THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIATICAL PARISH OF ALL SAINTS PECKHAM

England & Wales · Charity number 1131846

Details

Other names	THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIATICAL PARISH OF ALL SAINTS CAMBERWELL
Status	Registered
Legal form	Previously excepted
Registered	2009-09-25
Register	View on the Charity Commission register

Contact

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Website	www.allsaintspeckham.org.uk

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH

Activities: Key emphases of the charity are to have radical unity in our vibrant community, seek God's wholeness for the broken, celebrate younger generations as the Church of today and to go, wherever God leads, to make disciples. This is achieved by encountering Father, Son and Holy Spirit in Word and worship, growing as disciples together and experiencing the Spirit's transforming power in prayer.

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Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£580,825	£535,108	£486,783	8
2023-12-31	£505,284	£529,120	£441,066	7
2022-12-31	£428,185	£484,044	-	-
2021-12-31	£549,400	£639,632	£520,568	10
2020-12-31	£581,495	£607,143	£610,801	12

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Trustees

Name	Role	Appointed
Christopher David Sewell		2024-05-09
Dan Green		2026-04-29
Dr JANE ANNE FRYER		2015-04-25
ELEANOR MARY ORR		
Elizabeth Helen Fothergill		2021-05-12
Enuma Madu		2025-05-22
Karimah Pedro		2026-04-29
Kathryn Beatham		2024-05-09
Marie-Louise Samuels		2024-05-09
Marjie Sutton		2026-04-29
Paul David West		2022-04-27
ROGER MARTIN ORR		2011-07-28
Rev Gregory Cushing		2023-04-25
Richard Trimble		2025-05-22
Selin Howell		2026-04-29
Sharon Ozigi		2026-04-29
Simon Danial Brown		2026-04-29

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Accounts



ALL SAINTS PECKHAM

2024

ANNUAL REPORT

www.allsaintspeckham.org.uk

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INTRODUCTION

If I were to choose one word to describe God's dealings with All Saints Peckham throughout 2024 it would have to be the word FAITHFUL. Yes, He's journeyed with us and led us to some lush pastures — the Weekend At Home was a particular highlight! But, we've also experienced some painful bumpy patches on our journey too, and He's never left our side.

One of the cultures we're seeking to embody in this new season is to be Authentically Real. So, rather than pretending it never happened, it's worth mentioning our sexuality series early on in 2024 as particularly painful and bumpy. The division surrounding this topic seen more widely at various synods in the Church of England has been deeply unsettling, and sadly, this became a reality for us too. We're a beautifully diverse church, and although some will have been celebrating us in addressing such a controversial topic, others felt saddened we were giving it air-time only to expose the fragility of our diversity. Regrettably, during this time some of our dear brothers and sisters chose to leave, and, as the Bible says, "when one hurts we all hurt."

But more on God's faithfulness, because He really cares for His Church. It shouldn't be a surprise, but during these painful months God was moving in our midst in a powerful way: words of knowledge, dreams, visions and pictures were falling like mighty waters. From a decrepit old bridge being cleaned fit for use, to a large orange being squeezed to release sweet juice — it was clear a la Joseph and his brothers, that God wasn't going to waste any of our tears and pain. Within His rich tapestry of salvation He was confirming that good would come through the painful squeezing.

A few months later many of us were stomping on the reverberating church floorboards, refusing to let heartache define our story bellowing "There's an army rising up... to break every chain... there is power in the name of Jesus..." Our God is good!

Some months later still we were welcoming some wonderful cultural shifts both with regards to our appetite for evangelism, our improved ability to disciple our precious asylum seekers, and in the eagerness for more of Jesus amongst our youth — with more than 30 teenagers seeking Him on a weekend away together down in Eastbourne. Our God is good, good, good!

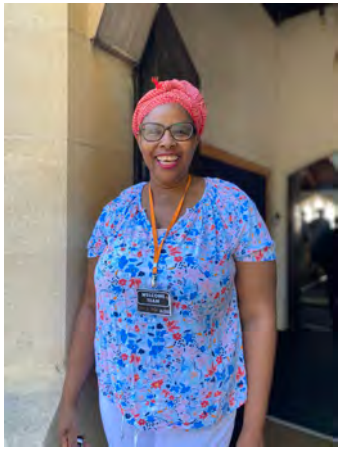


My biggest lesson from 2024: never for one second doubt God's faithfulness. And, He's the same El Shaddai who journeys with us into 2025,
Rev Greg

SERVICES

One of the sermon series we loved this year was our series in Isaiah: The Gospel in the Old Testament. There was a moment when, like Isaiah, we corporately knelt down and by faith saw the train of Jesus' robe filling our church building, looking up, up, up to see Him on the heavenly throne circled overhead by the seraphim leading us in praise, "holy, holy, holy..." That's just one of many moments where God's presence has undeniably been with us as we've met together. And, we may be biased, but blessed by such rich cultural diversity, when we gather and worship, it's a taste of that heavenly sound coming from all nations, tribes, peoples and tongues. Come along and see for yourself!

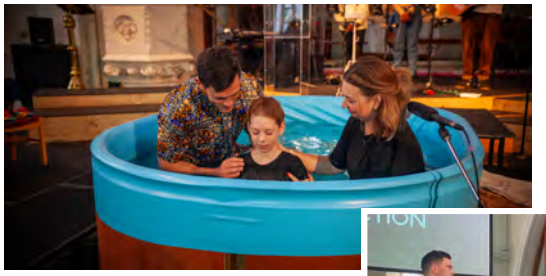
In terms of feeding together at our Sunday morning services, we started the year with a series on the past, present and future tenses of salvation, revelling in the fact that we've been freed from the penalty of sin, are being freed from the power of sin, and will be freed from the presence of sin. And that tied in so beautifully with our theme verse for the year (Philippians 1:21), "For to me to live is Christ, and to die is gain." In Jesus our future is secure, hallelujah. This then led into our sexuality series which included us thinking specifically about singleness — a topic sadly all too often overlooked, and a sobering sermon on pornography — a topic similarly dodging church pulpits further enshrining its shame in mystery. Post Easter we enjoyed a series titled Meals With Jesus which cemented the fact that Jesus longs for intimacy and loves spending time with us — whoever we are. It was striking to ponder the thought, as one commentator wrote, "Jesus got Himself crucified through the way He ate." We wrestled with the call to put our faith into action with a series in James, before once again enjoying a summer of All Age services, this year thinking about some of the heroes of the faith. Raise up a new generation Lord!















Two extra highlights from our morning services are worth mentioning. One: on the first Sunday of the month our youth band Youth Melody Collective began leading us in worship as we close our services. Without doubt they've had us up on our feet, stomping, clapping and dancing. Two: at one of our three main baptism services we were visited by a Nigerian director of mission. He gently reminded us how privileged we are to be able to gather on Sundays without fear for our lives, a sobering perspective we don't want to forget as we remember our brothers and sisters in the persecuted church.

At our evening services, amongst other things, we've continued our book-by-book Bible Overview series, and we're set to complete the Old Testament early on in 2025. This service continues to be far smaller than the morning, perhaps influenced by the lack of families and children's groups. And, although we're constantly exploring new ways of stimulating growth, we're thankful for its more intimate reflective style. It provides a wonderful setting for new worship team members, and many of our new gifted preachers, including some we hope to be ordained into more formal lay and clerical roles.

Finally, our Tuesday Service continues to be one of God's power plants for life at All Saints. Spontaneous prayer is guaranteed. Testimonies of the Lord's goodness flow like a dripping tap. And, wonderfully we've seen more of our café attendees, and those visiting our women's hub stick around to taste and see that the Lord is good.

WORSHIP

In 2024, our sung worship life at All Saints Peckham was a beautiful journey of deep encounter and joyful praise. Our monthly Worship Nights have continued to offer a place of intimacy with God, where hearts have been stirred, voices raised and the Spirit welcomed.

We have been blessed with new team members across vocals and instruments as well as sound, AV and cameras adding fresh energy and creativity to our worship. It has been a joy to see both new gifts emerge and long-standing volunteers continue to lead and encourage our church family in passionate, Spirit-filled praise.

This year also marked a significant moment as we said goodbye to Al & Ruth Kennedy, who have poured years of dedication and love into our worship life. We are deeply grateful for their leadership and legacy and send them off with our prayers and blessings for the new season ahead.







Some standout moments of the year included:
- Our annual Worship Team BBQ, where we celebrated the friendships and faithfulness of those who serve so generously.
- The Easter Baptism Celebration, where songs of resurrection hope were sung over those taking this powerful step of faith.
- Two unforgettable Carol Services, featuring a brilliant vocal group and band with a homegrown song, Heaven Come Down, written by Jonny Kensington and Paul West—a moving and anthemic addition to our Christmas worship.

Our worship repertoire continues to grow, bringing new expressions of praise to our church family. Songs like *Holy Forever* and *A Thousand Hallelujahs* have quickly become much-loved anthems, while our youth band has introduced *Hallelujah Jesus Saves*, which is already a firm favourite for our congregation.

As we look ahead, we do so with expectant hearts, knowing that God is at work in and through our worship. May our songs continue to rise as an offering of faith, hope, and love in the year to come!

DISCIPLESHIP & SMALL GROUPS

Church weekends away are always times of growth and breakthrough. Yes, there can be challenges in living in a fishbowl for a weekend, but that fishbowl is so often God's melting pot of reforming us into a closer family. Believing this, and knowing that financially we can't take 200+ people down to Ashburnham every year, in 2024 we decided to launch the Church Weekend At Home for the in-between years. And, what a blessing it was. One of our previous vicars Frog Orr-Ewing came back for the weekend to speak on the topic of Awestruck Wonder, helpfully reminding us that our God is better than our best thoughts about Him. We enjoyed loads of games onsite, we had outreach prayer teams engaging with people on the streets of Peckham, and we danced the night away with a super funky silent disco in church. King David would've made a note of some of the moves!



Our weekly rhythm of learning together has become more established as we've decided to refocus on the previous Sunday's morning sermon. And, in 2025, we expect some of our small groups bursting at the seams to multiply, enabling us to offer a midweek learning community for more of our newcomers. With special thanks to Ruth, Bankin, Colin and Miriam, our Monday night Farsi Bible study has grown from strength to strength, and we hope that this can be a great resource for other local churches longing to feed their Farsi-speaking contingent.

Our two 'Saturday Theology's were thought provoking. Firstly, we focussed on the Arts, acknowledging that God admires beauty, and that the creative gifts our Creator gives to us are to be used creatively for His glory. Secondly, with help from Dan and Clare Poulson, we thought more practically how we can encourage Evangelism as a Lifestyle for all in church. The latter was especially helpful in the build up to Christmas with many friends being invited to hear the Good News of Immanuel.

As ever, the desire for connecting socially is still sky-high. Very often all sorts of tactics are used by the staff to try and lock the church after Sunday service refreshments (the hoover and turning off the lights trick). Suffice to say we like spending time together. And, like last year, we were blessed with beautiful weather on our annual beach trip to Ramsgate. A particular highlight this year was cramming as many Little Saints as we could fit in a 'safely held' inflatable dinghy!



Rightfully, we've wanted those words from our sermon series on James to travel with us and shape our life together: "you do not have because you do not ask." We want All Saints to be a house of prayer; a church, forever admitting our needs and taking those needs to Jehovah Jireh. To express this sense of dependence, ahead of Christmas (one of our busiest periods in the year), we invited everyone to gather morning, noon and night, simply to pray. Eternity will tell how much more important that time on our knees was compared to all the dashing to and fro we were doing around then. Teach us more how to pray Lord!





One of our regular rhythms throughout 2024 has been that on the third week of the month, home groups pause meeting, and instead all are called to assemble in church to pray. Although we long for this number to grow, we've been encouraged that most home groups have been represented, and often home groups themselves have led these meetings, each sharing prayer needs for one of our mission partners they have a particular relationship with. We believe this will cause relationships with our partners to flourish all the more.

Throughout the year we've also enjoyed a few training sessions for our prayer ministry teams. At one, we thought about what prayer ministry looks like practically, something we're continually working on. At the other, the temperature was pumped way up, engaging with praying in Jesus' name for miraculous healing & release from all forms of oppression. Jesus is mightier than any physical or spiritual bully!

CHRISTIANS AGAINST POVERTY (CAP)

The headline - 4 CAP families went debt free in 2024! We thank God for this transformation and that of the 12 people that attended the two Life skills courses we ran in 2024! One standout memory is of a courageous individual having faced a broken relationship that left them disabled and in debt, gradually working their way out of debt, attending one of our Life skills courses and now living debt free with the courage to go out and find employment. We are hugely thankful that one of our key volunteers, Sonia Asiedu, is undergoing training to become a Debt coach so that we can increase the number of people we support in the community. And this year we have been encouraged by the support from the churches in our local network and deanery who are giving financially, promoting the work of CAP to their members and seeking ways of being more involved in the work of CAP in Peckham and beyond. Continued partnerships with different referral agencies in the community have been really helpful, especially the Pecan Women's Hub who offer wholesome support to many of our female CAP clients.



2024 was not without significant challenges and the major one has been the number of people battling with their mental health as a result of debt and the higher cost of living. It would make such a difference to have more volunteers that are available in the day time to offer one to one continuous support as people work their way out of debt. We were so grateful for the responses from the church to the call of volunteers on CAP Sunday but there's always room for more, and particularly we're in need of male volunteers.

As we look to the future, we would like to see the CAP centre work more closely and be owned more by the local churches in order to increase the number of people we support. CAP money coaching courses, Life skills and job club courses are really excellent community resources and it would be great to run these in and alongside other churches in Peckham. Our biggest desire as always is to see more of people we support come to know Jesus as their Lord and Saviour – He offers more than we ever can. Please pray for Sonia as she starts her new role as a CAP Debt coach and continue to pray for volunteers to be raised up to join the Life Skills team so that we can continue running these precious courses. **CAP@allsaintspeckham.org.uk**



EVANGELISM

In October we employed Carly in a new evangelist position at All Saints. We raised the money externally for this 12 month position in the hope we might in future be able to resource this ourselves and make the role permanent. Having Carly in place has helped us to do a fresh audit of how and where God is already moving in wider Peckham and has helped us posture ourselves and ask; What do you want to do God?

All Saints is an outward facing church, and we are looking to build momentum with other worshipping communities. We want to know where there needs to be fresh action, where to plant our resources and to put our hands deep in the soil of social justice.

