive help and advice in understanding the benefits system and completing forms etc. to get the wider support they need.

We have also partnered with *Heart&Mind Counselling* who are a Christian counselling service. We help enable them to be able to offer low cost counselling services to people using the lower room for sessions on Saturday mornings.

We have also sought to support those in need by running a warm hub this winter so people could come for a warm welcome, warm cuppa and warm room on Thursday mornings in the cold winter months.

At our Christingle Service we took a collection for the Children's Society and we also supported CAP (Christians Against Poverty) by collecting gifts for Christmas hampers to be given out to clients from their Job Club and those who were being supported with debt advice.

Another one of the marks of mission is 'To strive to safeguard the integrity of creation, and sustain and renew the life of the earth'. As part of this journey we were delighted to be awarded our Bronze Eco Church award by A Rocha UK. Now the challenge of seeing what we need to do to achieve our silver award!

Pastoral Care

People often comment on how welcoming the Immanuel and St Andrew Congregation are. There is a real sense that people care about one another and support each other. Everyone is invited and encouraged to play a part in building relationships and looking out for each other. This year has sadly seen a number of congregation members struggle with health issues but there has been good support from friends within the Immanuel community.

Sarah, our vicar, continues to offer to visit people at home or in hospital bringing a listening ear, prayer and communion. Sarah and Catherine also ran 'The Bereavement Journey' course for the second time which was well received and helped a number of people as they grappled with grief and bereavement.

Junior Church

We are thrilled to have completed our first year of Junior Church after returning from the Covid break in April 2022. We are blessed to have Toni Musgrave leading the junior church with the support of Suzie Krisifoe, Shirin and Chris Watts. It has been an absolute privilege to welcome and spend time with our beautiful children in the congregation. We meet once a month where we gather to take time in our sessions to talk, laugh, learn, and experience God's love, through arts, crafts, and bible stories. We are excited to welcome several new young families to the church, and we look forward to getting to know them more and for Junior Church to continue to expand.

Our first session in April kicked off with learning about Lent and Easter. We had a pancake party, where children learnt about the meaning of Lent through making and eating delicious pancakes, including prizes for the best decorated pancake and lots of fun games. Fun was had by all, including the adults.

We have covered stories such as Adam & Eve, where we learnt about the Garden of Eden and created origami snakes. Built Noah's Ark, and coloured lots of different animals in to fill the ark. We measured ourselves against David and Goliath and battled the giant and our fears!! We've looked at God and the world he created for us, all in only 7 days!! Questioned why rules and boundaries are so important and talked about the 10 commandments. We ended the year celebrating the birth of Jesus through singing the 12 days of Christmas and eating a birthday cake for Jesus. The children experienced that giving is just as good as receiving!!

Thank you to all the children and families who join Junior Church, and a special mention to Toni Musgrave for her fantastic leadership in making the session happen and to Suzie, Shirin and Chris who continue to support and guide our team.

Youth Group

The Immanuel Youth Group meets once a month and each 'term' we focus on a topic of interest to young people. There are 16 youth on our register and a session usually has between 6 and 9 attending. Sessions are led by myself and Simon Early and may be discussion focussed or more 'creative' based using painting, drawings or activities to express thoughts and feelings.

Immanuel and St Andrew Annual Report 2022

From January to March 2022 our topic was the Church and Science, exploring scientific and theological understanding of the origin of the Universe, the nature of personhood and the soul, and how suffering and natural disasters can challenge our understanding of God. Our group have shown great interest in how God and Science make sense together and are not, as some think, mutually exclusive.

Every few months we take the opportunity to meet in a social setting and in February we met at La Panna after church for hot chocolate and cakes and played some social card games. In the summer we once again had a get together in the garden at the vicarage, playing fun team games including a great 'guess the tune' round put together by Chris.

During the summer our topics covered worship, looking at what this can look like in many different settings from private moments, to collective and celebratory worship.

On 2nd October our youth group led the All Age service with the topic 'The Lost Sheep' and were very creative in their approach to preparing the sermon, creating a game everyone could join in with and deciding and practicing which songs to sing and play – demonstrating a wide range of talent amongst our teenagers. The service also supported our autumn session series where we focussed on building our faith, prayer life and the faith of others.

Overall it has been great to see the group bonding together this year and becoming a cohesive group.

Elaine Owen

Youth Leader

Lambeth South Deanery Synod

Arthur Williams and I were elected as Deanery synod members in April 2021 and have continued during 2022. There was a deanery Ascension Day service held at All Saints West Dulwich which Arthur and Sarah Simpson attended. The speakers were two members from the L'Arche Community and focussed on inclusion.

I attended one meeting last year, 16th November 2022 with ISA Vicar Sarah Simpson, The presentation and discussion focused on mental health. This meeting was held at Emmanuel church in Dulwich. There were two guest speakers, Rev Canon Andrew Wilson and Rev Cathy Wiles, clergy who have had experience in their own parishes. They shared their insights and experience in mental health chaplaincy, parish mission and local counselling services. We were invited to discuss and questions were asked about implementing how local churches could reach out and help support and sign post those in our community with mental health difficulties. ISA representatives are very keen to share what we have learned with the congregation and think of creative ways to support mental health in the ISA parish.

Catherine Cooper

Deanery Synod Representative

Social and Outreach Activities

The year has flown by, but it has been great to see cautiously increasing numbers with familiar faces and new families post Covid. Some of which we had in attendance at our first 'Games' evening. It was well attended, catering for all ages, where fun, good competition and delicious food was enjoyed.

Immanuel and St Andrew Annual Report 2022

Following the yearly remembrance service at the war memorial, with the help of some refreshments from Tesco Streatham and our church, we hosted the local community groups, for drinks, networking and reflection of those we have lost.

We ended the year with a fun family Christmas party that was enjoyed by all, even though clashing with the World Cup England game, gave us a little challenge. We ate a delicious shared supper and had a bit of a dance too!

As always, we try to bring together our Immanuel church community for social occasions that bring us closer in Christ. We hope to organise a seaside or French coach outing in the summer and will also endeavour to come together as a committee to create more special times together with or church friends. Watch this space!

The Immanuel and St Andrew Cake Competition



Joyce Lynch

Social Committee

Ecumenical Relationships – ‘Love Streatham’

Many of you may not have heard of Love Streatham. Love Streatham is a local charity which aims to bring Streatham churches together by witnessing to the Christian faith mainly through community action and occasionally coming together to pray and worship. As a church we are a member and till recently I have been a trustee.

However Covid and Lockdown acted as a brake to many of Love Streatham regular activities making it impossible to plan and sustain a number of their joint projects. Since Lockdown is now over many local churches, including Immanuel, found that they had a greater sense of their own mission priorities to the immediate needs on their own doorsteps and were delighted to see them leadership for these coming from within their own congregations. Immanuel has established a food bank hub, seen our church hall being used

Immanuel and St Andrew Annual Report 2022

by community groups of all ages, the provision of a warm meeting place for those who struggle with heating costs and reaching out to other churches and community groups through providing food and fellowship after the yearly Remembrance Service on The Common.

Love Streatham still exists and is focusing on a number of projects such as providing hotel shelter for refugees through using grants from local shops such as the Co-Op and Argos. Since I retired as a trustee I don't attend any of their meetings but if you are interested please contact Sarah or myself.

Arthur Williams

Love Streatham Trustee

Immanuel and St Andrew Primary School

~ Excellence for All. Excellence from All. ~

September 2021 to December 2022

Change of Headteacher

Bronia Grehan was Headteacher until the end of the summer 2022, when she started a new job as headteacher at another school closer to her home.

Suzette Coleman, our new headteacher, started on 1st September 2022 and has had a busy time getting to know staff, pupils, parents and governors. Governors put in a lot of hard work in preparing the "information pack" for the headteacher adverts that went out in time for Easter – and special mention must go to Uli Kilian, one of our parent governors, for the stunning graphical make-over.

SAT Results

May 2022 was the first time pupils had SAT exams since May 2019. The Year 6 results were very impressive – the best we've ever had in Reading, Maths and GPS (grammar, punctuation & spelling) with 93% of pupils reaching the expected standard – about 20% above the national average.

I was particularly heartened to see that disadvantaged Year 6 pupils at Immanuel & St Andrew were equally high attaining, with 94% of those Year 6 pupils reaching the expected standard in Reading, Maths and GPS. An exceptional result considering that the national picture shows the attainment gap between disadvantaged pupils and their peers has doubled during the covid lockdown.

A huge "well done" for the exemplary effort of the pupils and staff.

Governors

Katie King has joined us as a parent governor. We have successfully recruited five new Foundation governors. Welcome to Chris, Mark, Michelle, Stephanie and Tanya. Two more Foundation Governors are joining after December 2022: Antonia and Tania.

Recruiting seven Foundation governors was a daunting challenge, but each time people came forward at just the right moment. I think the Holy Spirit must have provided some much-needed help.

Simon Early

Chair of Governors

Safeguarding

The PCC has complied with the 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).

The PCC has a comprehensive safeguarding policy, which is reviewed and updated annually. Hirers are also required to take account of this policy when using the premises. The Vicar, Readers and SPA are required by the diocese to keep their safeguarding training up to date, and all congregation members who are involved with children or vulnerable adults are required to have a DBS check prior to taking up their duties. Members of the PCC and congregation members who are involved with children or vulnerable adults are being encouraged to undertake the C0: Safeguarding Basic Awareness online training made available by the diocese. A Safeguarding Sunday was held on 20th November to raise awareness and let the congregation know about what we do in terms of Safeguarding. The last Safeguarding Audit was submitted to the Diocese in November 2018.

Laura Reynolds

Safeguarding Officer

The Use of Our Building

Churchwardens' Fabric Report

This year we have had our Quinquennial Report. This is a report on the fabric of our buildings carried out by an architect which all churches are required undertake every five years. We had one item which required urgent attention which were the belfry louvres in the tower. These are slats of wood which cover the windows of the belfry room which used to house our bell. Though it took some months we were able to get the louvres refurbished and some replaced costing us £8000 but bringing us the reassurance that we no longer needed to worry that pieces of wood might splinter off and fall on people below!

The building continues to be in relatively good condition. The report has picked up a number of pieces of work to be done, mostly in the tower and some maintenance issues where window frames will need repainting and some repointing in flashings etc. The lower room is also in need of refreshing and repainting as it is looking quite tatty as is the flooring in the back hallway. The automatic doors at the main entrance continue to be difficult and could do with replacing but money will need to be raised for us to carry out much of this work.

