

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

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

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.