The Gospel365 - Carly has been making and growing connections across Peckham with both churched and unchurched communities. An example of how this is happening; is through regularly visiting local businesses to share the gospel, offer prayer and practical support and do bible studies with different people groups. By simply meeting people and pointing them to Jesus, we can also let them know where All Saints is. We have lots already happening and we want to let people know what we've got going on, and that they have a family ready to receive them.

Another example of our growing connections, would be laying foundations with local social action groups with the aim of forming Christian networks within these organisations. Our God has dominion and loves justice, but He's also relational. We want to see that people are not just accessing support and services, but also encountering the transformative power of the gospel.



We believe that through Jesus', we have the strength to hit hard ground with the gospel knowing that God produces a harvest at the right time and in any climate. We are committed to regular rhythms of door knocking, corporate prayer with local churches and leaders, one-to-one gospel encounters and street preaching. Please get in touch if this is something you want to know more about and grow in.

Discipleship - Carly is currently coordinating an online discipleship group, mentoring new believers, returning church goers and evangelists. At All Saints we have been sharing Jesus with some of our amazing new believers, whilst encouraging some of our rooted family in pursuing their own calling and mission. In addition to this we are currently researching evangelism and equipping models suitable for our church, as well as developing our own training models, which we believe will be integral to us as a church in coming seasons.

Events - in November we had guest speakers Dan and Clare Paulson discuss the topic of Everyday Evangelism. We received a flurry of testimonies following the event after being encouraged to step out in faith in practical ways. The written feedback we received showed our gratitude from having our perceptions challenged and overall those in attendance felt greatly encouraged.

In conclusion, we are grateful for God's provision and opening up this opportunity for us as a church. We can see that we are experiencing early stages of growth, and a noticeable shift as we are being transformed into a hungrier church, with each one of us expecting to regularly re-encounter Jesus at church and in our day to day lives.

COMMUNITY CAFE

Our Community café doors are consistently open Tuesday and Thursday mornings from 9:30 — 11am and we regularly serve up to 40 guests a week. The free cakes, lovingly made by our generous expert bakers, are a great draw, but the warm environment created by our core team is even more special. We've been able to get to know our regulars better this year, helping with basic internet tasks, praying for healing and provision of needs, supporting through challenging times and offering a listening ear for anything they want to talk about. We've seen relationships grow among the guests and new people step in to help with serving and clearing up. The café has also been a good point of connection with Pecan Women's Hub who operate in our hall on Tuesdays and Thursdays as often women come in for a cuppa while they are waiting for appointments and we've enjoyed meeting new women this way. We continue to pray that this space would be a first step into church for a community that doesn't yet know Jesus, and that as well as the hot drinks and cakes, we'd be able to offer something of His love and hope to those searching for community.

PRISON MINISTRY

It has been another fruitful year as we continue to support the ministry of the chaplaincy team (particularly Revd Andy Blacknell, formerly of ASP) at Brixton Prison. A team from All Saints goes into Brixton to help with the Sunday morning service on every third Sunday of the month. This involves helping with the AV, worship leading and mainly being available to chat and pray with the men. We also have the opportunity to go into the wings and encourage the men to attend chapel which is often an opportunity for some interesting conversations too. It is remarkable how open to God the men are and how keen they are to receive prayer. It is a privilege to see them encountering the forgiveness and grace of God and keen to get stuck into Bible study and prayer which happen weekly on the wings. There is also a monthly prayer meeting with the other churches that support Brixton and we have met locally as the AS team to pray also. One of the biggest encouragements this year was a number of men who powerfully encountered Christ during their time in prison who have now left and become active members of local churches.

We are always looking for new members of the team so if this is something you might be interested in then please speak with Graham Gordon or Hannah Steele who head up the All Saints team.

COURSES

January 2024 saw us try out the Hope Explored course from Christianity Explored. It's a 3-session course simply focussed on the life, death and resurrection of Jesus, and was the perfect invitation to offer over the Christmas period.

Ali and Graham Gordon hosted and led the Marriage Course for us in the spring of 2024, and alongside several couples from our church family we were able to welcome in visitors for these 7 sessions designed to help couples invest in their relationship and build a strong marriage.



At Deeper (our men's breakfast every other month) we talk about the b's: brekkie, bible, banter, brotherhood. It's the last one we've been particularly moved by. It's been heartening to see men worshipping side by side, then prayerfully ministering to one another through tears. A sight to behold (yet something happening every week at 6.45am on a Thursday morning with a smaller huddle of men resolved to journeying together in the Lord).

Although, at Deeper, we've yet to rival the women's numbers, we get a Full English and they don't! On a more serious note teaching highlights include: Jason O'Shea telling us all about Operation Forgiveness, and how God is using their work to reduce knife related crime in our schools. Tony Ozue from Heaton Road reminding us that evangelism isn't rocket science and that we can all be involved. And, at a less conventional men's breakfast in Wetherspoons, it was great for the gents to get to know Joel our (then) new youth worker a little better. We thank God for this passionate man of God from Sheffield!







In 2024 the Rooted team held 5 women's breakfasts which were attended by on average 70 women from All Saints church family, other churches and friends of friends. We are grateful to God for the precious times of fellowship, prayer, worship, friendship building and the building of our faith through hearing God's Word. We have been encouraged by the women who have eventually joined the church family as a result of attending the breakfasts and growing in their faith in Jesus. Some women are also now plugged into home groups as a result. The ministry has not been without its challenges and we've had a sense of spiritual warfare, but we have seen the goodness of God in how the women are being used by Him to minister to each other. We have also witnessed how the Saturday breakfasts have fed into the Sunday church service with the women turning up ready to worship on a Rooted weekend!!

As we look ahead, we would love to see the women's ministry grow and serve women not only within the church but also in our wider community and to see more women getting involved with the bigger vision of this ministry and joining the team. We are providing feedback forms to the women, to help shape the breakfasts going forwards. Please also pray for us as we seek to inspire and minister to the younger generation of women within the church and community.

In line with Greg's opening thoughts, this verse has been true for us in the Children's ministry in 2024 and we praise God! - "The faithful love of the Lord never ends! His mercies never cease." Lamentations 3: 22,23 We are blessed with many children 0-11 years old at All Saints and we thank God for each of their journeys of faith, whether praising God with rattles or singing and praying out loud in front of the whole church.

We're grateful to God for the enormous team of volunteers who serve so faithfully with events, midweek groups and Sunday mornings without whom none of our groups could run. 10% of our congregation serve in Kids Ministry! Thank you to each of you who have served and supported this work.

Our Sunday morning groups have been continuing their 3-year Bible overview and in 2024 we enjoyed the stories of Joshua, Samuel, Saul, David, Solomon and the major prophets such as Isaiah and Jeremiah. We also spent time in the Gospels and thought about the truths of Easter and Christmas. Our monthly Kids Worship Sundays have gone from strength to strength as we've fine-tuned the practicalities and built up a fantastic Youth band to support our time together. Over the course of 2024 - a source of great joy has been having 8 of our young people return to kids groups as volunteer leaders (as a way of working towards their Duke of Edinburgh Awards). This has been a really positive addition to our leader teams and our children love to have these Youth role models to look up to.

Joy412, our midweek discipleship group for Y5-6 children, has continued to be a safe space for going deeper into the Bible with a series on Peter in the Gospels and an inspirational delve into the lives of 10 women who changed the world! We had a brilliant 10-pin bowling trip at the end of May which included many of this age-group who are unable to come regularly mid-week.

During 2024 we hosted 2 school visits from Rye Oak Primary school, one at Easter and one at Christmas time to help their Reception class get a real-life experience of how Christians like to celebrate these festivals. Bird-in the-Bush Primary School also came to visit us having hosted Rev Greg at their school assemblies. What a privilege to be able to share the joy of Jesus with all these school children in our own church building.

Our Stay & Play Friday sessions are becoming more well-known in the area and each week we are now welcoming around 40 kids under 3yrs with their parent/carers. A big thank you to all the All Saints parents who come and support with hot drinks and tidying up. This continues to be a brilliant space for outreach each week with lots of positive relationship building and conversations about faith and

CHILDREN & FAMILIES

the source of our eternal Hope.

Christmas with the children of All Saints and the community around us is always a highlight and proves we are a church that celebrates all ages. Even with the late arrival of the real donkeys, there was so much joy in being able to share the true meaning of Jesus "a great light dawns" with window decorations and nativity themed mini-golf. The quieter crib service on Christmas eve proved that even our smallest All Saints members can find peace in meeting the baby Jesus.

Some other highlights throughout the year included:
- **Our 3-day Holiday Club** "Free as a Bird" that celebrated the hope, power and freedom we have in Christ, looking at the lives of Peter and Paul in Acts. It was brilliant to have our own catchy theme song written in-house and the picnic on the Saturday lunchtime was hours of family-friendly fun.
- **The Weekend @Home Awestruck Wonder** kids sessions included a very popular bouncy castle and an edible Ark of the Covenant craft. We also had fun recreating King David dancing in front of the Ark on its way back to Jerusalem! The Wonder Wander around Bellenden on Saturday afternoon was a family favourite - our God is indeed an awesome God. -
- **Summer Sundays** provided a fabulous opportunity for some memorable All Age fun with each week welcoming new and visiting families with crafts and games that all pointed to the Bible hero. End-of-service ice-poles were a big hit despite 2024 being one of the coolest summers of the decade.
- **Our Light Party** in October was a Lighthouse themed occasion and a real treat to have so many church families invite friends to celebrate the Light of the World on what would otherwise be a very dark night. It was fantastic to have a really significant number of Youth helpers (9) being excellent role models and helping inject more joy into the church building on that night. 40 kids and their families came with a quarter who weren't regular to All Saints.







We thank God for his never ceasing mercies in 2024 and we look to all that God will do in and through our children and families in 2025!

2024 saw us saying goodbye to and giving heartfelt thanks for Toby Lockyer after 4 years of faithful and sacrificial service to young people here at All Saints. One special memory before he left was the youth tent at our Weekend at Home, where the young people souped up their own space for hang out time and room to explore our awesome God together. We then sent Toby off with a fun youth and families BBQ and enjoyed celebrating his marriage to Sophie in the summer!

After a recruitment and interview process, we were delighted to appoint Joel Pollard to the post of Youth Pastor in September. Joel and his wife Amy moved to Peckham from Sheffield at the end of the summer and getting to know them has been one of the great joys for our church in 2024.







A major high point for our youth ministry in 2024 was the youth weekend away to Eastbourne in September. This proved to be a special time of bonding and togetherness for our young people, as well as being spiritually significant for many of them. They went on a journey of encountering God through Isaiah 6, alongside enjoying the beauty of the South Downs and plenty of games and quizzes too! It also proved to be a fantastic opportunity for Joel to build relationship with the young people early in his time here at All Saints. We are already excited for the youth weekend away in October 2025!



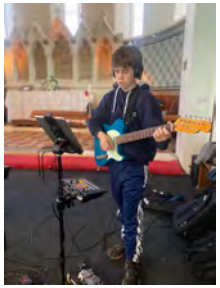
Something new we've been celebrating in youth ministry through Autumn 2024 was the development of a rhythm of prayer walking with our youth. God has already done some powerful things through our young people on the streets of Peckham and we are excited about the prayerful and missional heart that God is growing in them.

It has been a great joy to see the growth of the detached youth work at the Pelican Estate. In partnership with the youth charity XLP, this has proved to already be a great blessing to many young people we otherwise wouldn't have connection to. Every Monday afternoon a team from All Saints joins with a team from XLP and hosts football and basketball games, FIFA tournaments, card games, board games... and the occasional trip to a dessert parlour for good measure! We are hoping to grow the connection between the young people we know at the Pelican and All Saints as we go into 2025.









In addition, it has been a great blessing to all of us to see the growth and development of our young people as worship leaders as they have been frequently blessing the kids in Kids Worship and the rest of us with their musical gifts and worshipful spirits!

An incredibly passionate, committed and servant hearted volunteer team has enabled youth ministry to thrive. Thank you to all of you generously spirited people! And a huge thank you to those who are praying for the youth ministry. Please continue to do so!!

2025 is set to be a year of exciting adventures, including taking a small group of young people to the Satellites youth festival this Summer, as well as the Church Weekend Away and Youth Weekend Away coming up! An enormous thank you to those who give so generously to this Church to enable these things to happen. We are so grateful!







The significant dates of the Christian calendar frame our year and give us rhythms of celebration and moments to pause. In Lent 2024 we read the latter chapters of Matthew's gospel together, journeying with Jesus to the cross and discussing online as we read. In Holy Week we had a special evening with Julia from Jews for Jesus who led us in a Seder meal. She taught us the symbolism of the elements, linking the Old Testament Passover requirements of her Jewish faith with how she's come to understand them in the light of the teaching and life of Jesus. Having tasted the haroset and matzah, we then enjoyed a meal together as a community. Good Friday brought our traditional Walk of Witness, joining with other Peckham churches and holding an open-air service in front of Peckham library. An especially poignant moment was when we sang 'I Speak Jesus,' prophetically declaring the words out over Peckham. Our early morning Easter day gathering at Peckham Rye Park had the new addition of Rev Greg's Resurrection Run, which started with some Alleluia squats and included some Praise the Lord burpees along the way! An invigorating and joyful start to Easter Day, which got even more joyful as we baptised 5 of our church family and shared 'Christ is risen' in some of the many languages spoken at All Saints in our morning Easter celebration.

SEASONAL HIGHLIGHTS

Our Christmas season at All Saints was kicked off with a family Christingle service full of fun and wonder – and probably a few too many sweeties for late in the evening! Praying in a big circle with our candles lit ("Don't jingle your Christingle!") will remain a special memory. We had the joy of hosting Ugandan musicians Anglican Youth Fellowship as part of their UK tour. They visited some local schools and then performed at a concert we hosted, before supporting our Sunday worship in big church and the kids groups. Our two candlelit carol services were well attended this year and as mentioned above, we all enjoyed a special Christmas anthem written and performed by All Saints worship team members and an opening film made by our creative team – what gifted artists we have, using their talents to worship the Lord. Beer & Carols was back and we introduced some adults to the Christingle too! We were glad to partner with our neighbours in Brick Brewery for this event and want to find more ways of working together. Our Family Nativity nearly went wrong when the donkeys' van broke down on the way here! But they arrived just in time to finish off a fun packed service including Hermione sharing with the children about the Light who came down. Our theme across Christmas was "A Great Light Dawns' which tied together our series in Isaiah where this prophecy is first mentioned, with the coming of our Lord Jesus, the light of the world come down. We were grateful to be able to share this message of light and hope with our community – sharing Jesus, whenever, wherever and however!