Our administrator Kirsty organizes and ensures that regular routine checks are carried out on our boilers, lightning conductor, fire extinguishers and electrical items etc. Hopeton, one of our deputy wardens, organized a group of volunteers to help clear the gutters at the back of the hall and cut back the overhanging tree. Diccon, our caretaker, comes once a month to check our smoke detectors, change lightbulbs and help with other odd jobs which come up.

Music

Psalm 96:2 "Sing to the Lord, praise his name; proclaim his salvation day after day."



It is abundantly clear that Immanuel and St Andrew loves to sing! It has been wonderful to see the church able to sing its heart out in services, and all the more so during 2022 as new songs were added to the church's repertoire and an additional song added to the usual Sunday morning service.

Sung worship is part of our lived out Christian faith, and the songs we sing together in church should help fuel our faith. This means choosing songs wisely from the vast array of historic hymns through to modern worship songs. And this is something that is important to maintain, as there is a rich vein of theology to be tapped in the hymns of old (and more recent) and a rich vein of relational, more personal content in the songs from the 1970s onwards.

2022 included a few particular music highlights: the youth service in October, which saw the youth play, sing and lead the sung worship for the whole service; which they did fantastically. The Christmas choir was another success, and added a wonderful dimension to the carol service. Thank you, once again, to Lorette for giving her time to rehearse with and conduct the choir. The Christmas Eve midnight communion was evocative and reflective.

God has blessed us with some wonderful singers and musicians, and our thanks go to our regular instrumentalists David and Chris, and our singers Paulette, Vanessa, Keira, Helen and Simon.

As we look to the future, we will continue to add more songs to our repertoire, both old and new, and we would love to see more instrumentalists and singers join the music team and help enhance our sung worship further. Do speak to Sarah if you are interested!

Financial Review

2022 was another positive year for the Church financially, with a total surplus of £25,633. This consolidated the recent strengthening of the Church's finances after a challenging period prior to, and during, the pandemic.

	2018	2019	2020	2021	2022
Total income	£96,410	£90,380	£48,320	£79,691	£112,171
Total expenditure	£108,410	£101,080	£72,040	£60,032	£86,538
Surplus/deficit	-£12,000	-£10,700	-£23,720	£19,659	£25,633

Around half of the total surplus (£12,765) is attributable to a one-off legacy, which the PCC agreed should be allocated to the Tech Fund to be spent on audiovisual equipment.

The other half of the overall surplus largely reflects an improvement in the underlying financial position. Total expenditure increased from £60,032 in 2021 to £86,538 in 2022, reflecting a significant increase in the Parish Support Fund commitment back to its pre-pandemic level (£38,880), £8,160 of expenditure to replace/refurbish the tower belfry louvres, and general inflationary pressures across other areas of expenditure.

Total income excluding the legacy increased from £79,691 in 2021 to £99,406 in 2022. This included an increase of £9,114 (around 27%) in income from hire of the Church buildings, grants from the Diocese for the Foodbank Hub and energy costs, and an increase in income tax recovered (Gift Aid) on donations.

Looking ahead to 2023, the PCC has agreed to increase the Parish Support Fund commitment by a further £6,120 to £45,000, and inflationary pressures are continuing to have an impact across most areas of expenditure. However, no further major building works are anticipated and we expect to see some further growth in income from the hire of the Church hall.

Isabel and Richard Curtis

Treasurers

Volunteers

There are so many people who help make Immanuel and St Andrew the wonderful church and community that it is. Thank you to Joyce Lynch who has held the fort this year as our sole church warden – this is no easy task! Thank you to Hopeton Cunningham and Pauline Gitagia who have supported as deputy wardens on a Sunday morning. Isabel and Richard Curtis and Gloria Akano have also done a huge amount as treasurers and PCC secretary as have all of our PCC members.

It has been wonderful to see new people stepping into roles and helping in different ways in the church. Particular thanks to Nina who organizes a number of our rotas and has been instrumental in encouraging people to get involved. To those who welcome, serve refreshments, read, pray, lead our children and youth, sing, play and faithfully turn up week by week – thank you!

We have also been joined this year by Judy Douglas who is an ordinand training to be a distinctive deacon. We welcome and value her contributions as she joins our leadership team and offers her ministry here at Immanuel.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. The method of appointment of PCC members is set out in the Church Representation Rules. At Immanuel and St Andrew, the membership of the PCC consists of the incumbent, churchwardens, Southwark Pastoral Auxiliary, and members elected by those who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Given its wide responsibilities the PCC has a number of committees each dealing with a particular aspect of parish life. These committees, which include the Standing Committee, Finance group and Social committee are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Administrative Information

“Immanuel and St Andrew”, “Parish Church of Immanuel and St Andrew”, “PCC of Immanuel and St Andrew” and “Immanuel and St Andrew Church” are working names of the Parochial Church Council of the Ecclesiastical Parish of Streatham, Immanuel and Saint Andrew, which is a body corporate under the PCC Powers Measure 1956 and the Church Representation Rules 2006, and a registered charity, no 1131245. It became a registered charity on 20th August 2009, having previously been excepted from registration with the Charity Commission. Correspondence address: See front cover

Incumbent and Chair of the PCC:	Revd. Sarah Jamieson Simpson
Independent Examiner:	S.A. Lewcock FCCA Windsor Lodge Millfield Road Hounslow Middlesex TW4 5PN
Bank:	Barclays plc, Wimbledon Branch Barclays plc, Leicester, LE87 2BB
Treasurer:	Richard Curtis c/o the Parish Office (see front cover)

PCC members who have served any time from 1st January 2022 until the date these Financial Statements were approved are:

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Ex Officio members:

Incumbent:	Rev. Sarah Jamieson Simpson
Warden(s):	Joyce Lynch
Representatives on the	Arthur Williams
Deanery Synod:	Catherine Cooper

Elected and co-opted members:

Gloria Akano	(until April 2024, PCC Secretary since February 2021)
Catherine Cooper	(until 2025)
Hopeton Cunningham	(until 2024)
Isabel Curtis	(co-opted until March 2023)
Molly Dale	(until 2025)
Simon Early	(until 2025)
Pauline Gitapia	(co-opted until March 2023)
Godfrey Gowa	(until April 2024)
Vivien Hamilton	(until 2025)
Elaine Owen	(until 2025)
Rob Patterson	(until April 2025)
Laura Reynolds	(until April 2025)
Lorraine Thomas	(until 2025)
Arthur Williams	(until April 2024)

The method of appointment of PCC members is set out in the Church Representation Rules.

This report was approved by the PCC on **16th March 2023**

Signed by Revd. Sarah Simpson on **16th March 2023**



Immanuel and St Andrew Annual Report 2022

Immanuel & St. Andrew, Streatham Balance Sheet as at 31 December 2022

	Note	2022	2021
		£	£
FIXED ASSETS			
Inventory Assets (inalienable)	4	5	5
CURRENT ASSETS			
Debtors	5	9,419	7,995
Cash at Bank and in Hand		83,296	58,039
		<u>92,715</u>	<u>66,034</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR			
Creditors and accruals	6	<u>2,431</u>	<u>1,383</u>
		90,284	64,651
NET ASSETS		<u>90,289</u>	<u>64,656</u>
FUNDS			
General Fund	7	66,433	49,373
Designated Funds	7	20,018	13,811
Restricted Funds	7	3,838	1,472
		<u>90,289</u>	<u>64,656</u>

Approved by the PCC and signed on its behalf on **16th March 2023**

The Revd. Sarah Simpson
Incumbent & PCC Chair, Immanuel & St Andrew, Streatham



Immanuel and St Andrew Annual Report 2022

Immanuel & St. Andrew, Streatham Statement of Financial Activities For the year ended 31 December 2022

		Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	Note	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	2(a)	50,757	14,232	3,415	68,404	46,637
Activities for generating funds	2(b)	3,615	0	0	3,615	2,100
Income from investments	2(c)	130	0	0	130	10
Income from church activities	2(d)	39,835	187	0	40,022	30,944
TOTAL INCOME AND ENDOWMENTS		94,337	14,419	3,415	112,171	79,691
EXPENDITURE						
Church activities	3(a)	77,132	8,212	1,194	86,538	59,883
Cost of generating funds	3(b)	0	0	0	0	149
TOTAL EXPENDITURE		77,132	8,212	1,194	86,538	60,032
TRANSFER OF FUNDS		(145)	0	145	0	0
SURPLUS / (DEFICIT) FOR THE YEAR		17,060	6,207	2,366	25,633	19,659
BALANCES BROUGHT FORWARD AT 1 JANUARY 2022	8	49,373	13,811	1,472	64,656	44,997
BALANCES CARRIED FORWARD AT 31 DECEMBER 2022	8	66,433	20,018	3,838	90,289	64,656

Immanuel & St. Andrew, Streatham
Notes to the Financial Statements
For the year ended 31 December 2022

1. ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 8.

There are no Endowment funds held.

Gross Income and endowments

Voluntary income and endowments

Collections are recognised when received by and on behalf of the PCC.

Planned giving under Gift Aid is recognised only when received.

Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised from 1st Jan 2021 to 31 Dec 2021

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Sales of books from the church bookstall are accounted for gross.

