

# 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](mailto:office@immanuelstreatham.org.uk)

Website: [www.immanuelstreatham.org.uk](http://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.

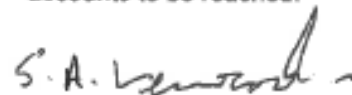
**Basis of independent examiner's report**

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, 16<sup>th</sup> 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
<b>Total income</b>	£96,410	£90,380	£48,320	£79,691	£112,171
<b>Total expenditure</b>	£108,410	£101,080	£72,040	£60,032	£86,538
<b>Surplus/deficit</b>	<b>-£12,000</b>	<b>-£10,700</b>	<b>-£23,720</b>	<b>£19,659</b>	<b>£25,633</b>

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 1<sup>st</sup> January 2022 until the date these Financial Statements were approved are:

## Immanuel and St Andrew Annual Report 2022

### *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 **16<sup>th</sup> March 2023**

Signed by Revd. Sarah Simpson on **16<sup>th</sup> March 2023**



# Immanuel and St Andrew Annual Report 2022

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

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

Approved by the PCC and signed on its behalf on **16<sup>th</sup> 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	£	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>						
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
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>94,337</b>	<b>14,419</b>	<b>3,415</b>	<b>112,171</b>	<b>79,691</b>
<b>EXPENDITURE</b>						
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
<b>TOTAL EXPENDITURE</b>		<b>77,132</b>	<b>8,212</b>	<b>1,194</b>	<b>86,538</b>	<b>60,032</b>
<b>TRANSFER OF FUNDS</b>		<b>(145)</b>	<b>0</b>	<b>145</b>	<b>0</b>	<b>0</b>
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		<b>17,060</b>	<b>6,207</b>	<b>2,366</b>	<b>25,633</b>	<b>19,659</b>
<b>BALANCES BROUGHT FORWARD AT 1 JANUARY 2022</b>	8	<b>49,373</b>	<b>13,811</b>	<b>1,472</b>	<b>64,656</b>	<b>44,997</b>
<b>BALANCES CARRIED FORWARD AT 31 DECEMBER 2022</b>	8	<b>66,433</b>	<b>20,018</b>	<b>3,838</b>	<b>90,289</b>	<b>64,656</b>

**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
	<u>50,757</u>	<u>14,232</u>	<u>3,415</u>	<u>68,404</u>	<u>46,637</u>
2(b) Activities for generating funds					
Hire of Church	3,615	0	0	3,615	2,100
	<u>3,615</u>	<u>0</u>	<u>0</u>	<u>3,615</u>	<u>2,100</u>
2(c) Income from investments					
Interest	130	0	0	130	10
	<u>130</u>	<u>0</u>	<u>0</u>	<u>130</u>	<u>10</u>
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)
	<u>39,835</u>	<u>187</u>	<u>0</u>	<u>40,022</u>	<u>30,944</u>
<b>TOTAL INCOME AND ENDOWMENTS</b>	<b><u>94,337</u></b>	<b><u>14,419</u></b>	<b><u>3,415</u></b>	<b><u>112,171</u></b>	<b><u>79,691</u></b>

# 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
<b>TOTAL EXPENDITURE</b>	<b>77,132</b>	<b>8,212</b>	<b>1,194</b>	<b>86,538</b>	<b>60,032</b>

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

**4. TANGIBLE FIXED ASSETS**

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

**5. DEBTORS**

	<b>2022 £</b>	<b>2021 £</b>
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**

	<b>2022 £</b>	<b>2021 £</b>
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
	£	£		£	£
<b>Balance as at 1st January 2022</b>	<b>12,908</b>	<b>903</b>	<b>0</b>	<b>0</b>	<b>13,811</b>
<b>Income and Endowments</b>					
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
<b>Expenditure</b>					
Major Repairs Church	8,160	0	0	0	8,160
Games Night	0	52	0	0	52
	8,160	52	0	0	8,212
<b>Transfer of funds</b>	0	0	0	0	0
<b>Balance as at 31st December 2022</b>	<b>4,748</b>	<b>1,038</b>	<b>12,765</b>	<b>1,467</b>	<b>20,018</b>

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
	£	£	£	£	£		£
<b>Balance as at 1st January 2022</b>	<b>931</b>	<b>520</b>	<b>5</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>1,472</b>
<b>Income and Endowments</b>							
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
<b>Expenditure</b>							
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
<b>Transfer of funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>123</b>	<b>0</b>	<b>145</b>
<b>Balance as at 31st December 2022</b>	<b>976</b>	<b>520</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>2,337</b>	<b>3,838</b>

## 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