MISSIONAL GIVING

For many years our commitment and practice has been to tithe our income so that ten percent of what God has given to us is given to others pursuing His work in a wide variety of places and roles. The great commission of Jesus states that we are to go into the world and make disciples of all peoples and we see that these gifts are one way in which we can be part of enabling this to happen.

In 2024 these funds were donated to the following people and organisations

- Abigail Virgo working with Asha: a Community of Hope in Tower Hamlets
- Compassion Uk for our partnership in Burkina Faso
- Giraffe Mobile Library working in Ghana
- Ephraim working with Great Lakes Outreach in Burundi
- The Jeggo Family working with OMF in Japan
- The Schmidts working with OM & the refugee community in Germany
- Paz Y Esperanza working across South America
- Pecan in Peckham and surrounding areas
- Power the Fight in London and beyond
- Ruth Chappell and Bankin Ousso working with Arabic speakers in London
- Starfish in Uganda
- Sophie Martin with YWAM in Hawaii
- Jon and Lucy Hopkins with U-Turn in South Africa
- Aaron Shah with Worship on the Streets in Northumbria
- Steve and Sarah Trevett in Armenia (support ended in January 2024)
- XLP working with Young People across London
- Fernando Castro Rodrigeuz & Vida y Familia - Londres working with Spanish speakers in Peckham

We are working to increase the profile of this area of our ministry within the church and have created a noticeboard at the back of church to help. We also asked our home groups to "adopt" and pray for nominated people and organisations on the list, helping us all to stay better connected,

It was an extra privilege in 2024 to be able to invest some money that had been held as part of a restricted giving fund to help build a new school in the Gambia, that we hope to continue to support and be connected with.

OUR PARTNERS

We're grateful to continue using our extensive site for good in Peckham and the hall is busy most days as partner organisations run services from there.

Foodcycle continues to serve up healthy vegetarian meals on Wednesdays and Saturdays using surplus food from supermarkets. Each meal is attended by over 50 guests who get three courses of freshly prepared food and the chance to sit and eat in a warm space with a friendly volunteer team. In 2024 across the country Foodcycle served over 153,000 meals including serving guests on Christmas Day here in Peckham. The staff team had a great time visiting a Foodcycle meal in the Christmas season to sing carols to our guests, invite them to Christmas services and to encourage the wonderful volunteer team serving.

Southwark and Lewisham Women's Service (working under the umbrella of PECAN) use our hall all day on Tuesdays and Thursdays offering a range of services to the women of our community. From drop in mental health clinics, workshops of various kinds and advocacy work, this woman-only, trauma-informed, safe space is invaluable to many women dealing with multiple disadvantages. We've been grateful to get to know the team better this year with connections growing between our CAP ministry and the women's hub team and for our community café to be somewhere women can wait before their appointments.

Other regular hall users making a difference in our community include the charity Migrateful which brings refugee and immigrant chefs together with those wanting to learn to cook food from another culture, helping integration and to change the narrative around migrants. The hall also hosts Word Church who hold their Sunday gatherings in the afternoon in between ours. We have welcomed South London Shorts to use the church for film screenings and have enjoyed hearing the sounds of Multi-Storey Orchestra rehearsing before big shows.



OUR BUILDINGS

Our vision is that all of the buildings on our site are well maintained, fit for purpose and are as energy efficient as reasonably possible. Subject to the inevitable limitations of the funding that we have available, we are gradually moving towards these goals.

During the year we have invested in our buildings and the benefits of having a part time maintenance worker are beginning to be seen. We have been able to repair and repaint all of the timber window surrounds in the hall and also redecorate and refurbish the hall toilets. The gates to the site have been repainted and the communal areas of the office refurbished and we are now making a start on redecorating the parts of the church that have been damaged over the years. This started with the entrance porch and is moving onto the lower level sections of the church.

At the end of 2024 we raised £25,098 from 'Give 2 Go Green', which was a Church of England scheme that match-funded projects that improve the environmental performance of church buildings across the diocese. These funds will be used to replace the lighting in the church and the hall with modern low energy LED lighting. Much of the lighting being replaced is life expired and is no longer working effectively. This work is being carried out during 2025.

We have also seen a conscious effort to bring all of the public communication spaces in the church under one unified branding and colour scheme. The effect of this has been considerable.

We give thanks for the committed team of volunteers who give of their time to help maintain the site and in particular the gardens on Saturdays throughout the year.





GOVERNANCE



At our APCM in 2024 Liz Fothergill and Raphael Pedro were re-elected as churchwardens for a one year term. The following PCC members stood down having either come to the end of their term or moving on to pastures new: Liz Ajanah, Brian Craig, Jane Fryer, Eleanor Orr and Viv Thatcher (deanery synod). Jane Fryer and Eleanor Orr were re-elected to the PCC and were joined by new members Marie-Louise Samuels, Kathryn Beatham and Chris Sewell (deanery synod). In July, Liz Evershed was co-opted on to the PCC to take on the role of secretary following Brian Craig's resignation. Naomi Davis stepped down as Parish Safeguarding Officer at the APCM, and Hermione Thompson took on this role.

Significant governance work in 2024 included:

Financial Decisions and Planning

- A large part of the PCC's decision-making has been to do with steering plans regarding church finances, including starting to build up a level of reserves following their depletion during the Covid pandemic.
- 2024 was the first year since 2018 in which All Saints hadn't made a loss, although to achieve this we chose to reduce our Parish Share contribution by 10%.
- A budget for 2025 designed to further rebuild the church's reserves was approved by the PCC, which included Parish Share contributions increased from 2024 levels as agreed with the diocese.
- Significant maintenance and improvement work has been agreed for the hall, the lighting and the provision of new Bibles thanks to generous restricted donations from among the congregation.
- Significant external donations were received to allow All Saints to employ an evangelist based at All Saints Peckham but with a wider remit for Peckham.
- The PCC voted to use 9.5k of the 20k building tithe restricted funds reserved for overseas projects to build a school in Gambia which should make it possible for local children to get an education, including Bible teaching, in an area not served with a school previously.

Decisions/discussions on Culture and Strategy:

- A sermon series on sexuality was given to bring clarity to what All Saints' approach would be in the wake of wider debate in the Church of England.An informal church meeting open to anyone in the congregation who wanted to attend was held in March to address any questions among the congregation raised by the sermon series in which the vicar, the vice chair of the PCC and the church wardens were present to chair the meeting and answer questions.

- The PCC also debated and released a statement to the congregation acknowledging the painfulness of these discussions for many in the congregation.

- The PCC reviewed the progress in implementing RDB strategy, and in particular how well diversity in the congregation was reflected in different facets of the church's programmes, and confirmed the inclusion of the Annual Public Recommitment to Racial Diversity in January.

- The new Disability Awareness sub-group made a number of recommendations for improvements to improve accessibility and an accessibility audit from Growing Hope resulted in further recommendations that the church is now implementing. Previous to that they conducted a full church survey asking people to share any needs they had surrounding access. The group continues to meet and welcomes those who may be interested (speak to Gareth).

- WASHED, the acronym of a description of an All Saints target-culture is now being used in our comms following on from discussion at the APCM (Worshippers who Overflow, Authentically Real, Spiritually Generous, Hopeful for the future, Expectant that God will move, Disciple Making Disciples)

Discussions re Site Redevelopment:

- Plans to make progress with the site redevelopment were stalled due to delays from the architect and Southwark Council.

2024 was a year when our financial performance returned to showing a surplus, after a number of years of showing losses. We thank God for his provision in this area and the congregational generosity that he has inspired. These are the key points that we need to be thankful for:

- Overall income increased by £75k to £581k.
- Overall expenditure increased by £6k to £535k
- Income in the General Fund increased by £13k to £489k.
- Expenditure in the General Fund decreased by £12k to £435k, although offset slightly by a £3k increase in transfers to other funds
- Surplus for the year was £46k compared to a deficit of £24k in 2023.
- The General Fund's surplus for 2024, after transfers, was just under £12k, compared to a deficit of £10k in 2023.
- The relevant measure for reserves, unrestricted net current assets, improved from £3,306 to £18,689.
- The improvements in the General Fund can largely be ascribed to the reduction in Parish Share paid during the year.

The total funds as of 31st December 2024 was £486,783 of which £393,621 was unrestricted, compared to £391,535 of unrestricted funds at the end of 2023. We are particularly grateful for the surplus in the General Funds and the consequent increase in unrestricted net assets or reserves. The generosity of donors has allowed this really encouraging result for the year even though we have increased our staffing with the appointment of a part time evangelist and continued to employ a part time site maintenance person.

Reserves Policy
Our reserves policy is to hold reserves for the purpose of protecting the work of the church in the short term in the case that funding targets are not met. Our policy states that our reserve should equal 10% of our planned unrestricted expenditure and for 2024 this would be £51,291 These figures indicate that the General Fund has grown in 2024 by a further £10,000 to just under £36,000 (2023 £26,000). Of this, £19,000 (2023: £3,300) is represented by General Fund net current assets. .Whilst this reserves position is not as generous as our policy states, we are very grateful for the progress made in 2024 and the considerable increase in our unrestricted net current assets. The PCC will continue to ensure careful financial controls and sensible income generation strategies are maintained in order that our reserves will be gradually returned to the level described in our policy.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS PECKHAM

CHARITY INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2024

Members of the Parochial Church Council

Rev. Greg Cushing (Chair)
Dr Jane Fryer (Deputy Chair)
Raphael Olumuyiwa Pedro (Church Warden)
Elizabeth Fothergill (Church Warden)
Eleanor Orr (Treasurer)
Brian Craig (Secretary, resigned 9 May 2024)
Elizabeth Evershed (Secretary, appointed 15 July 2024)
Anthony Madu (Deanery Synod)
Olivia Brambill (Deanery Synod)
Roger Orr (Deanery Synod)
Viv Thatcher (Deanery Synod, resigned 9 May 2024)
Elizabeth Ajanah (resigned 9 May 2024)
Kathryn Beatham (appointed 9 May 2024)
Jennifer Griffin-Walters
Joshua Pedro
Christopher Sewell (appointed 9 May 2024)
Marie-Louise Samuels (appointed 9 May 2024)
Hermione Thompson
Paul West
Teresa Williams (deceased 7 April 2025)*

Other members of key management	Gareth Hepworth (Operations Director)
Charity Registration Number	1131846
Principal Address	Blenheim Grove London, SE15 4QS
Independent Examiner	Lisa Darby FCA Stewardship 1 Lamb's Passage London, EC1Y 8AB
Bankers	HSBC Bank plc

*Teresa went to be with Jesus in April before this report was finalised. We're so grateful for her service to All Saints and will miss her presence and contributions immensely.

ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2024

The Members of the Parochial Church Council (the 'PCC'), who are the charity's trustees for the purposes of charity law, have pleasure in presenting their report together with the financial statements for the year.

Objects of the Charity

The charity is responsible for co-operating with the incumbent, in promoting in the ecclesiastical parish and the whole mission of the Church, be it pastoral, evangelistic, social or ecumenical.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as evidenced in the Annual Report pages 3 - 24 It is worth noting that most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts. In planning the activities, the PCC have applied the guidance on public benefit issued by the Charity Commission.

Structure, Governance and Management

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually before the Annual Parochial Church Meeting (APCM) to fill vacancies.

Responsibility for setting policy and for determining the parameters within which the charity should operate rests with the PCC who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to a management team led by the incumbent, within the parameters of the operational strategy set out by the PCC. This team regularly reports back to PCC about the decisions made and direction to be undertaken in future decisions.

New trustees are provided with a handbook explaining the responsibilities and detail of how to be a good trustee, they are also partnered with an existing

trustee to support them as they integrate. All trustees are additionally DBS checked and safeguarding trained using the Church of England course.

Pay for senior management (excluding Clergy) is set through a process of external bench-marking and is agreed by the PCC.

Financial review
Please see the financial summary on page 25.

Reserves policy
Please see the financial summary on page 25.

Key risks and uncertainties
The charity is exposed to various risks - be they operational, financial or reputational. The PCC reviews the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Other matters
With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016. The last quinquennial inspection was held in 2023 ; no significant immediate work is required.

Statement of Responsibilities of the Members of the Parochial Church Council
The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC are required to:

1. select suitable accounting policies and apply them consistently;

2. observe the methods and principles in the Charities SORP;

TRUSTEES REPORT

3. make judgements and estimates that are reasonable and prudent;

4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval
This report was approved by the PCC and signed on their behalf by:

Name: _____ Date: ____16/5/25_____
(Rev Greg Cushing)

INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS PECKHAM ('the Charity')

I report to the members of the PCC (who are also the charity's trustees) on my examination of the accounts of the Charity for the year ended 31 December 2024 on pages 31 to 51 following, which have been prepared on the basis of the accounting policies set out on pages 35 - 39.

Responsibilities and basis of report
As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement
Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:
1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Lisa Darby
Lisa Darby FCA
Institute of Chartered Accountants in England and Wales
Stewardship, 1 Lamb's Passage , London, EC1Y 8AB
Date: 11th June 2025

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31st December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOME AND ENDOWMENTS FROM:					
Donations	3	443,875	87,841	531,716	430,634
Charitable activities	4	9,240	1,545	10,785	26,628
Other trading activities	5	37,328	-	37,328	47,234
Investments	6	996	-	996	788
Total income and endowments		491,439	89,386	580,825	505,284
EXPENDITURE ON:					
Charitable activities	7	489,169	45,939	535,108	529,120
Total expenditure		489,169	45,939	535,108	529,120
Net income/(expenditure)		2,270	43,447	45,717	(23,836)
Transfers between funds	14	(185)	185	-	-
		2,085	43,632	45,717	(23,836)
Other recognised gains/(losses):					
Other gains/(losses)		-	-	-	-
Net movement in funds		2,085	43,632	45,717	(23,836)
Reconciliation of funds:					
Total funds brought forward		391,536	49,530	441,066	464,902
Total funds carried forward	14	393,621	93,162	486,783	441,066

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 35-48 form part of these accounts.