Income from investments

Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

Expenditure

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The parish support fund is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not legal) liability is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Incumbent and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

Other plant and machinery, fixtures and fittings and office equipment

Equipment used within church premises is depreciated on a straight line basis over 10 years.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Immanuel and St Andrew Annual Report 2022

Immanuel & St. Andrew, Streatham Notes to the Financial Statements For the year ended 31 December 2022 (Continued)

2. INCOME AND ENDOWMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£	£	£	£
2(a) Voluntary income					
Planned giving	29,773	0	0	29,773	37,478
Collections	1,972	0	70	2,042	1,044
CAF	2,043	0	0	2,043	2,100
Donations	4,610	0	0	4,610	686
Donations - Vicar's Discretionary Fund	0	0	45	45	0
Donations - Youth Fund	0	1,467	0	1,467	0
Grants	1,400	0	3,300	4,700	200
Income tax recoverable	10,959	0	0	10,959	5,129
Legacy	0	12,765	0	12,765	0
	50,757	14,232	3,415	68,404	46,637
2(b) Activities for generating funds					
Hire of Church	3,615	0	0	3,615	2,100
	3,615	0	0	3,615	2,100
2(c) Income from investments					
Interest	130	0	0	130	10
	130	0	0	130	10
2(d) Income from church activities					
Community Hall Hire	38,868	0	0	38,868	31,269
Catering & Social Events	0	187	0	187	0
Fees	967	0	0	967	(325)
	39,835	187	0	40,022	30,944
TOTAL INCOME AND ENDOWMENTS	94,337	14,419	3,415	112,171	79,691

Immanuel and St Andrew Annual Report 2022

Immanuel & St. Andrew, Streatham Notes to the Financial Statements For the year ended 31 December 2022 (Continued)

3. EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£	£	£	£
3(a) Church activities					
Missionary and charitable giving:					
Home					
- Children's Society	0	0	193	193	61
- Love Streatham	0	0	0	0	250
- Simeon's Trustees	175	0	0	175	0
	175	0	193	368	311
Ministry					
Diocesan Parish Support Fund	38,800	0	0	38,800	23,280
Other Ministry Costs	2,732	0	0	2,732	2,416
Administration					
Parish Office Costs	3,276	0	0	3,276	3,539
Examination Fee	300	0	0	300	350
Social					
Away Day	100	0	0	100	0
Catering & Social Events	0	52	0	52	0
Property					
Parish Office Costs	9,382	0	0	9,382	13,402
Cleaning	6,038	0	0	6,038	3,867
Insurance Premiums	4,069	0	0	4,069	3,803
Utilities (Gas, Water, Electricity)	5,466	0	0	5,466	3,434
Maintenance Hall / General	0	0	0	0	4,276
Maintenance Church	6,794	0	0	6,794	491
Major Repairs Church	0	8,160	0	8,160	0
Christmas Outreach					
Cards & banner	0	0	338	338	304
Foodbank Hub Fund					
Foodbank Hub costs	0	0	663	663	0
Tech					
Computer Audio Interface	0	0	0	0	410
	77,132	8,212	1,194	86,538	59,883
3(b) Cost of generating funds					
Stewardship Costs	0	0	0	0	149
	0	0	0	0	149
TOTAL EXPENDITURE	77,132	8,212	1,194	86,538	60,032

Immanuel & St. Andrew, Streatham
Notes to the Financial Statements
For the year ended 31 December 2022 (Continued)

4. TANGIBLE FIXED ASSETS

	Furnishings, Fittings & Equipment £
COST	
at 1st January 2022	24,615
Additions	0
at 31st December 2022	<u>24,615</u>
DEPRECIATION	
at 1st January 2022	24,610
Charge for the year	0
at 31st December 2022	<u>24,610</u>
NET BOOK VALUE	
at 31st December 2022	<u>5</u>
at 31st December 2021	<u>5</u>

5. DEBTORS

	2022 £	2021 £
Accrued income	1,401	0
Income tax recoverable	7,148	6,950
Prepayments	870	1,045
	<u>9,419</u>	<u>7,995</u>

6. CREDITORS AND ACCRUALS

	2022 £	2021 £
Hall hire deposits	100	100
Deferred income	305	0
PAYE / NI	430	0
Accruals	1,596	1,283
	<u>2,431</u>	<u>1,383</u>

Immanuel and St Andrew Annual Report 2022

Immanuel & St. Andrew, Streatham Notes to the Financial Statements For the year ended 31 December 2022 (Continued)

7. FUND DETAILS

The Unrestricted funds comprise the following:

	Balance as at 1 Jan 2022	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2022
	£	£	£	£	£	£
General Fund	49,373	94,337	77,132	17,205	(145)	66,433
	49,373	94,337	77,132	17,205	(145)	66,433

The Designated funds comprise the following:

	Balance as at 1 Jan 2022	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2022
	£	£	£	£	£	£
Social Fund	903	187	52	135	0	1,038
Property Fund	12,908	0	8,160	(8,160)	0	4,748
Tech Fund	0	12,765	0	12,765	0	12,765
Youth Fund	0	1,467	0	1,467	0	1,467
	13,811	14,419	8,212	6,207	0	20,018

ANALYSIS OF DESIGNATED FUNDS

	Property Fund	Social Fund	Tech Fund	Youth Fund	Total
	£	£		£	£
Balance as at 1st January 2022	12,908	903	0	0	13,811
Income and Endowments					
Games Night	0	87	0	0	87
Christmas Raffle	0	100	0	0	100
Donation	0	0	0	1,467	1,467
Legacy	0	0	12,765	0	12,765
	0	187	12,765	1,467	14,419
Expenditure					
Major Repairs Church	8,160	0	0	0	8,160
Games Night	0	52	0	0	52
	8,160	52	0	0	8,212
Transfer of funds	0	0	0	0	0
Balance as at 31st December 2022	4,748	1,038	12,765	1,467	20,018

The Restricted funds comprise the following:

	Balance as at 1 Jan 2022	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2022
	£	£	£	£	£	£
Vicar's Discretionary Fund	931	45	0	45	0	976
CAIAS Fund	520	0	0	0	0	520
Inalienable Assets Fund	5	0	0	0	0	5
Christmas Outreach Fund	16	300	338	(38)	22	0
Charitable Giving Fund	0	70	193	(123)	123	0
Foodbank Hub	0	3,000	663	2,337	0	2,337
	1,472	3,415	1,194	2,221	145	3,838

Immanuel and St Andrew Annual Report 2022

Immanuel & St. Andrew, Streatham
Notes to the Financial Statements
For the year ended 31 December 2022 (Continued)

ANALYSIS OF RESTRICTED FUNDS

	Vicar's Discretionary Fund	CAIAS	Inalienable Assets Fund	Christmas Outreach	Charitable Giving Fund	Foodbank Hub	Total
	£	£	£	£	£		£
Balance as at 1st January 2022	931	520	5	16	0	0	1,472
Income and Endowments							
Collections	0	0	0	0	70	0	70
Donations	45	0	0	0	0	0	45
Grant	0	0	0	300	0	3,000	3,300
	45	0	0	300	70	3,000	3,415
Expenditure							
Children's Society	0	0	0	0	193	0	193
Christmas Publicity	0	0	0	338	0	0	338
Foodbank Hub Expenses	0	0	0	0	0	663	663
	0	0	0	338	193	663	1,194
Transfer of funds	0	0	0	22	123	0	145
Balance as at 31st December 2022	976	520	5	0	0	2,337	3,838

8. RELATED PARTY TRANSACTIONS

The Incumbent and certain other P.C.C. members incurred small out of pocket expenses in relation to church activities and were reimbursed in full.



Immanuel
St Andrew Church

Accounts

Immanuel and St Andrew



The Parochial Church Council (PCC) of Immanuel and St Andrew, Streatham

Annual Report 2021

Registered Charity 1131245

Correspondence Address:

**The Parish Office, Immanuel and St Andrew Church
452 Streatham High Road, LONDON, SW16 3PY
(020) 8679 6888**

Parish Office e-mail: office@immanuelstreatham.org.uk

Website: www.immanuelstreatham.org.uk

Immanuel and St Andrew is a Parish Church within the Church of England Diocese of Southwark

"Immanuel and St Andrew" and "Parochial Church Council [or PCC] of Immanuel and St Andrew" are working names of the Parochial Church Council of the Ecclesiastical Parish of Streatham, Immanuel and Saint Andrew, Registered Charity 1131245

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

To the Parochial Church Council of Immanuel & St Andrew, Streatham

This report on the accounts of the PCC for the year ended 31 December 2021, which are set out attached to the report is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of the trustees and independent Examiner

As 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 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 Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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.



S.A. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

3rd April 2022

Aim and Purposes

Immanuel and St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, Revd Sarah Simpson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also responsible for the management and maintenance of Immanuel and St Andrew's church and hall building at 452, Streatham High Road, London, SW16 3PY. Part of the building, including the whole of the hall, is owned by an associated charity, Immanuel Streatham Trust (IST), and the PCC manages and maintains the parts which are IST property on behalf of IST.

Although IST is legally separate from the PCC, the PCC is the trustee of IST (a sole corporate trustee) and is responsible for administering IST in accordance with its governing document. For further information, see IST's own Annual Report and Financial Statements, obtainable from the Parish Office (see front cover). IST is a registered charity, no 1091816.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Immanuel and St Andrew. Worship remains Eucharistic and includes Baptisms. Our services and worship put faith into practice through prayer, teaching and preaching, and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular the supplementary guidance on charities for the advancement of religion. We aim to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- The development of a missional approach to bringing the gospel to the local community, and further afield.

To facilitate this work, it is important that we maintain the fabric of the church building of Immanuel and St Andrew and the church hall.

Achievements and Performance

Worship and Prayer

The vision of Immanuel and St Andrew is to "know Jesus and to make him known" through the auspices and traditions of the Church of England. This has been another year where we have had to find creative ways to carry out this vision because of the disruption which the global pandemic has brought. At the start of the year we were meeting digitally through online services broadcast over Zoom and Facebook. Services were led by Sarah live from the church building and members of the congregation participated by recording songs, readings and prayers which were incorporated. We tried to ensure services were as interactive as possible by having words for the liturgy and songs on screen so people could join in. Those on Zoom were also able to chat with one another at the end of the service.

Immanuel and St Andrew Annual Report 2021

We made good use of Zoom meetings using them for PCC meetings as well as a weekly 'Praying in lockdown' meeting, our Lent course and Advent course. But technology doesn't work for everyone so coupled it with Lent bags which were collected from the vicarage and contained written reflections and items to use in prayer.



We resumed in person worship at Easter, though continuing to livestream as well. Since that time the church has continued to regroup and regather with a number of highlights throughout the year including a service in celebration of the 160th anniversary of Immanuel and St Andrew School, a service of thanksgiving for the wonderful contribution of Arthur Williams to the life of the church, the school and the wider community and recognizing Jenny Hull's many years of faithful service as a Reader by naming her our Reader Emeritus.

In September we restarted our monthly All Age service with a 'Blessing of the bags' service to pray for children and young people heading back to school. These services are creative and interactive and often include a bit of a surprise – such as the church being covered in rubbish to highlight issues around climate change and our role as stewards of creation!

The annual Remembrance Day service was able to take place at the War Memorial and we resumed our role in welcoming people into our church and hall afterwards for refreshments which were provided by generous donations from the local community. We also held a Memorial service at the church, sending invitations to all those whose funerals we had taken during the year, as well as members of our congregation. This year at the end of the service we made a pilgrimage to Susan England's memorial bench on the top of the common to remember and give thanks for her and all she meant to our church community.

Though our Christmas services were not untouched by covid complications we were delighted by our 'Immanuel Christmas Choir' who sang at our Carol Service this year. We are grateful to Lorette Hall who led the choir with so much joy and energy.

In 2021 there was one wedding, seven baptism and eleven funerals and there were 103 people on the electoral roll.

Mission and Evangelism

Whilst it has been important in this season to care for and nurture our congregation we continue to seek to love, serve and support our local community around Streatham Common, particularly those in need. We held Christingle Service which was greatly enjoyed by many people, particularly families and we were able to raise £123.50 for the Children's Society.

Immanuel and St Andrew Annual Report 2021



One of our focuses this year has been developing a partnership with Sainsbury's next door. We now have a food donation point near the checkout where people can give items and once a week volunteers from our congregation transport the goods to the Brixton and Norwood Foodbank. We are very grateful to the hard work of Hugh Dale who has been instrumental in setting this up and for all those who give their time to this project. We were delighted to participate in the collection of Christmas gifts for children and young people which were distributed to the Foodbank clients over Christmas.

We ran The Bereavement Journey course in the autumn. Catherine Cooper led the course with Sarah Simpson and Janice Storey. There were ten participants of which four were not Immanuel St Andrew Church members. We provided a safe, welcoming space with light refreshments. The course is 5 weeks long with an optional 6th session which is faith based and all chose to attend it.

The course was well received and the feedback was positive. Here are a couple of comments:

"It was an enjoyable experience and also comfortable place to share"

"I did enjoy it all and felt much better after coming"

"I liked the course very much and found it comforting to be with people in similar circumstances"

This year we have also considered how we use our building to serve those who are most in need. This year an AA group has begun to use our back room for meetings and we recognize and value the important work these groups carry out in supporting people with addiction. We will consider how we can use our building to serve the most vulnerable.

We continue to raise our profile in the community and were able to deliver 3000 postcards in December, inviting people from our community to our Christmas services.

Pastoral Care

Pastoral care is a responsibility which everyone is encouraged to play a part in. From the warm welcome at the front door, to the offer of refreshments and a chat at the end of services, people are encouraged to look out for one another. Our Southwark Pastoral Auxiliary, Maureen Boothe continues to extend care for people in the church informally. The church WhatsApp group is still going strong and people share prayer requests and encouragements in the group.

Sarah, our vicar, visits people in their homes and offers to bring communion to those who are unable to come to the church to receive it. And the bereavement course which ran created a space for people to share experiences of loss and support one another.

Junior Church

Due to the pandemic, we were unable to hold the Junior Church sessions this year. We continued to support our younger members with a few 'Family Fun Zoom' sessions which Sarah ran and also providing tactile lent resources which could be appreciated by people of all ages. When the church reopened, we recognized the need to demonstrate our commitment to and desire for children and families to be able to

return to church comfortably and confidently. Laura Reynolds kindly made 10 beautiful red velvet drawstring bags which are filled with toys and puzzles which the children can use during the service. We also put up tables and chairs at the back of the church with playdoh, coloring and craft resources where families with children could sit and younger children had something to do whilst the adults and older children were able to be present and engage with the service. These additions have been well received by families.

We have two volunteers, Toni Musgrave and Suzie Krisifoe, who have agreed to relaunch and lead our Junior Church in the new year. We will look to recruit some more people as helpers in the group sessions to support them.

Youth Group

The Immanuel Youth Group was able to meet again for sessions in Church from September 2021. We began with a summer barbecue at the Vicarage to give everyone a chance to meet and to find out what kind of interests our youth have. We have 15 youth on our register and a session usually has between 6 and 9 attending. As we meet once a month we have been focussing on topics that can easily be picked up from month to month.

From September to November, our topic was Church and the environment, a topic which our young people feel very strongly about. It gave us an opportunity as a church to sign up with 'Ecochurch' and take a look at how sustainable and environmentally friendly our building and activities are. With a few changes to our current set up, we achieved the Bronze award. The youth group had a lot of ideas how the Church could help to look after our environment more and two ideas that we are planning are to arrange a litter picking day on Streatham Common and also to plant a tree on the Common. We are in contact with Streatham Common Cooperative regarding this.

For our Christmas session we were a small group due to the increase in Covid cases again and we chose some verses to write and wrap as 'gifts' for our family and church members. We had hoped to have a social but had to postpone until February.

Elaine Owen
Youth Leader

Lambeth South Deanery Synod

Arthur Williams and I were elected as Deanery synod members in April 2021. I have attended two virtual online meetings to discuss church affairs and opportunities. One session discussed what the church could do to be more green and set an example- we had break out rooms for thoughts and suggestions. One session discussed the pandemic and the grieving and loss in the community. The C of E representative lead discussed and presented how local churches could reach out and help the bereaved after the devastating loss of loved ones during this Global pandemic, as well as those that have previously loss (no matter how many years ago), but have not had an opportunity for a safe space to explore their personal grief process. We, as a church thought this bereavement journey course would be a great opportunity to reach out to our community to those of faith, little faith or none at all.

Catherine Cooper
Deanery Synod Representative

Social and Outreach Activities

It has been an interesting and challenging year with Covid restrictions still affecting our church social calendar. After lockdown and resuming face to face services in March, we waited for further restrictions to be lifted in order to feel comfortable and safe to restart after church refreshments. We then had our first outdoor social event with the youth group barbecue hosted at the vicarage, which was reported to be great fun, by our young people. We then delighted in a lovely sunny day on the common for a summer family picnic with games and great conversations. Following the Remembrance Day service, our church as usual hosted all that had come from the war memorial and we were truly blessed with Immanuel church pulling the stops out to ensure that we were brilliant hosts. After the Christmas Carol Service we had our second cautious but longed for social get together, where we enjoyed mulled wine and mince pies for those who felt comfortable to join.

Looking ahead, we endeavour to resume social events starting with a 'bring and share' lunch following our APCM, a party to celebrate the Queen's Platinum Jubilee and hopefully a quiz night. We are very keen as a social committee for fresh ideas and new events to help unite all ages within the fellowship of Immanuel and to feel spiritually and socially fulfilled.

Ecumenical Relationships – 'Love Streatham'

Love Streatham became a charity in June 2012 stating its Principal Activity as, "the advancement of the Christian faith, to promote social cohesion and social capital and the relief of those in need of youth, age, ill health, financial or other disadvantage in Streatham." We are one of the founding churches and have always had at least one trustee on the organising committee. The present trustee is Arthur Williams.

In 2021 Love Streatham were able to create a weekly timetable linking up the Streatham churches that provided night shelters, meals, shower facilities, counselling and companionship for the vulnerable and homeless to enable a programme of all round care. This year friendship and trust from a group of homeless people that has lead to the provision of fixed accommodation for them. Grants for this work have been achieved from The Walcott Fund and the Co-Op local community budget.

Love Streatham also put churches in contact with agencies that provide other social support. So at Christmas time local information went round about the nearest Crisis at Christmas Centre and the Christians Against Poverty Project at The Beacon Church at Clapham Park.

Streatham Baptist Church had a regular pattern of prayer walks around Streatham. Some are long, some are short! This year Chris Dowlan, the Love Streatham treasurer, published a whole series of walks which are available to Streatham Churches.

Covid19 has meant that the usual Good Friday Service on Streatham Green and joint church service on the Common in July could not take place.

Arthur Williams
Love Streatham Trustee

Immanuel and St Andrew Primary School ~ *Excellence for All. Excellence from All.* ~

School-Church cooperation

Sarah continues a strong relationship with the school and the children, regularly leading Collective Worship as well as offering pastoral support.

Ofsted inspection

There has not been an Ofsted inspection since 2015, but one could happen at any time in the next two years. School staff are well-prepared, with subject leads having “snapshot folders”. In addition to being great evidence to show Ofsted, they help to alleviate the stress associated with an inspection at any moment.

COVID

We have seen excellent progress as pupils and staff work hard to recover from the lost learning and development that occurred during COVID. Pre-COVID, the attainment gap for disadvantaged pupils in Year 2 to Year 6 has been around 10% both at Immanuel and nationally. Over COVID this gap grew to 2x (and 3x for some year groups).

Staff absence has been a big challenge, with up to 20% of staff self-isolating due to a positive lateral flow test. This has hampered the ability to offer interventions, such as 1-to-1 and small group lessons for pupils struggling to catch-up from learning lost during the last two years. This has meant that the attainment gap for disadvantaged pupils is reducing more slowly than we would like.

Communication with parents

The parent survey at the start of July 2021 gave an overall score of 81% (which is pretty good), boosted by the new-look on-line newsletter in Sway, which scored an 85% approval rating.

Simon Early
Chair of Governors

Immanuel Youth Centre

The club did not meet during 2021 and after discussions with the management committee, school, church wardens and vicar, it has become clear that it is time for the Youth Centre to officially close. Though the IYC has had a wonderful history and been instrumental in supporting many young people the space in the school is no longer suitable and there are not the finances or volunteers to make it viable. Advice was sought about what needed to happen to close the IYC charity and this will be done next year. We will then look at how to recognize and celebrate the wonderful history of the IYC. As part of the closing process the IYC will pull out of it's role and responsibility as a partner of the Wey Island Trust but will continue our relationship with them as a long standing friend.

Safeguarding

The PCC has complied with the 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).

The PCC has a comprehensive safeguarding policy, which is reviewed and updated annually. Hirers are also required to take account of this policy when using the premises. The Vicar, Readers and SPA are required by the diocese to keep their safeguarding training up to date, and all congregation members who are involved with children or vulnerable adults are required to have a DBS check prior to taking up their duties. Members of the PCC and congregation members who are involved with children or vulnerable adults are being encouraged to undertake the C0: Safeguarding Basic Awareness online training made available by the diocese. The last Safeguarding Audit was submitted to the Diocese in November 2018.

The PCC has complied with the 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)

Laura Reynolds
Safeguarding Officer

The Use of Our Building

Churchwardens' Fabric Report

The year 2021 began quietly following a return to the lockdown status of the Covid 19 pandemic. Slowly, as restrictions eased, we were able to allow in church services to resume and hall hirers have benefitted from the use of our premises once again. It has been a joy to see our congregation return to worship in church and to welcome people and families who are new to Immanuel; attendance has gradually been increasing. It has also been equally joyous to see our hall used by the community for a variety of purposes.

We have a new cleaning company and the standard of cleanliness within the church and hall has noticeably improved. In March we had a spring clean and once again, members of the congregation came together to help freshen up the inside of the building. Thanks to all who participated.