BALANCE SHEET

As at 31st December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
FIXED ASSETS					
Tangible assets	9	361,169	-	361,169	372,873
		361,169	-	361,169	372,873
CURRENT ASSETS					
Debtors	10	16,506	16,028	32,533	7,852
Cash at bank and in hand	11	29,200	77,135	106,334	79,002
		45,705	93,162	138,867	86,854
CREDITORS: Amounts falling due within one year	12	(13,253)	-	(13,253)	(18,661)
Net current assets / (liabilities)		32,452	93,162	125,614	68,193
Total assets less current liabilities		393,621	93,162	486,783	441,066
TOTAL NET ASSETS		393,621	93,162	486,783	441,066
FUND BALANCES	14				
Unrestricted Funds					
General funds		35,859	-	35,859	24,179
Designated funds		357,762	-	357,762	367,357
		393,621	-	393,621	391,536
Restricted Funds		-	93,162	93,162	49,530
		393,621	93,162	486,783	441,066

The financial statements were approved by the members of the PCC and were signed on its behalf by:

---------- 16/5/25 ----------

REV GREG CUSHING Date:

Charity number: 1131846

The notes on page 35-48 form part of these accounts.

CASH FLOW STATEMENT

For the year ended 31st December 2024

	Note	2024 £	2023 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	a	31,146	15,578
Cash flows from investing activities:			
Dividends, interest and rents from investments		996	788
Proceeds from the sale of property, plant and equipment		-	-
Purchase of property, plant and equipment		(4,810)	(6,601)
Proceeds from sale of investments		-	-
Purchase of investments		-	-
Net cash provided by/(used in) investing activities		(3,814)	(5,813)
Change in cash and equivalents in the reporting period		27,332	9,765
Cash and equivalents at the beginning of the year	b	79,002	69,237
Cash and cash equivalents at the end of the year	b	106,334	79,002

Analysis of changes in net debt:

	At start of year £	Cash-flows £	At end of year £
Cash	79,002	27,332	106,334
Total net funds / (debt)	79,002	27,332	106,334

Notes to the Cash Flow Statement

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2024 £	2023 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	45,717	(23,836)
Adjustments for:		
Depreciation charges and provisions for impairment	16,513	16,984
Dividends, interest and rents from investments	(996)	(788)
Loss/(profit) on the sale of fixed assets	-	-
(Increase)/decrease in debtors	(24,681)	16,090
Increase/(decrease) in creditors	(5,408)	7,128
Net cash provided by (used in) operating activities	31,146	15,578

Note b: Analysis of cash and cash equivalents

	2024 £	2023 £
Cash at bank with immediate access	59,599	33,217
Notice deposits (with a term of three months or less)	46,735	45,785
Total cash and cash equivalents	106,334	79,002

1. Statutory Information

The Parochial Church Council of All Saints Peckham is a charity registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2. Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention [as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities]. The financial statements include all activities for which the PCC is legally responsible; the activities of informal gatherings of church members and groups that owe their main affiliation to another body and are excluded.

These financial statements have been prepared in accordance with The Church Accounting Regulations 2006, the 'Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The PCC have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The PCC have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC have

considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income
Income (which includes planned giving, collections and other donations) is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:
i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

Ii) The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

iii) Donated facilities, services and goods. When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable includes income from church conferences, retreats, and other events and courses.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity. It includes income from the hire of church facilities.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) Expenditure
Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish share are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year. Any contributions that have not been paid over by the year end are included as a creditor.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. The nature of the work of the church is considered to be so integrated that the core charitable activity costs are considered to be for the one activity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting
General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include

donations received from appeals for specific activities or projects.

e) Tangible fixed assets
Consecrated and beneficed property is not included in these financial statements by virtue of s.10(2) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

Movable church furnishings held by the incumbent and Churchwardens on special trust for the PCC and which require a faculty for disposal are capitalised in accordance with the policy set out below. These items are regarded as inalienable property and are listed in the church's inventory which can be inspected at any reasonable time. Inalienable property acquired prior to 2000 has not been capitalised as there is insufficient cost information available.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years but they have not been included in these financial statements as there is insufficient cost information and their depreciated cost is unlikely to be material.

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Leasehold improvements	Over the lease term or, if shorter, expected useful life
Equipment	15% per anum on a straight line basis

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that tarrying value may not be recoverable.

f) Leased assets
Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

g) Pension scheme arrangements
The charity contributes to the Church Workers Pension Fund, which is a multi-employer defined benefits pension scheme as described in Section 28 of FRS 102. The charity is not able to identify its share of the Scheme's assets and liabilities and, therefore, as permitted by FRS 102, the Scheme is accounted for as if it were a defined contribution pension scheme. Contributions to the Scheme are charged to the Statement of Financial Activities as they become payable. Further information about the Scheme is disclosed in note 13 'Pension Commitments'.

h) Taxation
The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments
The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Critical accounting estimates and areas of judgement
The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

Notes to the Accounts

3. Donations and Legacies

	2024 £	2023 £
Donations of cash and similar	442,929	362,540
Donations in kind (note 3a)	1,106	1,496
Income tax recoverable	87,682	66,599
	531,716	430,634

Donations in kind comprise:

	2024 £	2023 £
Goods donated for:		
Distribution to beneficiaries	1,106	1,496
	1,106	1,496

4. Income from Charitable Activities

	2024 £	2023 £
Church retreats and events	4,538	22,313
Other	6,247	4,315
	10,785	26,628

5. Income from Other Trading Activities

	2024 £	2023 £
Hire of facilities	37,328	47,234
	37,328	47,234

6. Investment Income

	2024 £	2023 £
Bank interest	996	788
	996	788

7. Charitable Expenditure

		£	£
a	**Costs incurred directly on specific activities**		
	Staff costs	216,099	179,115
	Diocesan Contribution	107,861	115,350
	Students youth and children	4,453	2,120
	CAP	4,184	3,291
	Evangelism & community	3,967	4,163
	Church retreats & events	2,013	23,024
	Worship	1,110	1,420
	Teaching materials	7,369	2,820
	Other Expenditure	287	4,147
	Internship	-	17,526
	Donations in kind expensed (note 3a)	1,106	1,496
		348,448	354,472
	Grants payable (note 7c)	53,770	47,776
		402,218	402,248
b	**Costs incurred on support & administration**		
	Independent examiner's fee	4,800	4,620
	Site Development	6,000	621
	Hall Refurbishment	13,397	-
	Utilities	41,915	50,462
	Maintenance	32,274	31,547
	Site management	-	2,499
	Catering and other	1,950	2,304
	Other gifts	923	2,781
	Depreciation charge	16,513	16,984
	Insurance	7,267	7,778
	Administration	7,850	7,276
		132,889	126,873
	Total expenditure	535,108	529,120

The fee payable to the independent examiner for preparing and examining the accounts was £4,800 (2023: £4,620); in addition the charity paid £1,001 (2023: £1,144) to Stewardship for payroll bureau and consultancy services.

C. Grants Payable

	Institutions	Individuals	2024
	£	£	£
Grants for mission support	30,750	5,250	36,000
Grants for the relief of poverty	17,485	285	17,770
	48,235	5,535	53,770

The comparatives for the previous year are as follows:

	Institutions	Individuals	2023
	£	£	£
Grants for mission support	27,450	5,221	32,671
Grants for the relief of poverty	14,644	461	15,105
	42,094	5,681	47,776

The charity's principal grants to institutions comprised:

	2024	2023
	£	£
Stewardship (for worker and project support)	16,901	10,980
Operation Mobilisation (for worker support)	3,600	3,600
Great Lakes Outreach (for worker support)	3,600	3,600
Pecan	3,600	3,600
XLP	3,000	3,000
Paz y Esperanza	3,000	3,000
Giraffe	3,000	3,250
Power the Fight	2,750	-
Starfish	1,500	1,250
London City Mission (for worker support)	5,400	4,950
Betel Church (Cluj, Romania)	-	3,012
OMF International (for worker support)	1,500	1,500
Grants to institutions for less than £1,000 each	384	352
	48,235	42,094

8. Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2024	2023
	£	£
Gross wages and salaries	191,310	159,579
Social security	12,300	9,125
Pension costs	9,566	8,491
Staff related expenses	2,924	1,921
	213,176	179,115

The average monthly number of employees during the year was 7.3 (2023: 6.6). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

Rev. Greg Cushing (who is a clergy member of the PCC) receives a stipend from the Diocese and so they are not an employee; some of the Parish Share paid to the Diocese is used to help meet the cost of this stipend. Rev. Greg Cushing was also provided with accommodation (which is customary for clergy) and the cost of this accommodation to the PCC is included in note 7 'Charitable Expenditure'.

9. Tangible Fixed Assets

	Freehold Property	Leasehold Improvements	Fixtures, fittings and equipment	Total 2024
	£	£	£	£
Cost				
At 1 January 2024	400,000	65,488	77,853	543,341
Additions	-	-	4,810	4,810
At 31 December 2024	400,000	65,488	82,663	548,151
Accumulated depreciation				
At 1 January 2024	48,000	58,721	63,747	170,469
Charge for the year	8,000	1,845	6,668	16,513
At 31 December 2024	56,000	60,567	70,415	186,982
Net book value				
At 31 December 2024	344,000	4,922	12,247	361,169
At 31 December 2023	352,000	6,767	14,106	372,873

The Freehold property was purchased in 2018 for £400,000. The members of the PCC are not aware of any material changes in value since purchase and the valuation has not been updated.

10. Debtors

	2024	2023
	£	£
Trade debtors	2,852	2,999
Tax recoverable	8,231	4,854
Other debtors	17,399	-
Prepayments and accrued income	4,050	-
	32,533	7,852

11. Cash at bank and in hand

	2024	2023
	£	£
Cash at bank with immediate access	59,599	33,217
Notice deposits (with a term of three months or less)	46,735	45,785
	106,334	79,002

12. Creditors: Liabilities falling due within one year

	2024	2023
	£	£
Other creditors	2,277	3,093
Accruals	6,515	15,568
Deferred income	4,461	-
	13,253	18,661

13. Pension Contributions

The Church Workers Pension Fund (CWPF)

The PCC participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the PCC and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, which comprises a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may be added before retirement, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared, is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme. The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and contributions are accounted for as if the Scheme were a defined contribution scheme. The pension contributions payable for the year, which have been charged to the Statement of Financial Activities, were £8,491 (2022: £14,221).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022. The next valuation is due as at 31 December 2025.

For the Pension Builder Classic section, the valuation confirmed that it was now fully funded on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a modest discretionary bonus following improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation confirmed that it was now fully funded on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the Scheme is such that if another employer fails, the PCC could become responsible for paying a share of that employer's pension liabilities.

14. Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
Designated Funds						
Old Vicarage Fund	352,000	-	(8,000)	-	-	344,000
Fabric Fund	-	-	-	-	-	-
External Giving Committee	15,357	-	(43,974)	42,254	-	13,637
Weekend Away	-	2,139	(2,013)	-	-	126
						-
	367,357	2,139	(53,987)	42,254	-	357,762
General Unrestricted Funds	24,179	489,300	(435,181)	(42,439)	-	35,859
Total Unrestricted Funds	391,535	491,439	(489,168)	(185)	-	393,621
Restricted Funds						
Site development fund	24,960	-	(6,000)	(100)	-	18,860
Site development fund tithe	22,832	-	(9,511)	-	-	13,321
Hardship fund	-	-	(285)	285	-	-
CAP fund	-	2,020	-	-	-	2,020
Hall refurbishment fund	-	25,000	(14,953)	-	-	10,047
Special Donor fund	-	9,284	(7,300)	-	-	1,984
Evangelist fund	-	24,750	(5,103)	-	-	19,647
Give to Go Green fund	-	25,098	-	-	-	25,098
Other restricted funds	1,738	3,234	(2,787)	-	-	2,185
	49,530	89,386	(45,939)	185	-	93,162
Aggregate of funds	441,066	580,825	(535,108)	-	-	486,783

The transfers referred to above were made for the following reasons:

a) Transfer to clear the deficit on the **Hardship Fund** at the year end from the General Fund.

b) Transfer from General Fund to the **External Giving Committee** reflects the policy of the PCC that 10% of annual unrestricted income is used to support mission partners across the world.

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2024 £
Tangible fixed assets	17,169	344,000	-	361,169
Debtors	16,506	-	16,028	32,533
Cash at bank and in hand	15,437	13,762	77,135	106,334
Creditors falling due within one year	(13,253)	-	-	(13,253)
	35,859	357,762	93,162	486,783

In the **previous year** the movements in the charity's funds were as follows

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Gains and losses 2023 £	Closing balance 2023 £
Designated Funds						
Old Vicarage Fund	360,000	-	(8,000)	-	-	352,000
Fabric Fund	-	-	-	-	-	-
External Giving Committee	20,685	-	(44,303)	38,974	-	15,357
Weekend Away	-	22,836	(23,024)	188	-	-
	380,685	22,836	(75,327)	39,162	-	367,357
General Unrestricted Funds	33,862	476,425	(446,545)	(39,563)	-	24,179
Total Unrestricted Funds	414,547	499,261	(521,872)	(401)	-	391,535
Restricted Funds						
Site development fund	24,256	1,325	(621)	-	-	24,960
Site development fund tithe	22,832	-	-	-	-	22,832
Hardship fund	-	-	(461)	461	-	-
Ukraine	2,503	510	(3,012)	-	-	-
Other restricted funds	764	4,189	(3,155)	(60)	-	1,738
	50,355	6,023	(7,249)	401	-	49,530
Aggregate of funds	464,902	505,284	(529,120)	-	-	441,066

Analysis of net assets by fund
In the **previous year**, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2023 £
Tangible fixed assets	20,873	352,000	-	372,873
Debtors	7,724	-	128	7,852
Cash at bank and in hand	14,243	15,357	49,402	79,002
Creditors falling due within one year	(18,661)	-	-	(18,661)
	24,179	367,357	49,530	441,066

Site Development Fund: Main working fund for the redevelopment of the site.

Site Development Tithe Fund: 10% of gifts to the initial appeal for the Site Development Fund are allocated to support other similar building projects around the world.

Hardship Fund:To provide support to those in need due to diverse situations. Recipients are usually members of the church family.

Other Restricted Funds: Support of those in need and specific missionaries and events.

15. Transactions with related parties

During the year the charity:

a) received donations totalling £76,421 (2023: £56,124) from related parties (which includes members of the PCC, any other members of key management and anyone closely connected to them).