The building has remained in a good condition. In February 2021, a damp patch become visible beneath the speaker on the right hand of the dais and a roof leak discovered which was promptly repaired. One major piece of work was the fixing of our electrics. Quotes were obtained and upon finding a company we were happy with, the electrics were repaired and tested so they now meet the required standard, and we are fully compliant. Annual checks have been carried out on the boiler, fire extinguishers and the lightening conductor. The automatic doors at the main entrance continue to be difficult which causes accessibility issues. We may need to look at new doors and a new automatic system when we have the funds.

We are very blessed to have our church building. Thanks to God for our special place of worship and the people who make up our Immanuel and St Andrews family. We look forward to using our space for worship and social gatherings to its full potential over the next year.

Vanessa de Carvalho
Church Warden

Financial Review

2021 was a positive year for the Church in terms of finances, not least given the challenging previous few years, and in particular due to the significant impact seen due to Covid on hall hire revenue and Sunday giving in 2020.

Overall income for the year was at £79,691 with an expenditure of £60,032, representing a surplus of £19,659. As shown in the below table, this represents the first year since 2016 where the Church finances have been in surplus, and a stabilising of what was a worrying downward trend that pre-dated the impacts of Covid.

	2016	2017	2018	2019	2020	2021
Total gross income	£110,550	£126,560	£96,410	£90,380	£48,320	£79,691
Total expenditure	£97,820	£134,450	£108,410	£101,080	£72,040	£60,032
Surplus/deficit	£12,730	£-7,890	£-12,000	£-10,700	£-23,720	£19,659

The increased income is partly attributed to a return of hall hire revenue (including a concerted effort to reclaim overdue hall hire fees) however is also due to a significant increase in giving (from £30,136 in 2020 to £46,637 in 2021).

The increased giving has been a result of a number of initiatives implemented including:

- Introduction of online giving collected through the Church website and A Church Near You page
- The ability to accept card payment as part of collections within the Church
- Rollout of the Parish Giving Scheme, and encouragement for givers to consider increasing their giving commitment as part of moving over to this system

A continued focus on reducing expenditure has reduced outgoings to their lowest level in recent history. This was further helped by a reduced commitment to the Parish Support Fund of £23,270 (vs. £38,800 in previous years up until the decision to reduce in May 2020) along with their being no significant building works or maintenance required for the year.

Looking forwards, the PCC have agreed to reinstate the previous Parish Support Fund commitment of £38,800 from January 2022 and will need to plan for some significant building works on the horizon in coming years. Having said that, with a focus on making best use of resources and strong financial stewardship we can be hopeful that the turnaround seen in the last year provides signs of a more stable financial future.

David Delbridge
Treasurer

Volunteers

As an organization we could not function without the wonderful contrition of all those who give their time and their talents. Thank you to Joyce Lynch, Vanessa de Carvalho, David Delbridge and Gloria Akano who keep us in order along with the entire PCC.

Thank you also to those who help us with our services; our musicians and singers, our stewards and those who offer refreshments, our youth leaders and those who have stepped forward to offer to help when we relaunch our Junior church. We are so grateful to Arthur Williams for his knowledge, expertise, community links and all the work he put into the school 160th anniversary book and celebration. A particular thanks to Lorraine Thomas who has stepped up to preach and lead services this year, making good use of the prophetic voice God has placed in her. Also to Chris Simpson for the many hours he puts into our music, the tech for our livestream and keeping the vicar sane.

We were also blessed by the ministry of Daniel Glackin-McColgan, a reader-in-training who came to us for a six week placement as well as a number of visiting preachers through the year.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. The method of appointment of PCC members is set out in the Church Representation Rules. At Immanuel and St Andrew, the membership of the PCC consists of the incumbent, churchwardens, Southwark Pastoral Auxiliary, and members elected by those who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Given its wide responsibilities the PCC has a number of committees each dealing with a particular aspect of parish life. These committees, which include the Standing Committee, Finance group and Social committee are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Administrative Information

“Immanuel and St Andrew”, “Parish Church of Immanuel and St Andrew”, “PCC of Immanuel and St Andrew” and “Immanuel and St Andrew Church” are working names of the Parochial Church Council of the Ecclesiastical Parish of Streatham, Immanuel and Saint Andrew, which

Immanuel and St Andrew Annual Report 2021

is a body corporate under the PCC Powers Measure 1956 and the Church Representation Rules 2006, and a registered charity, no 1131245. It became a registered charity on 20th August 2009, having previously been excepted from registration with the Charity Commission. Correspondence address: See front cover

Incumbent and Chair of the PCC: Revd. Sarah Jamieson Simpson

Independent Examiner:

S.A. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

Bank: Barclays plc, Wimbledon Branch
Barclays plc, Leicester, LE87 2BB

Treasurer: David Delbridge
c/o the Parish Office (see front cover)

PCC members who have served any time from 1st January 2021 until the date these Financial Statements were approved are:

Ex Officio members:

<i>Incumbent:</i>	Revd. Sarah Jamieson Simpson
<i>Southwark Pastoral Auxiliary:</i>	Mabel Boothe (k/a Maureen)
<i>Wardens:</i>	Vanessa de Carvalho Joyce Lynch
<i>Representatives on the Deanery Synod:</i>	Arthur Williams Catherine Cooper

Elected and co-opted members:

Gloria Akano (until April 2022, PCC Secretary since February 2021)
Hopeton Cunningham (until 2024)
David Delbridge (elected until 2022)
Simon Early (co-opted November 2021)
Godfrey Gowa (until April 2024)
Suzie Krisifoe (elected until 2022)
Rob Patterson (until April 2024)
Laura Reynolds (until April 2024)
Lorraine Thomas (elected until 2024)

The method of appointment of PCC members is set out in the Church Representation Rules.

This report was approved by the PCC on 6th April 2022

Signed by Revd Sarah Simpson on 6th April 2022



Immanuel and St Andrew Annual Report 2021

Balance Sheet as at 31 December 2021

	Note	2021 £	2020 £
FIXED ASSETS			
Inventory Assets (inalienable)	4	5	5
CURRENT ASSETS			
Debtors	5	7,995	14,192
Cash at Bank and in Hand		58,039	32,765
		<u>66,034</u>	<u>46,957</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR			
Creditors and accruals	6	<u>1,383</u>	<u>1,966</u>
		64,651	44,991
NET ASSETS		<u>64,656</u>	<u>44,996</u>
FUNDS			
General Fund	7	49,372	30
Designated Funds	7	13,811	43,084
Restricted Funds	7	1,472	1,882
		<u>64,656</u>	<u>44,996</u>

Approved by the PCC and signed on its behalf on 6th April 2021.

The Rev'd Sarah Simpson
Incumbent & PCC Chair, Immanuel & St Andrew, Streatham



Immanuel and St Andrew Annual Report 2021

Statement of Financial Activities For the year ended 31 December 2021

		Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2021	TOTAL FUNDS 2020
	Note	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	2(a)	46,637	0	0	46,637	30,136
Activities for generating funds	2(b)	2,100	0	0	2,100	0
Income from investments	2(c)	10	0	0	10	85
Income from church activities	2(d)	30,944	0	0	30,944	18,103
TOTAL INCOME AND ENDOWMENTS		79,691	0	0	79,691	48,324
EXPENDITURE						
Church activities	3(a)	30,200	29,273	410	59,883	72,044
Cost of generating funds	3(b)	149	0	0	149	0
TOTAL EXPENDITURE		30,349	29,273	410	60,032	72,044
SURPLUS / (DEFICIT) FOR THE YEAR		49,342	-29,273	-410	19,659	-23,720
BALANCES BROUGHT FORWARD AT 1 JANUARY 2021	8	30	43,084	1,882	44,996	68,717
BALANCES CARRIED FORWARD AT 31 DECEMBER 2021	8	49,372	13,811	1,472	64,656	44,997

Notes to the Financial Statements

1. ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 8.

There are no Endowment funds held.

Gross Income and endowments

Voluntary income and endowments

Collections are recognised when received by and on behalf of the PCC.

Planned giving under Gift Aid is recognised only when received.

Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised from 1st Jan 2021 to 31 Dec 2021.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Sales of books from the church bookstall are accounted for gross.

Income from investments

Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

Expenditure

1. ACCOUNTING POLICIES continued

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The parish support fund is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not legal) liability is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Incumbent and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

Other plant and machinery, fixtures and fittings and office equipment

Equipment used within church premises is depreciated on a straight-line basis over 10 years.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Immanuel and St Andrew Annual Report 2021

2. INCOME AND ENDOWMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2021	TOTAL FUNDS 2020
	£	£	£	£	£
2(a) Voluntary income					
Planned giving - envelopes & standing orders	37,478	0	0	37,478	20,749
Collections	1,044	0	0	1,044	766
CAF	2,100	0	0	2,100	2,090
Donations	686	0	0	686	65
Donations - Vicar's Discretionary Fund	0	0	0	0	23
Grants	200	0	0	200	838
Income tax recoverable	5,129	0	0	5,129	5,605
	<u>46,637</u>	<u>0</u>	<u>0</u>	<u>46,637</u>	<u>30,136</u>
2(b) Activities for generating funds					
Hire of Church	2,100	0	0	2,100	0
	<u>2,100</u>	<u>0</u>	<u>0</u>	<u>2,100</u>	<u>0</u>
2(c) Income from investments					
Interest	10	0	0	10	85
	<u>10</u>	<u>0</u>	<u>0</u>	<u>10</u>	<u>85</u>
2(d) Income from church activities					
Community Hall Hire	31,269	0	0	31,269	17,504
Fees	-325	0	0	-325	599
	<u>30,944</u>	<u>0</u>	<u>0</u>	<u>30,944</u>	<u>18,103</u>
TOTAL INCOME AND ENDOWMENTS	<u>79,691</u>	<u>0</u>	<u>0</u>	<u>79,691</u>	<u>48,324</u>

Immanuel and St Andrew Annual Report 2021

3. EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2021	TOTAL FUNDS 2020
	£	£	£	£	£
3(a) Church activities					
Missionary and charitable giving:					
Home					
- Children's Society	61	0	0	61	0
- Love Streatham	250	0	0	250	0
	311	0	0	311	0
Ministry					
Diocesan Parish Support Fund	23,280	0	0	23,280	29,747
Other Ministry Costs	2,416	0	0	2,416	2,550
Administration					
Parish Office Costs	3,539	0	0	3,539	1,267
Examination Fee	350	0	0	350	350
Social					
Catering & Social Events	0	0	0	0	115
Property					
Parish Office Costs	0	13,403	0	13,403	5,782
Cleaning	0	3,867	0	3,867	7,688
Insurance Premiums	0	3,803	0	3,803	4,667
Utilities (Gas, Water, Electricity)	0	3,434	0	3,434	7,234
Maintenance Hall / General	0	4,276	0	4,276	12,232
Maintenance Church	0	490	0	490	0
Christmas Outreach					
Cards & banner	304	0		304	322
Tech					
Computer Audio Interface	0	0	410	410	90
	30,200	29,273	410	59,883	72,044
3(b) Cost of generating funds					
Stewardship Costs	149	0	0	149	0
	149	0	0	149	0
TOTAL EXPENDITURE	30,349	29,273	410	60,032	72,044

4. TANGIBLE FIXED ASSETS

	Furnishings, Fittings & Equipment £
COST	
at 1st January 2021	24,615
Additions	<u>0</u>
at 31st December 2021	<u>24,615</u>
DEPRECIATION	
at 1st January 2021	24,610
Charge for the year	<u>0</u>
at 31st December 2021	<u>24,610</u>
NET BOOK VALUE	
at 31st December 2021	<u>5</u>
at 31st December 2021	<u>5</u>

5. DEBTORS

	2021 £	2020 £
Accrued income	0	319
Income tax recoverable	6,950	12,555
Prepayments	1,045	1,318
	<u>7,995</u>	<u>14,192</u>

6. CREDITORS AND ACCRUALS

	2021 £	2020 £
Hall hire deposits	100	0
Accruals	1,283	1,966
	<u>1,383</u>	<u>1,966</u>

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7. FUND DETAILS

The Unrestricted funds comprise the following:

	Balance as at 1 Jan 2021	Income and endowments	Expenditure	Surplus / (Deficit)	Balance as at 31 Dec 2021
	£	£	£	£	£
General Fund	30	79,691	30,349	49,342	49,372
	30	79,691	30,349	49,342	49,372

The Designated funds comprise the following:

	Balance as at 1 Jan 2021	Income and endowments	Expenditure	Surplus / (Deficit)	Balance as at 31 Dec 2021
	£	£	£	£	£
Social Fund	903	0	0	0	903
Property Fund	42,181	0	29,273	-29,273	12,908
	43,084	0	29,273	-29,273	13,811

ANALYSIS OF DESIGNATED FUNDS

	Property Fund	Social Fund	Total
	£	£	£
Balance as at 1st January 2021	42,181	903	43,084
Expenditure			
Parish Office Costs	13,403	0	13,403
Cleaning	3,867	0	3,867
Insurance Premiums	3,803	0	3,803
Utilities (Gas, Water, Electricity)	3,434	0	3,434
Maintenance Hall / General	4,276	0	4,276
Maintenance Church	490	0	490
	29,273	0	29,273
Balance as at 31st December 2021	12,908	903	13,811

The Restricted funds comprise the following:

	Balance as at 1 Jan 2021	Income and endowments	Expenditure	Surplus / (Deficit)	Balance as at 31 Dec 2021
	£	£	£	£	£
Vicar's Discretionary Fund	931	0	0	0	931
CAIAS Fund	520	0	0	0	520
Inalienable Assets Fund	5	0	0	0	5
Christmas Outreach Fund	16	0	0	0	16
Tech Fund	410	0	410	-410	0
	1,882	0	410	-410	1,472

ANALYSIS OF RESTRICTED FUNDS

	Vicar's Discretionary Fund	CAIAS	Inalienable Assets Fund	Christmas Outreach	Tech Fund	Total
	£	£	£	£	£	£
Balance as at 1st January 2021	931	520	5	16	410	1,882
Expenditure						
Computer Audio Interface	0	0	0	0	410	410
	0	0	0	0	410	410
Balance as at 31st December 2021	931	520	5	16	0	1,472

8. RELATED PARTY TRANSACTIONS

The Incumbent and certain other PCC members incurred small out of pocket expenses in relation to church activities and were reimbursed in full.



Immanuel
St Andrew Church

Accounts

Immanuel and St Andrew



The Parochial Church Council (PCC) of Immanuel and St Andrew, Streatham

Annual Report 2020

Registered Charity 1131245

Correspondence Address:

**The Parish Office, Immanuel and St Andrew Church
452 Streatham High Road, LONDON, SW16 3PY
(020) 8679 6888**

Parish Office e-mail: office@immanuelstreatham.org.uk

Website: www.immanuelstreatham.org.uk

Immanuel and St Andrew is a Parish Church within the Church of England Diocese of Southwark

"Immanuel and St Andrew" and "Parochial Church Council [or PCC] of Immanuel and St Andrew" are working names of the Parochial Church Council of the Ecclesiastical Parish of Streatham, Immanuel and Saint Andrew, Registered Charity 1131245

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

To the Parochial Church Council of Immanuel & St Andrew, Streatham

This report on the accounts of the PCC for the year ended 31 December 2020, which are set out attached to the report is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of the trustees and independent Examiner

As 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 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 Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

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

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

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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.



S.A. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

19 March 2021

Aim and Purposes

Immanuel and St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, vacant until October 2020 and then Revd Sarah Simpson as Priest-in-Charge, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also responsible for the management and maintenance of Immanuel and St Andrew's church and hall building at 452, Streatham High Road, London, SW16 3PY. Part of the building, including the whole of the hall, is owned by an associated charity, Immanuel Streatham Trust (IST), and the PCC manages and maintains the parts which are IST property on behalf of IST.

Although IST is legally separate from the PCC, the PCC is the trustee of IST (a sole corporate trustee) and is responsible for administering IST in accordance with its governing document. For further information, see IST's own Annual Report and Financial Statements, obtainable from the Parish Office (see front cover). IST is a registered charity, no 1091816.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Immanuel and St Andrew. Worship remains Eucharistic and includes Baptisms. Our services and worship put faith into practice through prayer, teaching and preaching, and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular the supplementary guidance on charities for the advancement of religion. We aim to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- The development of a missional approach to bringing the gospel to the local community, and further afield.

To facilitate this work, it is important that we maintain the fabric of the church building of Immanuel and St Andrew and the church hall.

Achievements and Performance

Worship and Prayer

The vision of Immanuel and St Andrew is to "know Jesus and to make him known" through the auspices and traditions of the Church of England. The way we have carried out this vision has had to be radically different this year because of the Covid-19 pandemic. In the early part of the year we were able to have our regular Sunday service at 10am including the Eucharist. These services were taken by a

Immanuel and St Andrew Annual Report 2020

number of local clergy as the parish was in vacancy. There were also groups for children and young people which ran alongside Sunday services and for very young children there is a room with books and toys for play and rest, and relayed sound from the church for the parents.

During the first lockdown services had to stop and a *WhatsApp* group was started in order for members of the congregation to keep in touch and it was used to send a weekly podcast which contained music, a Bible reading, brief talk and intercessions. Lorraine Thomas and Mark Johnson put the podcasts together and members of the congregation and local clergy contributed audio recordings. The podcasts were greatly appreciated and a good source of spiritual nourishment and encouragement to people. They reached beyond our regular Sunday congregation too as they were forwarded by some to friends and relatives.

When lockdown lifted we were able to tentatively return to services in the building though many stayed away because of concerns around Covid 19. When our new Priest joined us, services were able to be livestreamed so that people could access them remotely. We were able to have a Christingle service for our families with young children which was a highlight. When the decision was taken in December to move entirely online a pattern of weekly Eucharists services livestreamed over Zoom and on Facebook, with readings, prayers and songs recorded by members of the congregation. We also had a Thursday evening prayer meeting on Zoom which was called 'Praying in lockdown'. Our Carol service had to be online but we were able to digitally blend voices on recordings to create our 'Immanuel Christmas Choir' which was a real source of joy (we sounded perfectly imperfect!).

In 2020 there was one baptism and one funeral and there were 96 people on the electoral roll.

Mission and Evangelism

We are part of the family of God in South Streatham who seek to love, serve, support our community and stand up for the neediest in our local parish. Our aim is to help people relate their lives to God and to grow in private faith and public discipleship. In response to the Father's love for us and for all people we desire:

- To know Jesus and to follow his ways
- To help others in our community and beyond to know him
- To grow together as disciples

On our current Mission Action Plan we have been working with the following priorities:

Mission Priority One: To re energise our present support to the local foodbank.

Mission Priority Two: To identify the neediest in our parish and how they can be supported to be whole members of the community.

Mission Priority Three: To identify the gifts and skills of our own congregation and to match them to the Diocese needs.

During the vacancy and with the onset of the pandemic the capacity to fully embrace and implement MAP was limited due to needing to maintain and nourish the church life in order for the church to be in a good place to move forwards with our vision once the new incumbent is in post.

Immanuel and St Andrew Annual Report 2020

The role of Mission Secretary has been vacant and our Mission Day was unable to take place. Our Christingle Service did take a collection for The Children's Society and we raised £60 for them. We will need to review and rekindle our support for the charities we have been involved with.

As this year has made it an urgent priority to develop our online presence we have been able to create a new website (www.immanuelstreatham.org.uk), add information about our church and services to 'A Church Near You', start a Facebook page for the church

(<https://www.facebook.com/ImmanuelStreatham/>) and a weekly email containing information about what is happening in our Immanuel community and links to services and other church meetings.

We were also able to reach out to those in our community with a grant awarded by the diocese which was used to buy a large banner for outside the church, welcoming people to online worship and pointing them towards our website, and also to print 3000 Christmas postcards with our online worship details and a prayer which people from the congregation posted through letterboxes around the parish in December.

Pastoral Care

Our Southwark Pastoral Auxiliary, Mrs Maureen Boothe, had to stand back from her responsibilities at the church this year for personal reasons. The WhatsApp group created for the church has been a great source of support for the congregation and people have been individually keeping in contact and caring for one another throughout the pandemic.

Junior Church

The year began with four leaders, Gloria Akano, Rebecca Pearce, Lucy Johnston and Vanessa de Carvalho responsible for leading the 3yrs to 5yrs and 6yrs to 10yrs. A full programme of twice monthly sessions was planned until the end of July using the Seasons of the Spirit material. Attendance levels remained constant with 12-16 regular attendees across both groups, the bulge being the younger infant group (due to the church's link to its 'outstanding' primary school). The schedule was thwarted in March with the onset of coronavirus and subsequent lockdown. In July Gloria Akano and Rebecca Pearce resigned from their position (after leading for seven years). Sarah Simpson, our new Priest-in-Charge led a number of 'Family Fun Zoom' sessions in order to reach out to the Junior Church Community and we were also able to host a Christingle Service which had to be ticketed due to COVID-19 but was very much enjoyed by those who were able to come.