Except as disclosed in note 8 'Analysis of staff costs', there have been no other transactions with related parties during the year.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted funds General 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	443,875	-	87,841	531,716
Charitable activities	4	7,101	2,139	1,545	10,785
Other trading activities	5	37,328	-	-	37,328
Investments	6	996	-	-	996
Total income and endowments		489,300	2,139	89,386	580,825
EXPENDITURE ON:					
Charitable activities:	7	435,182	53,987	45,939	535,108
Total Expenditure		435,182	53,987	45,939	535,108
Net income/(expenditure)		54,118	(51,848)	43,447	45,717
Transfers between funds	14	(42,439)	42,254	185	-
		11,679	(9,594)	43,632	45,717
Other recognised gains/(losses):					
Gains/(losses) on revaluation of fixed assets		-			-
Other gains/(losses)					-
Net movement in funds		11,679	(9,594)	43,632	45,717
Reconciliation of funds:					
Total funds brought forward		24,179	367,357	49,530	441,066
Total funds carried forward	14	35,858	357,762	93,162	486,783

	No	Unrestricted funds General 2023 £	Designated 2023 £	Restricted 2023 £	Total 2023 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	422,778	1,898	5,959	430,634
Charitable activities	4	5,625	20,939	64	26,628
Other trading activities	5	47,234	-	-	47,234
Investments	6	788	-	-	788
Total income and endowments		476,425	22,836	6,023	505,284
EXPENDITURE ON:					
Charitable activities:	7	446,545	75,327	7,249	529,120
Total Expenditure		446,545	75,327	7,249	529,120
Net income/(expenditure)		29,880	(52,491)	(1,225)	(23,836)
Transfers between funds	14	(39,563)	39,162	401	(0)
		(9,683)	(13,329)	(825)	(23,836)
Other recognised gains/(losses):					
Gains/(losses) on revaluation of fixed assets		-	-	-	-
Other gains/(losses)		-	-	-	-
Net movement in funds		(9,683)	(13,329)	(825)	(23,836)
Reconciliation of funds:					
Total funds brought forward		33,862	380,685	50,355	464,902
Total funds carried forward	14	24,179	367,357	49,530	441,066



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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIATICAL PARISH OF ALL SAINTS PECKHAM

England & Wales - Charity number 1131846

Accounts

ALL SAINTS PECKHAM



2023 ANNUAL REPORT

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Jesus, Whenever, Wherever, However.

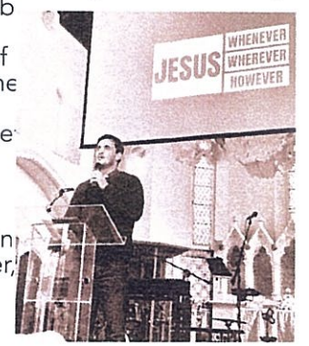
Beginning a new book, depending on its size, can invoke mixed feelings of dread and excitement: Will I like it? Will it keep my attention? How will I concentrate on anything else if it's gripping?

Truth be told, for myself and many in All Saints, 2022 and 2023 felt a little bit like beginning a new book. Understandably, there were some fears, as there often will be when stepping into the unknown. But, wow, the excitement, the joy – God served those up in double. And, being His handiwork, God uses us in writing each new page.

After a unifying PCC Away Day, this was the phrase we felt God was laying on our hearts to characterise the next chapter of All Saints thrilling read: *Jesus, Whenever, Wherever, However.*

We're first and foremost a Jesus people. This is His Church not ours, and we believe in the power of His name. The Whenever and Wherever tap into the sense of connected community. Be it meeting at SE15 4QS, or travelling to another part of the world, we're a people walking together with Jesus at the centre. We exist for Him. And finally the However picks up on His missional heart; however we can, be it in word or deed, we want to share Him. The eternal hope we have in Him shapes our hopes for the present. And, as an aside, it's been great to see our welcomers donning our tag-lined T-Shirts, causing many others to ask, "how can I get one of those??"

Alongside focusing on our core beliefs with this tagline, we hope that this might infuse the vision to return with renewed zeal to the paused site redevelopment plans. We can't stand the thought that people walk along Blenheim Grove thinking that the church is unused. So, with a few tweaks to previous plans, and an overt focus on improving our frontage and welcome, alongside creating a visually inviting community hub our prayer is that we obtain planning approval in 2024. Jesus says in Matthew 5, "You are the light of the world. A town on a hill cannot be hidden. Neithe do people light a lamp and put it under a bowl. Instead they put it on its stand… In the same way, le your light shine before others…"



We want Jesus to shine from our church site, our homes, and all our hearts, as we continue to grow in Him through 2024 and beyond, whenever, wherever, however.
Rev Greg

SERVICES

Sundays are a real joy at All Saints. It's that one moment in the week when all of us, and all our different groups, come together in the dazzling display of our wonderful diversity. And, as with 2022, our numbers have been steadily growing, so much so, that towards the end of the year, our 10.30am service was bursting at the seams. A nice 'problem' to have.

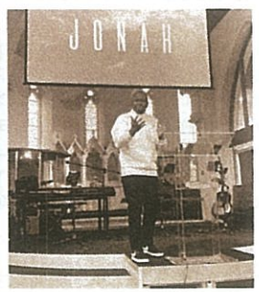
During 2023 we began trialling some 'Kids Worship', where the children start over in the church hall altogether for their own worship slot. This has proved a great success on many fronts: both in equipping our children that singing praise to God is something they can do on their own without parental encouragement, and in providing a less chaotic and more reflective space for adults in the morning service to receive holy communion.

Pre Rev Greg's arrival we enjoyed some fantastic morning sermon series in 'Following Christ with the Church in Philippi', 'From Death to Life' during Easter, and 'Money Talks'. The latter, a powerful series on giving eventually enabling us to employ Toby our youth worker (#askandyoushallreceive). Since then we did a deep dive with over 16 weeks in Mark: Studies in Loyalty, before getting fired up with evangelistic zeal in Jonah.

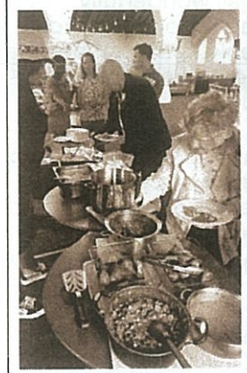
We've loved having a growing number of those seeking asylum join our morning congregation, particularly Iranian Christians who've fled their homeland for their faith. Their example of surrender speaks volumes, and we've been finding new ways, alongside Google Translate, of bettering our communication with them.

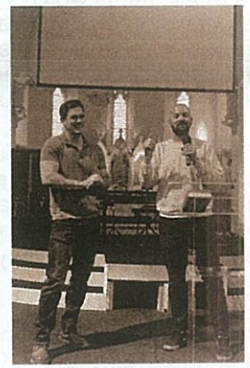
We've got good at singing "up and alive in Jesus, into a life of freedom…" having baptised many at our two bustling baptism services – we sing those words as each person is pulled up out of the water into resurrection hope. And, slightly less commonplace at All Saints, we had three of our adults receive confirmation, which we remember with a mixture of joy and sadness, since the amazing Bishop Karowei who led that service – such an ambassador for All Saints – went to be with the Lord towards the end 2023. We thank God for his life.













For most of 2023 during our evening services we've been immersing ourselves in the grand Bible story in a book-by-book overview. Although we've been put to the test some weeks, with the added homework of reading, say, forty chapters of Exodus, it's been amazing to see how our hope in Jesus jumps off almost every page. Rev Greg also bit off more than he could chew promising a rap for every book of the Bible, here's two bars from Leviticus:

So now, praise God, we come to chapter 16,

The Day of Atonement – it's what can make one clean.

More than that, it's what makes unclean sinners whole,

Because it points to Jesus, who saves mind, body and soul.

Although we continue to wrestle deep, in conversation and creative ideas, with how to grow our evening service, we're thankful for our faithful prayer team. Something about the service's intimacy feels sanctified, and there's no doubt our pray-ers are to blame!

Finally, we come to another plant room (architectural jargon for the room that powers the building) for the life of our church – our Tuesday lunchtime service. Although we're praying for more men, we're ever so thankful for the lives of the faithful women who come along. One mentions the words "time for testimonies" and immediately one of our faithful women has grabbed the mic praising God for yet another way He's shown up in the everyday matters of life. If anybody wants to learn something new about God's faithfulness then come to our Tuesday service. Similarly, if anyone wants to try the world's best goat curry, come to one of our Tuesday Service bring and share lunches!

WORSHIP

2023 was a landmark year in the life of All Saints which was wonderfully accompanied by sung worship throughout. Our significant goodbyes and hellos were soundtracked with thanksgiving to our heavenly Father. When we celebrated, praise was always on our lips, during challenging times we cried out to the Lord in song for His strength, wisdom and courage.

Some very obvious examples of this were when the choir helped draw us into worship both when saying farewell to Rev Jenny and when welcoming Rev Greg into the family at his installation service as well as our special Easter and Christmas services. Other worship highlights that many of us will fondly remember were our times together at the weekend away and back in Peckham celebrating baptisms in the round.

There were also many smaller, more intimate moments of worship that many may not be so aware of but played an important role in God being glorified in Peckham. Our Sunday evening and Tuesday services offered space to press deeper into worship which was exercised and cherished by their faithful congregations and the monthly Worship Nights continued to provide an environment encouraging encounters with Jesus.

So much of the week in, week out times of worship we have at church are humbly facilitated by the amazing team we have, which continues to grow in number as well as skill. A particular shout out needs to go to the unsung heroes of the team, the tech team who enable us to hear and see what's going on both in the building and online.

The hardware needed to run our services continues to be maintained and upgraded and in 2023 we had the exciting addition of a new sound desk, installed to improve reliability, usability and overall quality and allowing us more options that we specifically need when we have the choir and our bigger special events.

God loves it when our voices express the deep longings of our hearts in song. In 2024 we will push forward in honouring Him with passion as the focus of our worship, praying (and singing) that 'all the other names fade away' as Jesus takes His place as first in our lives and our church.






DISCIPLESHIP & SMALL GROUPS





2023 felt like the beginning of a new season, and as is so often the case when a new page is being turned, there was huge buy-in. Has any church ever known 12 people to stand for just 4 vacancies on PCC?! There's no doubt, our church family love their church. And, on the topic of commitment, it was wonderful to have over 200 join us for our Church Weekend Away in May down at Ashburnham. It was great to get to know Rev Greg a little bit better who led the weekend with talks on guidance, unity and evangelism. Similarly, the evening's entertainment with Ramsey's game of 'challaange', or Jesse's staff team name-puzzles such as 'cushingles' will live long in all our memories.

And, on memories, our annual beach trip, this year to Ramsgate, was remarkable. A coachload, minibus and a few cars all left Peckham under full dark heavy clouds about to unload torrential rain. The weather couldn't have been more different in Ramsgate, the sun was shining, the sunscreen was applied, the sea was warm, and Hermione had cleared the shelves of Lidl. Not to mention Dorene's delicious drumsticks.

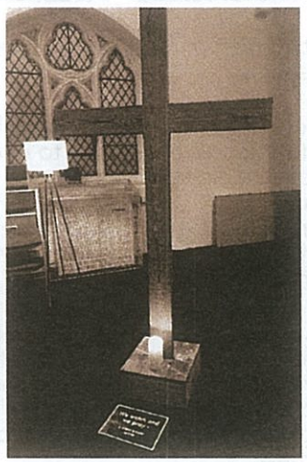
During 2023, part of our new vision is seeking to offer an evangelistic course each term. We enjoyed running both Christianity Explored and Alpha, and continue to ponder new ways we can gain more traction with those in our beloved Peckham. One such way we've tried to welcome more into the beautiful life of this community is by extending our community café an extra morning. So now we're running both Tuesday and Thursday, and we're beginning to see these spaces being used more by the likes of some of our CAP clients and those coming along to Foodcycle. Our hope is to constantly be growing these webs of connection.

During the summer Mike provided a great survey regarding our home groups, and alongside a push on Serving Sunday, it led to over 30 new people joining a home group and 4 new home groups starting. Although for our home groups, autonomy remains precious, a concerted effort has been made to have more home group leader catch ups. Similarly, the move to provide the same study guides each term for every group means that we can roughly journey together, and share what we're learning when we intermingle on Sundays.

PRAYER

Charles Spurgeon wrote "The condition of the church may be very accurately gauged by its prayer meetings" and so in 2023 we took the decision to pause our small group meetings once a month to prioritise praying together. This has given our monthly Prayer Nights fresh energy with a much bigger and broader attendance. We've often started in worship, lifting our eyes to the source of our help, and then in ministry to one another. Before lifting up the needs of our community, church and wider world in some significant moments of intercession.







There are several faithful praying communities within All Saints including the Sunday evening pre-service prayer group, men's prayer breakfast and the CAP prayer network. All would attest that when we seek the Lord, we find Him - He has answered prayers and brought encouragement through scripture, song and pictures. We've experimented with different ways of staying connected through WhatsApp groups and text alerts of prayer needs and continue to explore the best ways to share together.

Our prayer ministry teams at morning and evening services have consistently served by standing with members of the congregation in prayer during response times in our services. We've also met together for encouragement and training twice this year. In 2024 we'd love to grow in this area, learning from those who are gifted and providing training and inspiration to raise our expectation levels for what God can do when we pray.

OUTREACH

Christians against Poverty

We thank God for sustaining the CAP centre throughout 2023. We're particularly grateful for the development of the great relationships we have with our referral agencies including the Job centre, Southwark Foodbank and Pecan Women's Hub where we are able to reach families that desperately need the help that CAP offers.

In 2023, 4 families went debt free! One of these was a single mum who had journeyed with CAP for 5 years whilst battling a long term illness and difficult family situation. We praise God for His help in this situation.

Our CAP volunteers have been incredible this year. We're so thankful for the volunteers who go along to visit clients and make such a difference and those who make themselves available to pray consistently for the CAP centre and the needs of CAP families.

2023 saw the launch of the CAP Life Skills course, an 8 week course open to the wider community that is empowering people with practical skills to solve their own problems, make positive decisions and build good relationships. Big thanks to the team of 3 volunteers who are available to help facilitate this course.

We also thank God for the trained CAP money coaches. Because of them we were able to offer money management support to the community in the form of the CAP Money Coaching Course in November.

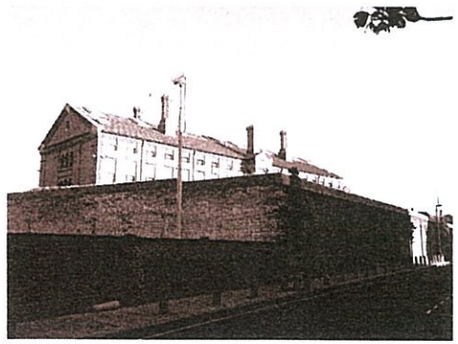
As we look to 2024, please pray that our All Saints Peckham CAP Centre will continue to see more people in Peckham journey out of debt. We're also praying that the Life Skill courses will be able to serve and empower more people in our wider community to make positive decisions in the midst of high costs of living.

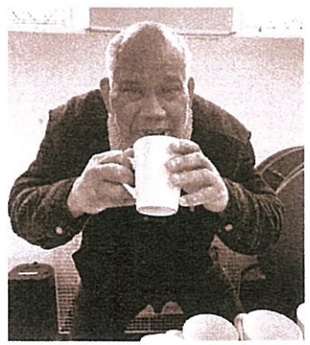


Prison Ministry

The All Saints prison ministry team has been joining Sunday services once a month with the men in Brixton Prison, which have been times of celebration, connection and prayer. We are seen as "Sunday Chaplain" supporting the ongoing ministry of the chaplaincy team, including Rev Andy Blacknell, who left All Saints in 2020 to be ordained as a prison chaplain. All Saints members have also joined weekly Bible Studies with the men, where the men grapple with big issues in life such as anger, forgiveness and self worth, and many have given their lives to Christ and been baptised this year to great celebration. Donations from the All Saints congregation has made the Christmas socks and Easter eggs possible again! The ongoing challenge for men when they are released is to find a job, a home and a new supportive community to help them rebuild their lives.

We are grateful to Eian Stedford for his leadership of the team in recent years, and Hannah Steele and Graham Gordon have now stepped up to coordinate. Looking to the year ahead, we are keen to grow the All Saints team going into the prison (second Sunday in every month) both in size and diversity, and to root the ministry in regular prayer from the church.





Community Cafe

As mentioned above, the community cafe has been a valuable place of connection for our church family this year. It's also a wonderful outreach space, where we often meet members of the community for the first time. The warm environment and free drinks and snacks welcome people in, but the friendship and listening ears of the community gathered there are what brings folks back time after time. We've seen relationships deepen through these weekly gatherings and been able to pray with and support several attendees through challenging times. Tina, Joan, Mark and Val deserve special mention for their service in this area - they truly help to make it a space where God is moving among us.









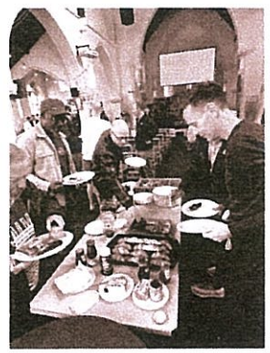
2023 saw the start of two new bi-monthly rhythms, Rooted Women's Breakfast and Deeper Men's Breakfast.

The women, led by Ele, Racheal and team, launched Rooted in September seeking to bring together ladies of all ages to encourage one another in our walk with the Lord and to think through different topics which affect our daily lives. Meeting on a Saturday morning, Christine Perkin came to speak in September, on the verses that inspired the name Rooted, from Ephesians 3. It was a great success with over 60 women attending and we were able to repeat it in November with Claire Luther.

The men, not to be outdone, held their first breakfast in October. Calling it Deeper, the aim was for a space for fellowship, discipleship and to be real with one another as we think about what it means to have depth in our faith, character and lives. Tobias Brown came to speak at the first event to over 40 men from our congregation, and we were able to repeat it again in December with our own Biju Mathew.

We're looking forward to further embedding these new rhythms in 2024 and seeing the fruit of this time of connection together.





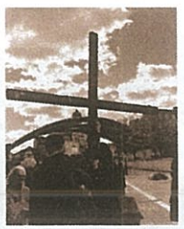


Sharing the biggest seasons of Christian celebration together has always been a joy to All Saints, and this year was no exception!

Easter 2023 came just before the arrival of our new vicar in the period of interregnum. We'd had a theme in mind of 'From Death to Life' - identifying with Jesus in His death and celebrating new life in Him, given to us and the world through Jesus. We were grateful for Hannah's help in leading a number of our Easter moments, including a poignant Maundy Thursday service where feet were washed and we left the building in silence. We joined with other Peckham churches for the Walk of Witness and Good Friday outdoor service in glorious sunshine, with speakers from different churches, music, poetry and worship lifted to Jesus in unity.

Easter Sunday started early with a dawn service for the early birds, declaring Christ is risen and praying for Peckham as we looked out across Peckham Rye Common. Then our gospel choir led us in heartfelt worship in our morning service with hot cross buns and dramatic performances. We shared the song that the children had learnt in the Easter holiday club singing 'Jesus is alive it's a happy day!'. And we finished the weekend with an evening of prayer and worship, giving thanks to God for all that Easter means to us.















Christmas at All Saints featured a brand new event in the form of Beer & Carols- a partnership with our neighbours Brick Brewery. 80 of us gathered across the road to sing Christmas carols and taste beers, a combination that proved to be a lot of fun! It was a great way to get to know folks who might not have come to a service in the church. We also brought back a service we hadn't had in a while and marked the beginning of Advent with a family Christingle. The beauty of candles in oranges with sweets being held by tiny hands in the darkness, teamed with the fun of the vicar dressed in an inflatable Christingle outfit made for a memorable start to Advent! Our two evening carol services were well attended with around 300 people coming across the two nights. The choir was in full voice and we were blessed by the testimonies of one of our Iranian friends sharing how Jesus has helped him on his journey, and Racheal on how close Jesus was in times of darkness.

The biggest service of the Christmas season was our Family Nativity with live donkey guests and hot chocolate cafe! It was amazing to welcome so many visitors, invited by friends to come mark the true meaning of Christmas with their little children. Likewise the Crib service on Christmas Eve was a joyful gathering before a more reflective poignant Midnight Communion and a fun filled family celebration on Christmas Day.

2023 was a great year to see God grow roots into our Kids and Families ministry. So many wonderful volunteers have given their time over 2023 to support our babies and children and it's been a real blessing to walk alongside them and see our children grow in their understanding of God and the Bible. Hearing the children get excited to talk about Jesus and how he is at work in the world today is what it's all about!

We have at least 70 children all together across our S.Club groups and although they don't all come every week, this is an amazing number of children to be in regular contact with. We started 2023 with Adam and Eve in Genesis and slowly worked our way through to Moses by the end of the year. We also ran a series on Daniel and Jesus in the Gospels. 2023 saw Torches move back to the Beach hut after some time in the Red Shed. This has been a great space for our oldest kids group - just take time to look at the creative art they've produced which now adorns the walls! This group in particular have grown deeper in their friendships and their thinking about living God's way Mon - Sat not just Sundays! We're grateful in particular to Helen Bansback who has been such a dependable coordinator for the Y1-4s, Jo Hepworth for her support with Preschool (especially at Ashburnham) and all the Torches leaders who spend significant amounts of time planning sessions each week.

Little Saints, our 0-3yrs group on a Sunday morning, has been able to reignite the monthly Bible story focus - we hope to develop this into a 2-3 year rolling pattern in future. One of the highlights of 2023 was designing a mural for the Little Saints garden which some of our Youth were able to realise as part of a 4-day summer project. We also made a mirror mosaic cross and some smaller mosaic tiles representing Jesus' "I am" sayings. The garden proved to be a really welcome space for our Little Saints on a Sunday. Thank you to ALL the S.Club, Little Saints and Torches volunteers!

The garden was also utilised by our Stay & Play group on a Friday morning which has seen a doubling of numbers since September. This group provides a safe space for parents and carers to encourage and support each other in those difficult early years. We would love to develop a team of All Saints faithful who would like to be Jesus as we journey with these mums but we are so grateful for our All Saints Mums of Little Ones who have been great witnesses of God's love each Friday morning in that space. Speaking of the Mums, during 2023 the MOLO Newbies group was blessed with a number of new mums and they can all testify to the amazing support and welcome given to them by Alice. God has been at work in this group and we give thanks to Alice for her commitment to Newbies and for all that she's given to making this group a space for mums to receive prayer and peace in the midst of all the challenges of parenthood!

CHILDREN & FAMILIES

Joy412 is our midweek discipleship group for school Year 5&6 children. We have been encouraged that a number of this group are not regular Sunday morning attendees but are a great addition to the group. During 2023 we studied how some of the Bible greats put their trust in God and how that trust won through. We also spent time thinking about what exactly it means to say that Jesus is the light of the world. Thank you to Matthew Williams for his time volunteering to serve this group. As Becky and Toby have been able to support each other during the mid-week groups, we hope the transition between Kids and Youth is now much smoother. Having some of our committed Youth helping with Kids work over the year (on Sundays as part of DofE volunteering, helping with holiday club and light parties) has been a really great experience for everyone.

In April 2023 we held a one-day-activity-morning Easter holiday club which is the first since before covid. It was such a joy to get back into this kind of event - learning from key moments in Peter's life with Jesus. We had a significant number of children from the local area who have no other connection to the church apart from being neighbours. A big thank you to Ronnie for bringing his enthusiasm and Claire Hazael for returning all the way from Oxfordshire to support this event with her many skills. The morning ended with a family picnic on site and was a great space for deepening friendships and growing connections.








CHILDREN & FAMILIES

The church Weekend Away in Ashburnham was a really fantastic time of going deeper into God's promises with a fun rock theme. A highlight for Becky was hearing the children enthusiastically repeat the memory verse to our all-together Sunday morning service. "The Lord is my rock, my place of safety, my Saviour" 2 Samuel 22:2

In June 2023 we were very pleased to welcome Naomi Graham from Growing Hope to give training in making sure our sessions are inclusive with lots of great tips for supporting additional needs. Growing Hope also ran a course at All Saints called 'When Dreams Change', particularly for the parents of children with additional needs. We know this was valuable to those who attended. 6 of our team also completed training with Mark Arnold in the area of additional needs, which all helps us better understand the needs of all the children we work with.

From October 2023 we began a monthly Kids Worship focus in the hall at the start of the usual morning service. This is a space for our children to know that they are also worshippers (it's not just for adults) and for them to get the chance to shout and praise our God in a totally kid-accessible way. This is something that we know God is building on each month as we learn together how to grow this time. Another big thank you to Ronnie Mulema for holding this vision for many years and actively supporting it into fruition.

Also in October 2023 we had our annual Light Party - such a great opportunity for church children to invite their friends. This year the theme was sparkly treasure and with another great team of volunteers we had another successful event with almost 50 in attendance.

In Advent we were again able to bless all our families by giving out a special Advent Family Devotional pack - this time thanks to HTB and David Simpson. This was a great encouragement to many. And the Christmas services mentioned above were special moments with our children.

We had 2 school visits this year, one in March and one in September from Pilgrims Way and Bellenden Primary Schools. Becky also got to go to Cherry Gardens school Harvest Festival assembly which was a really special experience. We're hoping to develop our links with local schools in 2024 and looking forward to the new opportunities God presents.

YOUTH

There are three significant things that stand out in the life of All Saints Youth from 2023. The first is the amazing celebration of our young people being baptised in the Summer and the amazing testimonies that have come from that. It is such a privilege to see the young people grow in faith and taking that step of faith to say "Yes, I am all in for Jesus" is amazing to witness.

The second is the weekend away in May. We absolutely loved being in Ashburnham as a youth group alongside the wider church and it was such an incredible time of fellowship, worship and fun. From the talks, to the activities, the late night games of pool and table tennis, to the firepits and to the conversations and gatherings around the dinner table, we loved being able to spend time together and enjoy each other's company.

The last highlight that is of particular importance is the growth of engagement we have had with our youth provisions. We have seen an increase in the number of young people engaging with the youth work in the week, giving more opportunities for deeper conversations and intentional friendships to blossom. This something that we aim to build on as we head into 2024.

We made some changes in 2023 including employing a full time youth worker. We went through a recruitment process, following which, Toby was offered the position and he accepted. In September, we altered the way we gather as discipleship groups during the week, moving all our discipleship to a Thursday so that we could have integrated time between our Younger and Older Youth sessions. This was a great success and enabled us to trial having a meal in between sessions. We weren't able to keep the meal going; however, there has been great value in the cross-over between groups.

Part of the shift of our midweek discipleship has been to enable a space and time for outreach and detached youth work on a Monday afternoon. While we are still visioning what this looks like as we head into 2024, we have partnered with the incredible team at XLP and had some great ideas about what would work and how it might come together in the new year.





YOUTH

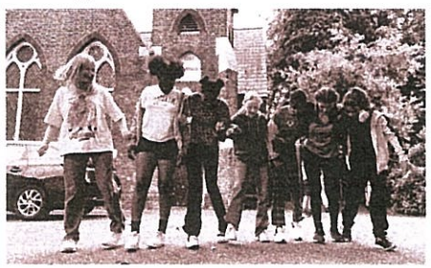
Throughout the year, we have facilitated over 120 gatherings for young people involved at All Saints. These include our all-age spaces, socials, midweek youth gatherings and our Sunday spaces. We've also attended some South London Youth events, teaming up with other churches to gather the youth together, we ran a series of youth socials in the summer time and we held a barbeque for youth and their families to come together. None of this would be possible if it weren't for the amazing support and dedication of the volunteer teams helping to run our weekly spaces and at events throughout the year. Mike Bansback, Ben Horner, Ramsey El-Khazen, Matthew Williams, Hermione Thompson, Ali Gordon, Ruth Chappell, Kiera Phyo, Claire Peyton Jones, Lily Lennard MacDonald, Stephen Lennard MacDonald, Paula Phipps, Viv Thatcher, Christine Amumpire, Olivia Brambill, Katherine Lyon, Josh Pedro, Jojo Pedro, Gareth Hepworth, Eian Stedford, Ruth Kennedy, Helen Leslie, Richard Trimble, Ronnie Mulema, Lucy Dacey, Matt Stone, Abi Stone.

Thanks to your generous donations from the congregation, we have been able to facilitate some amazing social events for our young people such as our awesome light party and our Christmas social. And thank you for praying for our youth ministry - we're so grateful for your faithful support demonstrating how important the youth of this church are to All Saints.

Going into 2024 there are some areas we want to develop further.

- We want to increase our outreach and detached youth work in the community.
- We want to involve our talented youth more in the kids worship and all-age services.
- We want to provide more opportunities for young people to go on camps and residentials including hopefully a youth weekend away.

Pray for these hopes and for the team to be deepened to carry the vision through into 2024.





MISSION PARTNERS

For many years our commitment and practice has been to tithe our income so that ten percent of what God has given to us is given to others pursuing His Work in a wide variety of places and roles.