Senior Group of Junior Church

2020 has been dominated by COVID lockdown, so the Senior Junior Church has not met.

Once lockdown is over we will be looking for adult volunteers to assist and to help plan the sessions. We can re-use the *Season of the Spirit* material we have used for the last two years, but some fresh ideas would be most welcome.

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Until we resume normal services it is hard to judge how many, and how quickly, the teenagers will return to church.

It has been good to see several of our younger members contributing readings and prayers for our Zoom services.

Lambeth South Deanery Synod

The parishes in the southern part of Lambeth, including Immanuel and St Andrew, form Lambeth South Deanery. All clergy in the Deanery are members of the Deanery Synod, along with elected representatives from each parish, including three from this parish. (Elections were last held in 2017). Synod meets from time to time during the year to hear about matters of interest to the Church and, when necessary, discuss business. We had two deanery synod representatives (David Gray had resigned) – Marion Gray and Christian Nwazuloke.

Social and Outreach Activities

Due to Covid the social committee has not had the opportunity to carry out its usual programme of activities for the year. We like the rest of the dioceses have had to pivot our activity online. However, just before lockdown we were able to meet on Streatham Common for a church picnic following the service. A good cross section of the congregation attended and an enjoyable time was had by all.

Once we went into lockdown we created a *WhatsApp* group:

- 1) to stay together and feel supported
- 2) to be informed about church activities including any 'online' social activities/notices
- 3) to continue praying and worshipping together

The group started by posting games, puzzles, twisters, word searches, jokes and Covid information. It had lots of interaction and engagement.

As the lockdown continued and the Covid crisis became worse the need for something more "church" was required and the podcast was born.

The podcast allowed members of Immanuel who had never read before, to read; those who had never sung before to sing and for people who had never prayed before in public to pray on the podcast. The biggest blessing was the appreciation that followed those who took part. Week on week the congregation (and wider community who would have it sent to them) listened. It created a wonderful spirit of togetherness and appreciation for our church and the talent within it.

This seemed to be all the social we needed during this time as everyone took part in it (even as a listener). Hearing familiar voices of our community every Sunday morning seemed to take the place of our social activity for the rest of the year.

Ecumenical Relationships

Love Streatham is the name of a Charity that links together the churches of Streatham that seek to work together in sharing The Love of Jesus through supporting the disadvantaged members of our community. This year our shared projects and services have been hit hard by the Covid outbreak. We had to cancel our inter church weekend on The Common in the Summer when we have free activities for families on the Saturday and come together as a church on the Sunday morning. The same happened to our Good Friday Service on Streatham Green and The Pentecost Service at Lewin Road Baptist Church. A number of our joint social action projects such as night shelters and soup kitchens also suffered.

We have continued to have our members meeting over the internet and it has been interesting to see how the different churches have faced the challenge of lockdown. A number of churches were very reluctant to physically close down their buildings on Sundays but out of this found new ways of communicating with their congregations. Prayer continues to be the great unifier between Christians.

Immanuel and St Andrew Primary School *~ Excellence for All. Excellence from All.*

School-Church Cooperation

The school were involved with the interview process for the candidates of our new incumbent.

When Sarah Simpson was pointed as Priest-in-Charge, she quickly established a strong relationship with the school and the children:

- Recording messages for the children, both to introduce herself and for use in Collective Worship.
- Christmas windows created by the children and displayed in church.

COVID

With the new leadership structure that Bronia Grehan had set up the school was a huge help when COVID lockdown struck in early 2020. While many schools waited for guidance from the DfE and Ofsted, Bronia Grehan and the Senior Leadership Team immediately recognised what needed to be done and everyone set to the task with great skill and commitment. The school quickly made the transition to distance learning:

- First through paper-based learning packs
- then to on-line lessons via (myUSO)
- then to on-line learning using Microsoft Teams

Classes for the children of Key workers were set up, and one of the (very few) criticisms we had was that the (mixed age) Key worker classes were not using the same curriculum as the distance learning for other children. This was addressed in early 2021 with key worker classes accessing the same lessons as the rest of their year groups.

Ofsted Virtual Visit

An Ofsted "Virtual visit" (not an inspection) on 4th November 2020 noted that the distance learning in 2020 had been so effective that the children were, on average, about 10% behind their age-expected attainment. The inspectors described this as "impressive" given the challenges of the 2020 lockdown and agreed with the school's own assessment that children would be back at age-expected attaining by July 2020 ... if there was no second lockdown.

When children returned to school in September 2020, the focus was on giving children (and staff) the tools they would need in the event of the possible second lockdown:

- Using Teams more effectively
- Having an eagerness for learning
- Having the confidence to be self-learners
- More laptops for teachers
- Laptops and 4G WiFi for disadvantaged children

Immanuel Youth Centre

The club did not meet during 2020. The Club's Transfer of Control Agreement (TOCA) with the School was due for renegotiation in 2020 but this has not happened. The management committee met informally with the new Priest-in-Charge in November to discuss the situation. There are questions around the future of the youth club and whether it is viable in the current climate. These will need to be explored in the coming year and decisions made about how to proceed.

Safeguarding

The PCC has a comprehensive safeguarding policy, which is reviewed and updated annually. Hirers are also required to take account of this policy when using the premises. The Priest-in-Charge, Readers and SPA are required by the diocese to keep their safeguarding training up to date, and all congregation members who are involved with children or vulnerable adults are required to have a DBS check prior to taking up their duties. Members of the PCC and congregation members who are involved with children or vulnerable adults are being encouraged to undertake the CO: Safeguarding Basic Awareness online training made available by the diocese. The last Safeguarding Audit was submitted to the Diocese in November 2018.

The PCC has complied with the 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).

The Use of Our Building

Churchwardens' Fabric Report

The church building has remained empty for a large portion of the year 2020, due to the Covid-19 pandemic which prevented groups of people from being together. The building was closed for worship and hall hirers

Immanuel and St Andrew Annual Report 2020

in the first lockdown of 2020 on 23/03/2020. It only reopened in September following a risk assessment which outlined measures to prevent the spread and then closed again in December once London entered 'tier 3' of Covid-19 restrictions.

Decorating work was carried out in the entrance hall to create a welcoming feel; blue seating was added, and the walls were repainted. The area is now being well maintained and kept clutter free, apart from the occasional leaf or two being blown in through the doors on a windy day! The area appears lighter and fresh. It was well received by the congregation. Thanks to Diccon Reynolds for his work.

The chairs in the church were repositioned by Sarah Simpson, our Priest-in-Charge. They are now in a semi-circle formation which is aesthetically matched to the curve of the altar stage and gives a feeling of the congregation being together as one. We were lucky to have a huge Christmas tree donated to us along with a collection of decorations given by many. Thanks to all.

Sarah Simpson has been re-organising storage space and de-cluttering where necessary. There is now a bright, colourful banner positioned on the exterior wall facing the common, welcoming all to attend our services.

Maintenance and Outstanding Repair Work

A new small boiler was fitted, and the radiators were flushed. Towards the end of 2020, two small leaks were spotted coming from the pipe of the small water heater and a pipe beneath the three large boilers. These will need to be addressed when the boilers are next checked. The boilers are working well but were switched off during the church closure to save money.

The stained-glass windows in the Junior Church room have several small holes and some bowed windows. Luckily, no water is getting in, but we will need to investigate repairing them and the costs involved.

Damp behind the dais was noticed early in the year. In the absence of people and heat, the damp spread rapidly due to water infiltration caused by broken tiles. The broken tile has been fixed and there is no longer any water getting in so all that remains to be done is the cosmetic work inside.

A couple of damaged tiles were noticed upon a recent roof inspection, but not to the point of needing repairing or replacing. This will be regularly checked and dealt with when deemed necessary.

No large scale building projects are on the horizon as the fabric of the building is in good condition. The last Quinquennial survey was carried out in May 2017 which means we are due another one next year.

We look forward to returning to church services in the building and allowing our space to be rented for the good of our community once Covid-19 restrictions are eased.

Financial Review

2020 was a difficult year in many ways, not least for the Church's finances, due to the impact of Covid on hall hire revenue and Sunday giving. As a result, cash reserves have been significantly impacted, despite some efforts to mitigate. Overall income for the year was at £48,324 with an expenditure of £71,594, representing a deficit of £23,270.

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The reduced income (down from £90,376 for 2019) can in part be attributed to the significant reduction in hall hire income as a result of Covid restrictions. Hall hire income represented just £17,504 for 2020, a reduction of £27,406 compared to the previous year.

The lack of Sunday services as a result of Covid also impacted on giving, with giving income at £30,136 for the year (down from £42,070 for 2019)

In a bid to mitigate further impact of Covid on the Church finances, the PCC took the difficult decision to reduce the Parish Support Fund commitment from May onwards and as a result the overall contribution for the year was £29,747 (vs £38,800 for 2019). This represents a temporary reduction, and there is commitment from the PCC to increase our commitment as soon as our financial position starts to stabilise. The Church also made use of the government's furlough scheme for much of the year, saving £4,919 on wages as a result.

Aside from the Parish Support Fund, the main outgoings included maintenance / building work (£12,232 for 2020, down from £17,329 for 2019). This in part was a result of the decision to use the Church closure as an opportunity to refurbish the entrance hall.

In summary, it has been a challenging and unpredictable year. Effort needs to be focused on continuing to find and implement cost savings in 2021, along with a renewed focus on giving to return the Church to a stable financial position and rebuild our financial reserves.

David Delbridge
Treasurer

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is. Thank you to our wardens, Vanessa de Carvalho and Joyce Lynch who have kept the church going during the vacancy. Thank you also to our treasurer David Delbridge for his diligence in keeping an eye on the church finances and for Suzie Krisifoe, the PCC secretary for keeping us organized in our meetings.

We are also particularly grateful for Lorraine Thomas who created and managed a social media *WhatsApp* group and weekly podcast which allowed the congregation and members of the community to stay connected with the church and one another since the country went into the first lockdown.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. The method of appointment of PCC members is set out in the Church Representation Rules. At Immanuel and St Andrew, the membership of the PCC consists of the incumbent (our Priest-in-Charge), churchwardens, Southwark Pastoral Auxiliary, and members elected by those who are on the electoral roll of the church.