In 2023 these funds were donated to the following people and organisations

- Abigail Virgo working with London City Mission in Tower Hamlets
- Compassion Uk for our partnership in Burkina Faso
- Giraffe Mobile Library working in Ghana
- Ephraim working with Great Lakes Outreach in Burundi
- The Jeggo Family working with OMF in Japan
- The Schmidt's working with Operation Mobilisation
- Paz Y Esperanza working across South America
- Pecan in Peckham and surrounding areas
- Power the Fight in London and beyond *
- Starfish in Uganda
- Jon and Lucy Hopkins with U Turn in South Africa
- Aaron Shah with Worship on the Streets in Northumbria
- Steve and Sarah Trevett in Armenia
- XLP working across London

In 2023 we have re-established a small group of people to both oversee this important aspect of the work of All Saints and to develop communication with the congregation about the breadth and depth of work that their donations support.

*(Financial support for 2023 was corrected in 2024)

OUR PARTNERS

Our hall continues to be bustling and busy for a large proportion of the week and we're glad we get to rent our space to such good organisations bringing care and support to the people of Peckham.

Foodcycle continues to serve up healthy vegetarian meals on Wednesdays and Saturdays using surplus food from supermarkets. Each meal is attended by over 50 guests who get three courses of freshly prepared food and the chance to sit and eat in a warm space with a friendly volunteer team. In 2023 they served over 5000 community meals in our hall saving almost 10,000kg of surplus food from being thrown away.

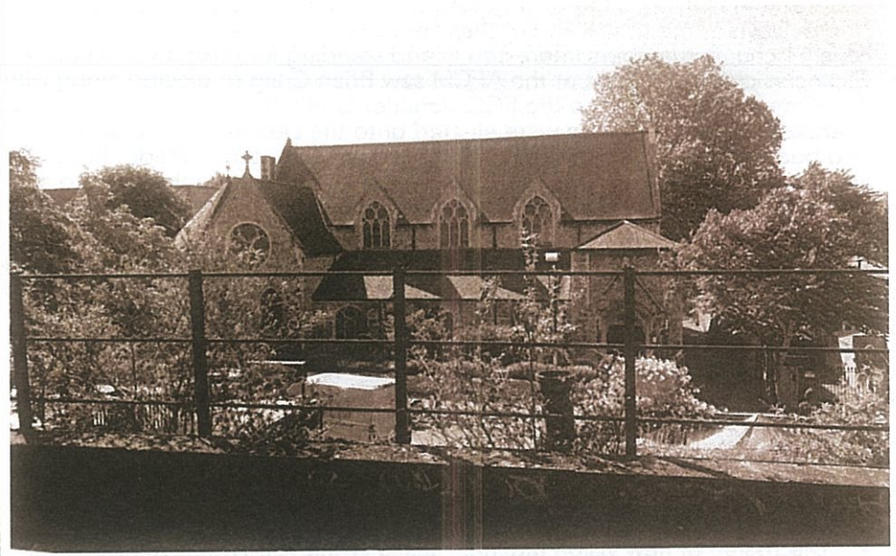
Southwark and Lewisham Women's Service (working under the umbrella of PECAN) use our hall all day on Tuesdays and Thursdays offering a range of services to the women of our community. From drop in mental health clinics, workshops of various kinds and advocacy work, this woman only, trauma informed, safe space is invaluable to many women dealing with multiple disadvantages. This year we've been able to seek assistance from them when we know that their expertise would help someone we've come into contact with. They've also referred several clients to CAP for debt help. There's a sense of joy on site when they run their bigger events like International Women's Day.

Other regular hall users making a difference in our community include the charity Migrateful which brings refugee and immigrant chefs together with those wanting to learn to cook food from another culture, helping integration and to change the narrative around migrants and Word Church holding their Sunday gatherings in the afternoon in between ours.





OUR BUILDINGS



In 2023 we have used our limited resources with great ingenuity to keep the buildings working to serve the community here at All Saints. All of the required inspections have taken place and the repairs needed, which have taken place or will happen in 2024. We are grateful that the level of works required is modest.

We would like to thank the dedicated team of volunteers who have helped us maintain our grounds during the year and particular thanks to Jim Rennison for his commitment to overseeing this group.

The general condition of the buildings however needs to be improved. This is a legacy of having had to be very cautious with spending over the last few years. In 2023 we found funds which enabled us to employ a caretaker/ maintenance worker towards the end of the year and he is carrying out sterling work in bringing many aspects of the site up to an improved standard.

We are also starting to review the plans to develop the site with the focus being on the space between the church and Blenheim Grove. Our vision is to create a transparent multi-use space, full of life and action on Sundays and throughout the week and all visible from the street and to provide an inviting entrance to the building. Watch this space for more details during 2024.

GOVERNANCE

Our 2023 APCM saw June Brown, Eian Stedford, Brian Craig, Lucy Sawyer and Naomi Davis come to the end of their terms on PCC. We were delighted to have 11 church members interested in and standing for election to fill the 4 vacancies created. A vote at the APCM saw Brian Craig re-elected along with 3 new members elected to the PCC: Jennifer Griffin-Walters, Josh Pedro and Theresa Williams. 4 people were elected onto the Deanery Synod and as such also became members of the PCC: Olivia Brambill, Anthony Madu, Roger Orr and Viv Thatcher. The APCM also saw the re-election of Raphael Pedro and Liz Fothergill as churchwardens.

The beginning of the year was mainly given over to seeing the church through the interregnum, following the departure of Jenny Dawkins as interim minister in January. We were delighted that Greg's installation as the new incumbent shortly beforehand meant that he was in post to join us for his first APCM at All Saints.

Other governance highlights and work in 2023

- Re-election of Eleanor Orr as Treasurer and Brian Craig as PCC secretary
- Overseeing of church finances
- Discussion of new vision tagline: "Jesus Wherever, Whenever, However"
- Review of building redevelopment position and decision to move toward planning
- Formation of Disability Awareness sub-group
- Engaging in Living in Love and Faith discussions with small group leaders and staff
- Parish Share contribution increased by 3.5%



FINANCE SUMMARY

In 2023 the total income received was £505,284 and expenditure £529,120. For comparison in 2022 we received income of £428,185 and our expenditure was £484,044. The total funds as of 31st December 2023 amounted to £441,066 of which £391,535 was unrestricted compared to £414,547 of unrestricted funds at the end of 2022.

2023 was another challenging year for the finances of the church. The PCC is pleased to note that income has increased, and the in-year deficit has been reduced but there is more work needed to achieve a position of financial sustainability. Most of the remaining deficit can be explained by utility costs being higher than budgeted during the year and indications are that these costs will drop in 2024 Other costs are carefully controlled and the reduction of the deficit is evidence of this control. However, despite this progress the General Fund has reduced during 2023 by a further £10k to just over £24k. Of this, only £3,306 is represented by net current assets.

These are a few key points from the year:

- Hire of physical spaces bought in a greater income in 2023 (£47,234) vs 2022 (£35,198) but this was mostly as a result of renting out accommodation for the first half of the year rather than increased usage of the hall or the church. The Hall which is the major source of rental income is now well utilised with little scope for increasing income.

- We are pleased that due to an increase in giving following an appeal in early 2023 we were able to pay for a full-time youth worker from August 2023.

- Overall, our staff costs dropped during the year as a result of the associate minister leaving early in 2023 and the costs of their accommodation for being borne by the diocese not the parish. This meant the staffing costs decreased from £190,531 in 2022 to £177,195 in 2023.

- The PCC target for 2023 had been to breakeven at least in cash terms. This had appeared achievable until the receipt of increased utility bills at the end of the year. This aim will be pursued with greater urgency in 2024.

- The site development project was still paused at the end of 2023 but remains part of the long-term vision for the church.

- The weekend away, in May 2023, covered its costs due to the generosity of the congregation in covering the costs of those who were struggling to pay, with generous donations that enabled the whole church family to participate.

Reserves Policy

Our reserves policy is to hold reserves for the purpose of protecting the work of the church in the short term in the case that funding targets are not met.

Our policy states that our reserve should equal 10% of our planned unrestricted expenditure and for 2023 this would be £52,241. These figures indicate that the General Fund has reduced in 2023 by a further £9,683 to £24,179 (2022 £33,862). Of this, only £3,306 (2022 £10,606 is represented by net current assets. This is significantly lower than the level of free reserves required by the policy and will require urgent attention from the PCC There continues to be regular discussion of the level of reserves, and action will be taken as necessary to increase reserves in the coming months. The external examiners note that the PCC have discharged their duty to keep the finances of the church under regular review.

FOR THE YEAR ENDED 31 DECEMBER 2023

Members of the Parochial Church Council

Rev. Greg Cushing (appointed 24 April 2023)
Dr Jane Fryer (Chair)
Raphael Olumuyiwa Pedro (Church Warden)
Elizabeth Fothergill (Church Warden)
Eleanor Orr (Treasurer)
Brian Craig (Secretary)
Anthony Madu (Deanery Synod)
Olivia Brambill (Deanery Synod)
Roger Orr (Deanery Synod)
Viv Thatcher (Deanery Synod Appointed 24 May 2023)
Hermione Lawrence
Elizabeth Ajanah
Paul West
Jennifer Griffin-Walters (appointed 24 May 2023)
Joshua Pedro (appointed 24 May 2023)
Theresa Williams (appointed 24 May 2023)
Dr June Shia Lin Brown (resigned 24 May 2023)
Naomi Davis (resigned 24 May 2023)
Rev J Dawkins (resigned 5 February 2023)
Dr Lucy Sawyer (resigned 24 May 2023)
Eian Stedford (resigned 24 May 2023)

Other members of key management

Gareth Hepworth (Operations Director)

Charity Registration Number	1131846
Principal Address	Blenheim Grove London, SE15 4QS
Independent Examiner	Lisa Darby FCA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	HSBC Bank plc

TRUSTEES REPORT

ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2023

The Members of the Parochial Church Council (the 'PCC'), who are the charity's trustees for the purposes of charity law, have pleasure in presenting their report together with the financial statements for the year.

Objects of the Charity
The charity is responsible for co-operating with the incumbent, in promoting in the ecclesiastical parish and the whole mission of the Church, be it pastoral, evangelistic, social or ecumenical.

Summary of the charity's main activities and achievements
To further the above objects and vision, the charity's main activities and achievements were as evidenced in the Annual Report pages 3 - 21. It is worth noting that most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts. In planning the activities, the PCC have applied the guidance on public benefit issued by the Charity Commission.

Structure, Governance and Management
The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually before the Annual Parochial Church Meeting (APCM) to fill vacancies.

Responsibility for setting policy and for determining the parameters within which the charity should operate rests with the PCC who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to a management team led by the incumbent, within the parameters of the operational strategy set out by the PCC. This team regularly reports back to PCC about the decisions made and direction to be undertaken in future decisions.

New trustees are provided with a handbook explaining the responsibilities and detail of how to be a good trustee, they are also partnered with an existing trustee to support them as they integrate. All trustees are additionally DBS checked and safeguarding trained using the Church of England course.

Pay for senior management (excluding Clergy) is set through a process of external bench-marking and is agreed by the PCC.

Financial review
Please see the financial summary on pages 23 to 24.

Reserves policy
Please see the financial summary on page 24

Key risks and uncertainties
The charity is exposed to various risks - be they operational, financial or reputational. The PCC reviews the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Other matters
With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016. The last quinquennial inspection was held in 2023 ; no significant immediate work is required.

Statement of Responsibilities of the Members of the Parochial Church Council
The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC are required to:

1. select suitable accounting policies and apply them consistently;

2. observe the methods and principles in the Charities SORP;

3. make judgements and estimates that are reasonable and prudent;

4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval
This report was approved by the PCC and signed on their behalf by:

Name: _____ Date: 9/5/24
(Rev Greg Cushing)

TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS PECKHAM ('the Charity')

I report to the members of the PCC (who are also the charity's trustees) on my examination of the accounts of the Charity for the year ended 31 December 2023 on pages 30 to 51 following, which have been prepared on the basis of the accounting policies set out on pages 34 - 38.

Responsibilities and basis of report
As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement
Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:
1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

1st July 2024

Lisa Darby FCA
Institute of Chartered Accountants in England and Wales
Stewardship, 1 Lamb's Passage, London, EC1Y 8AB

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31st December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	424,675	5,959	430,634	389,552
Charitable activities	4	26,563	64	26,628	3,343
Other trading activities	5	47,234	-	47,234	35,198
Investments	6	788	-	788	92
Total income and endowments		499,261	6,023	505,284	428,185
EXPENDITURE ON:					
Charitable activities	7	521,872	7,249	529,120	484,044
Total expenditure		521,872	7,249	529,120	484,044
Net income/(expenditure)		(22,611)	(1,225)	(23,837)	(55,859)
Transfers between funds	14	(401)	401	(0)	-
		(23,012)	(825)	(23,837)	(55,859)
Other recognised gains/(losses):					
Other gains/(losses)		-	-	-	193
Net movement in funds		(23,012)	(825)	(23,837)	(55,666)
Reconciliation of funds:					
Total funds brought forward		414,547	50,355	464,902	520,568
Total funds carried forward	14	391,535	49,530	441,066	464,902

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 34-49 form part of these accounts.

BALANCE SHEET

As at 31st December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
FIXED ASSETS					
Tangible assets	9	372,873	-	372,873	383,256
		372,873	-	372,873	383,256
CURRENT ASSETS					
Debtors	10	7,724	128	7,852	23,942
Cash at bank and in hand	11	29,599	49,402	79,002	69,237
		37,323	49,530	86,854	93,179
CREDITORS: Amounts falling due within one year	12	(18,661)	-	(18,661)	(11,533)
Net current assets / (liabilities)		18,663	49,530	68,193	81,646
Total assets less current liabilities		391,535	49,530	441,066	464,902
TOTAL NET ASSETS		391,535	49,530	441,066	464,902
FUND BALANCES	14				
Unrestricted Funds					
General funds		24,179	-	24,179	33,862
Designated funds		367,357	-	367,357	380,685
		391,535	-	391,535	414,547
Restricted Funds		-	49,530	49,530	50,355
		391,535	49,530	441,066	464,902

The financial statements were approved by the members of the PCC and were signed on its behalf by:

---------- Date: 9/5/24

(Rev Greg Cushing)

Charity number: 1131846

The notes on page 34-49 form part of these accounts.