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All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Given its wide responsibilities the PCC has a number of committees each dealing with a particular aspect of parish life. These committees, which include finance, buildings maintenance and management, and social activities, are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

Administrative Information

"Immanuel and St Andrew", "Parish Church of Immanuel and St Andrew", "PCC of Immanuel and St Andrew" and "Immanuel and St Andrew Church" are working names of the Parochial Church Council of the Ecclesiastical Parish of Streatham, Immanuel and Saint Andrew, which is a body corporate under the PCC Powers Measure 1956 and the Church Representation Rules 2006, and a registered charity, no 1131245. It became a registered charity on 20th August 2009, having previously been excepted from registration with the Charity Commission. Correspondence address: See front cover

Incumbent and Chair of the PCC:

Vacant until October 2020

Rev. Sarah Jamieson Simpson (from 4th October 2020)

Independent Examiner:

S.A. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

Bank:

Barclays plc, Wimbledon Branch
Barclays plc, Leicester, LE87 2BB

Treasurer:

David Delbridge
c/o the Parish Office (see front cover).

PCC members who have served any time from 1st January 2020 until the date these Financial Statements were approved are:

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Ex Officio members:

<i>Incumbent:</i>	Vacant until October 2020 and then Revd. Sarah Jamieson Simpson (from 4 th October 2020)
<i>Southwark Pastoral Auxiliary:</i>	Mabel Boothe (k/a Maureen)
<i>Wardens:</i>	Vanessa de Carvalho Joyce Lynch
<i>Representatives on the Deanery Synod:</i>	Marion Gray Christian Nwazuloke

Elected and co-opted members:

Lorraine Thomas (elected until 2020)
Suzie Krisifoe (elected until 2022, PCC Secretary since Sept 2019)
David Delbridge (elected until 2022)
Gloria Akano (until April 2022)
Laleen Barrett-Wright (until April 2020)
Godfrey Gowa (until April 2021)
Laura Reynolds (until April 2021)
Arthur Williams (until April 2021)

The method of appointment of PCC members is set out in the Church Representation Rules.

This report was approved by the PCC on 16th April 2021

Signed by Revd. Sarah Simpson on 16th April 2021



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Balance Sheet as at 31 December 2020

	Note	2020	2019
		£	£
FIXED ASSETS			
Inventory Assets (inalienable)	4	5	5
CURRENT ASSETS			
Debtors	5	14,192	9,497
Cash at Bank and in Hand		32,765	62,663
		<u>46,957</u>	<u>72,160</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR			
Creditors and accruals	6	<u>1,966</u>	<u>3,448</u>
		44,991	68,712
NET ASSETS		<u>44,996</u>	<u>68,717</u>
FUNDS			
General Fund	7	30	30
Designated Funds	7	43,084	67,253
Restricted Funds	7	1,882	1,433
		<u>44,996</u>	<u>68,717</u>

Approved by the PCC and signed on its behalf on 16th April 2021.



The Rev'd Sarah Simpson
Incumbent & PCC Chair, Immanuel & St. Andrew, Streatham

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Statement of Financial Activities For the year ended 31 December 2020

		Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
	Note	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	2(a)	29,275	0	861	30,136	42,070
Activities for generating funds	2(b)	0	0	0	0	714
Income from investments	2(c)	85	0	0	85	150
Income from church activities	2(d)	599	17,504	0	18,103	47,442
TOTAL INCOME AND ENDOWMENTS		29,959	17,504	861	48,324	90,376
EXPENDITURE						
Church activities	3(a)	33,914	37,718	412	72,044	101,077
Cost of generating funds	3(b)	0	0	0	0	0
TOTAL EXPENDITURE		33,914	37,718	412	72,044	101,077
SURPLUS / (DEFICIT) FOR THE YEAR		-3,955	-20,214	449	-23,720	-10,701
TRANSFER OF FUNDS	8	3,955	-3,955	0	0	0
BALANCES BROUGHT FORWARD AT 1 JANUARY 2020	8	30	67,253	1,433	68,717	79,418
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020	8	30	43,084	1,882	44,996	68,717

Notes to the Financial Statements

1. ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 8.

There are no Endowment funds held.

Gross Income and endowments

Voluntary income and endowments

Collections are recognised when received by and on behalf of the PCC. Planned giving under Gift Aid is recognised only when received. Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised from 1st Jan 2018 to 31 Dec 2019. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain. Sales of books from the church bookstall are accounted for gross.

Income from investments

Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

Expenditure

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The parish support fund is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not legal) liability is shown as a creditor in the Balance Sheet.

1. ACCOUNTING POLICIES continued

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Incumbent and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

Other plant and machinery, fixtures and fittings and office equipment

Equipment used within church premises is depreciated on a straight-line basis over 10 years.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

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2. INCOME AND ENDOWMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
	£	£	£	£	£
2(a) Voluntary income					
Planned giving - envelopes & standing orders	20,749	0	0	20,749	26,680
Collections	766	0	0	766	3,879
CAF	2,090	0	0	2,090	3,143
Donations	65	0	0	65	691
Donations - Vicar's Discretionary Fund	0	0	23	23	219
Grants	0	0	838	838	7,458
Income tax recoverable	5,605	0	0	5,605	7,458
	29,275	0	861	30,136	42,070
2(b) Activities for generating funds					
Hire of Church	0	0	0	0	295
Social Committee Fundraising	0	0	0	0	378
General Fundraising	0	0	0	0	41
	0	0	0	0	714
2(c) Income from investments					
Interest	85	0	0	85	150
	85	0	0	85	150
2(d) Income from church activities					
Community Hall Hire	0	17,504	0	17,504	44,910
Catering & Social Events	0	0	0	0	1,242
TRAID Craft Sales	0	0	0	0	118
Fees	599	0	0	599	1,172
	599	17,504	0	18,103	47,442
TOTAL INCOME AND ENDOWMENTS	29,959	17,504	861	48,324	90,376

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3. EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
	£	£	£	£	£
3(a) Church activities					
Missionary and charitable giving:					
Overseas					
- Christian Aid	0	0	0	0	184
Home					
- Love Streatham	0	0	0	0	250
	0	0	0	0	434
Ministry					
Diocesan Parish Support Fund	29,747	0	0	29,747	38,800
Other Ministry Costs	2,550	0	0	2,550	5,074
Traid Craft Stock	0	0	0	0	558
Administration					
Parish Office Costs	1,267	0	0	1,267	1,848
Examination Fee	350	0	0	350	400
Social					
Catering & Social Events	0	115	0	115	4,414
Property					
Parish Office Costs	0	5,782	0	5,782	11,262
Cleaning	0	7,688	0	7,688	12,039
Insurance Premiums	0	4,667	0	4,667	4,205
Utilities (Gas, Water, Electricity)	0	7,234	0	7,234	4,714
Maintenance Hall / General	0	12,232	0	12,232	13,824
Building work church	0	0	0	0	3,505
Christmas Outreach					
Cards & banner	0	0	322	322	0
Tech					
Sound mixing desk	0	0	90	90	0
	33,914	37,718	412	72,044	101,077
3(b) Cost of generating funds					
Stewardship Costs	0	0	0	0	0
Fundraising Activities	0	0	0	0	0
	0	0	0	0	0
TOTAL EXPENDITURE	33,914	37,718	412	72,044	101,077

4. TANGIBLE FIXED ASSETS

	Furnishings Fittings & Equipment £
COST	
at 1st January 2020	24,615
Additions	0
at 31st December 2020	<u>24,615</u>
DEPRECIATION	
at 1st January 2020	24,610
Charge for the year	0
at 31st December 2020	<u>24,610</u>
NET BOOK VALUE	
at 31st December 2020	<u>5</u>
at 31st December 2019	<u>5</u>

5. DEBTORS

	2020 £	2019 £
Accrued income	319	0
Income tax recoverable	12,555	6,950
Prepayments	1,318	2,547
	<u>14,192</u>	<u>9,497</u>

6. CREDITORS AND ACCRUALS

	2020 £	2019 £
Hall hire deposits	0	1,172
Accruals	1,966	2,276
	<u>1,966</u>	<u>3,448</u>

7. FUND DETAILS

The Unrestricted funds comprise the following:

	Balance as at 1 Jan 2020	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2020
	£	£	£	£	£	£
General Fund	30	29,959	33,914	-3,955	3,955	30
	30	29,959	33,914	-3,955	3,955	30

The Designated funds comprise the following:

	Balance as at 1 Jan 2020	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2020
	£	£	£	£	£	£
Social Fund	1,018	0	115	-115	0	903
Property Fund	66,235	17,504	37,603	-20,099	-3,955	42,181
	67,253	17,504	37,718	-20,214	-3,955	43,084

ANALYSIS OF DESIGNATED FUNDS

	Property Fund	Social Fund	Total
	£	£	£
Balance as at 1st January 2020	66,235	1,018	67,253
Income and Endowments			
Community Hall Hire	17,504	0	17,504
	17,504	0	17,504
Expenditure			
Parish Office Costs	5,782	0	5,782
Cleaning	7,688	0	7,688
Insurance Premiums	4,667	0	4,667
Utilities (Gas, Water, Electricity)	7,234	0	7,234
Maintenance Hall / General	12,232	0	12,232
Catering & Social Events	0	115	115
	37,603	115	37,718
Transfer of funds	-3,955	0	-3,955
Balance as at 31st December 2020	42,181	903	43,084

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The Restricted funds comprise the following:

	Balance as at 1 Jan 2020	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2020
	£	£	£	£	£	£
Vicar's Discretionary Fund	908	23	0	23	0	931
CAIAS Fund	520	0	0	0	0	520
Inalienable Assets Fund	5	0	0	0	0	5
Christmas Outreach Fund	0	338	322	16	0	16
Tech Fund	0	500	90	410	0	410
	1,433	861	412	449	0	1,882

ANALYSIS OF RESTRICTED FUNDS

	Vicar's Discretionary Fund	Inalienable Assets CAIAS Fund	Christmas Outreach	Tech Fund	Total
	£	£	£	£	£
Balance as at 1st January 2020	908	520	5	0	1,433
Income and Endowments					
Donations	23	0	0	0	23
Grants	0	0	0	338	338
	23	0	0	338	361
Expenditure					
Church banner	0	0	0	97	97
Cards for parish	0	0	0	225	225
Sound mixing desk	0	0	0	90	90
	0	0	0	322	322
Transfer of funds	0	0	0	0	0
Balance as at 31st December 2020	931	520	5	410	1,882

8. RELATED PARTY TRANSACTIONS

The Incumbent and certain other P.C.C. members incurred small out of pocket expenses in relation to church activities and were reimbursed in full.