For the year ended 31st December 2023

	Note	2023 £	2022 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	a	15,578	(9,097)
Cash flows from investing activities:			
Dividends, interest and rents from investments		788	92
Proceeds from the sale of property, plant and equipment		-	1,636
Purchase of property, plant and equipment		(6,601)	-
Proceeds from sale of investments		-	-
Purchase of investments		-	-
Net cash provided by/(used in) investing activities		(5,813)	1,728
Change in cash and equivalents in the reporting period		9,765	(7,369)
Cash and equivalents at the beginning of the year	b	69,237	76,606
Cash and cash equivalents at the end of the year	b	79,002	69,237

Analysis of changes in net debt:

	At start of year £	Cash-flows £	At end of year £
Cash	69,237	9,765	79,002
Total net funds / (debt)	69,237	9,765	79,002

CASH FLOW STATEMENT

Notes to the Cash Flow Statement

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2023 £	2022 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(23,837)	(55,666)
Adjustments for:		
Depreciation charges and provisions for impairment	16,984	16,437
Dividends, interest and rents from investments	(788)	(92)
Loss/(profit) on the sale of fixed assets		(193)
(Increase)/decrease in debtors	16,090	27,159
Increase/(decrease) in creditors	7,128	3,258
Net cash provided by (used in) operating activities	15,578	(9,097)

Note b: Analysis of cash and cash equivalents

	2023 £	2022 £
Cash at bank with immediate access	33,217	24,150
Notice deposits (with a term of three months or less)	45,785	45,087
Total cash and cash equivalents	79,002	69,237

Notes to the Accounts

1. Statutory Information

The Parochial Church Council of [name] is a charity registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2. Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention [as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities]. The financial statements include all activities for which the PCC is legally responsible; the activities of informal gatherings of church members and groups that owe their main affiliation to another body and are excluded.

These financial statements have been prepared in accordance with The Church Accounting Regulations 2006, the 'Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The PCC have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern.

The PCC have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly.

The PCC have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income (which includes planned giving, collections and other donations) is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:
i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). [Goods donated for resale are recognised as income at the point of sale (as the sale proceeds cannot be estimated reliably before the goods are sold)]. Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable includes income from church conferences, retreats, and other events and

objects. It includes income from church conferences, retreats, and other events and courses.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity. It includes income from the hire of church facilities.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) Expenditure
Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish share are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year. Any contributions that have not been paid over by the year end are included as a creditor.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. The nature of the work of the church is considered to be so integrated that the core charitable activity costs are considered to be for the one activity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting
General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets
Consecrated and beneficed property is not included in these financial statements by virtue of s.10(2) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

Movable church furnishings held by the incumbent and Churchwardens on special trust for the PCC and which require a faculty for disposal are capitalised in accordance with the policy set out below. These items are regarded as inalienable property and are listed in the church's inventory which can be inspected at any reasonable time. Inalienable property acquired prior to 2000 has not been capitalised as there is insufficient cost information available.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years but they have not been included in these financial statements as there is insufficient cost information and their depreciated cost is unlikely to be material.

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Leasehold improvements	Over the lease term or, if shorter, expected useful life
Equipment	15% per anum on a straight line basis

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that tarrying value may not be recoverable.

f) Leased assets
Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

g) Pension scheme arrangements
The charity contributes to the Church Workers Pension Fund, which is a multi-employer defined benefits pension scheme as described in Section 28 of FRS 102. The charity is not able to identify its share of the Scheme's assets and liabilities and, therefore, as permitted by FRS 102, the Scheme is accounted for as if it were a defined contribution pension scheme. Contributions to the Scheme are charged to the Statement of Financial Activities as they become payable. Further information about the Scheme is disclosed in note XX 'Pension Commitments'.

h) Taxation
The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments
The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

k) Critical accounting estimates and areas of judgement
The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3. Donations and Legacies

	2023	2022
	£	£
Donations of cash and similar	362,540	328,712
Donations in kind (note 3a)	1,496	1,332
Other grants receivable	-	3,130
Income tax recoverable	66,599	56,379
	430,634	389,552

Donations in kind comprise:

	2023	2022
	£	£
Goods donated for:		
Distribution to beneficiaries	1,496	1,332
	1,496	1,332

4. Income from Charitable Activities

	2023	2022
	£	£
Church retreats and events	22,313	1,381
Other	4,315	1,962
	26,628	3,343

5. Income from Other Trading Activities

	2023	2022
	£	£
Hire of facilities	47,234	35,198
	47,234	35,198

6. Investment Income

	2023	2022
	£	£
Bank interest	788	92
	788	92

7. Charitable Expenditure

		2023	2022
		£	£
a	**Costs incurred directly on specific activities**		
	Staff costs	179,115	186,570
	Diocesan Contribution	115,350	110,672
	Students youth and children	2,120	3,720
	CAP	3,291	7,554
	Evangelism & community	4,163	3,688
	Church retreats & events	23,024	-
	Worship	1,420	2,999
	Teaching materials	2,820	1,304
	Other Expenditure	4,147	5,261
	Internship	17,526	27,081
	Donations in kind expensed (note 3a)	1,496	1,332
		354,472	350,179
	Grants payable (note 8c)	47,776	40,648
		402,248	390,828
b	**Costs incurred on support & administration**		
	Independent examiner's fee	4,620	4,500
	Site Development	621	-
	Utilities	50,462	23,515
	Maintenance	31,547	18,299
	Site management	2,499	10,710
	Catering and other	2,304	4,166
	Other gifts	2,781	1,245
	Depreciation charge	16,984	16,437
	Insurance	7,778	7,238
	Administration	7,276	7,106
		126,873	93,216
	Total expenditure	529,120	484,044

The fee payable to the independent examiner for preparing and examining the accounts was £4,620 (2022: £4,500); in addition the charity paid £1,144 (2022: £1,233) to Stewardship for payroll bureau and consultancy services.

c **Grants payable**

	Institutions	Individuals	2023
	£	£	£
Grants for mission support	27,450	5,221	32,671
Grants for the relief of poverty	14,644	461	15,105
	42,094	5,681	47,776

The comparatives for the previous year are as follows:

	Institutions	Individuals	2022
	£	£	£
Grants for mission support	23,130	5,100	28,230
Grants for the relief of poverty	11,556	862	12,418
	34,686	5,962	40,648

The charity's principal grants to institutions comprised:

	2023	2022
	£	£
Operation Mobilisation (for worker support)	3,600	6,030
Stewardship (for worker support)	10,980	9,900
Great Lakes Outreach (for worker support)	3,600	3,600
Pecan	3,600	3,600
XLP	3,000	3,000
Paz y Esperanza	3,000	3,000
Giraffe	3,250	3,000
Starfish	1,250	1,500
London City Mission (for worker support)	4,950	-
Betel Church (Cluj, Romania)	3,012	-
OMF International (for worker support)	1,500	-
Grants to institutions for less than £1,000 each	352	1,056
	42,094	34,686

8. Analysis of staff costs, the cost of key management personnel and trustee renumeration

	2023	2022
	£	£
Gross wages and salaries	159,579	150,003
Social security	9,125	6,859
Pension costs	8,491	14,221
Associate Vicar Employment Costs including accommodation	-	17,083
Staff related expenses	1,921	2,365
	177,195	190,531

Of this total, £nil is included in within 'Internship' costs in note 7a (2022: £3,961).

The average monthly number of employees during the year was 6.6 (2022: 9). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

Rev. Greg Cushing (who is a clergy member of the PCC) receives a stipend from the Diocese and so is not an employee; some of the Parish Share paid to the Diocese is used to help meet the cost of this stipend. Rev. Greg Cushing was also provided with accommodation (which is customary for clergy) and the cost of this accommodation to the PCC is disclosed in note 7 'Charitable Expenditure'.

The Associate Vicar, Rev. Jenny Dawkins, who was a member of the PCC until 5 February 2023, was previously employed by the charity and also had customary clergy accommodation provided. The church also directly paid the council tax and water rates on the provided accommodation. These costs comprise the Associate Vicar Employment Costs above. Following the resignation of the previous Vicar, the Associate Vicar was appointed Interim Minister and received a stipend from the Diocese and was no longer an employee. She continued to be provided with customary accommodation under the same arrangement as before until the appointment of the new incumbent.

9. Tangible Fixed Assets

	Freehold Property	Leasehold Improvements	Fixtures, fittings and equipment	Total 2023
	£	£	£	£
Cost				
At 1 January 2023	400,000	65,488	71,252	536,740
Additions	-	-	6,601	6,601
Disposals	-	-	-	-
At 31 December 2023	400,000	65,488	77,853	543,341
Accumulated depreciation				
At 1 January 2023	40,000	56,876	56,609	153,484
Charge for the year	8,000	1,845	7,139	16,984
Eliminated on disposal	-	-	-	-
At 31 December 2023	48,000	58,721	63,747	170,469
Net book value				
At 31 December 2023	352,000	6,767	14,106	372,873
At 31 December 2022	360,000	8,612	14,643	383,256

The Freehold property was purchased in 2018 for £400,000. The members of the PCC are not aware of any material changes in value since purchase and the valuation has not been updated.

10. Debtors

	2023	2022
	£	£
Trade debtors	2,999	5,318
Tax recoverable	4,854	6,843
Other debtors	-	8,032
Prepayments and accrued income	-	3,750
	7,852	23,942

11. Cash at bank and in hand

	2023	2022
	£	£
Cash at bank with immediate access	33,217	24,150
Notice deposits (with a term of three months or less)	45,785	45,087
	79,002	69,237

12. Creditors: Liabilities falling due within one year

	2023	2022
	£	£
Trade creditors		
Other creditors	3,093	654
Accruals	15,568	3,965
Deferred income	-	4,514
Grant obligations	-	2,400
	18,661	11,533

13. Pension Contributions

The Church Workers Pension Fund (CWPF)

The PCC participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the PCC and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, which comprises a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may be added before retirement, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared, is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme. The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and contributions are accounted for as if the Scheme were a defined contribution scheme. The pension contributions payable for the year, which have been charged to the Statement of Financial Activities, were £8,491 (2022: £14,221).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022. The next valuation is due as at 31 December 2025.

For the Pension Builder Classic section, the valuation confirmed that it was now fully funded on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a modest discretionary bonus following improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation confirmed that it was now fully funded on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the Scheme is such that if another employer fails, the PCC could become responsible for paying a share of that employer's pension liabilities.

14. Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Gains and losses 2023 £	Closing balance 2023 £
Designated Funds						
Old Vicarage Fund	360,000	-	(8,000)	-	-	352,000
Fabric Fund	-	-	-	-	-	-
External Giving Committee	20,685	-	(44,303)	38,974	-	15,357
Weekend Away	-	22,836	(23,024)	188	-	-
						-
	380,685	22,836	(75,327)	39,162	-	367,357
General Unrestricted Funds	33,862	476,425	(446,545)	(39,563)		24,179
Total Unrestricted Funds	414,547	499,261	(521,872)	(401)	-	391,535
Restricted Funds						
Site development fund	24,256	1,325	(621)	-	-	24,960
Site development fund tithe	22,832	-	-	-	-	22,832
Hardship fund	-	-	(461)	461	-	-
Ukraine	2,503	510	(3,012)	-	-	(0)
Other restricted funds	764	4,189	(3,155)	(60)	-	1,738
	50,355	6,023	(7,249)	401	-	49,530
Aggregate of funds	464,902	505,284	(529,120)	(0)	-	441,066

The transfers referred to above were made for the following reasons:

a) Transfer to clear the deficit on the Hardship Fund at the year end from the General Fund.
b) Transfer from General Fund to the External Giving Committee reflects the policy of the PCC that 10% of annual unrestricted income is used to support mission partners across the world.
c) Transfer from General Fund to the Weekend Away fund to clear the year-end deficit
d) Transfer from another restricted fund to General Funds to reflect prior expenditure

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds General funds £	Designated funds £	Restricted funds £	2023 £
Tangible fixed assets	20,873	352,000	-	372,873
Debtors	7,724	-	128	7,852
Cash at bank and in hand	14,243	15,357	49,402	79,002
Creditors falling due within one year	(18,661)	-	-	(18,661)
	24,179	367,357	49,530	441,066

In the **previous year** the movements in the charity's funds were as follows:

	Opening balance 2022 £	Incoming resources 2022 £	Outgoing resources 2022 £	Transfers in the year 2022 £	Gains and losses 2022 £	Closing balance 2022 £
Designated Funds						
Old Vicarage Fund	368,000	-	(8,000)	-	-	360,000
Fabric Fund	-	-		-	-	-
External Giving Committee	10,527	-	(39,066)	49,224	-	20,685
	378,527	-	(47,066)	49,224	-	380,685
General Unrestricted Funds	85,709	424,273	(433,220)	(42,900)	-	33,862
Total Unrestricted Funds	464,236	424,273	(480,286)	6,324	-	414,547
Restricted Funds						
Site development fund	24,686	188	(617)	-	-	24,256
Site development fund tithe	22,832	-	-	-	-	22,832
CAP	619	-	(314)	(306)	-	(0)
Hardship fund	421	-	(862)	442	-	(0)
Listening for a change	4,410	-	-	(4,410)	-	-
Ukraine	-	2,503	-	-	-	2,503
Other restricted funds	3,364	1,415	(1,965)	(2,050)	-	764
	56,332	4,105	(3,759)	(6,324)	-	50,355
Aggregate of funds	520,568	428,378	(484,044)	-	-	464,902

Analysis of net assets by fund
In the **previous year**, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds	Designated funds	Restricted funds	2022
	£	£	£	£
Tangible fixed assets	23,256	360,000	-	383,256
Debtors	23,905	-	38	23,942
Cash at bank and in hand	(1,766)	20,685	50,318	69,237
Creditors falling due within one year	(11,533)	-	-	(11,533)
	33,862	380,685	50,355	464,902

Site Development Fund: Main working fund for the redevelopment of the site.
Site Development Tithe Fund: 10% of gifts to the initial appeal for the Site Development Fund are allocated to support other similar building projects around the world.
Hardship Fund: Support of those in need due to Covid-19
Other Restricted Funds: Support of those in need and specific missionaries and events.

15. Operating lease commitments

As at 31 December 2023, the charity had no remaining operating leases for property rented for the clergy and Interns (2022: two). The minimum amount

	2023	2022
	£	£
Payments falling due:		
Within one year	-	2,200
Between one and five years	-	-
After five years	-	-
	-	2,200

During the year the charity was charged £15,774 (2022: £35,750) for its one (2022: two) remaining operating leases prior to surrender.

16. Transactions with related parties

During the year the charity:
a) received donations totalling £56,124 (2022: £60,606) from related parties (which includes members of the PCC, any other members of key management and anyone closely connected to them).

Except as disclosed in note 8 'Analysis of staff costs', there have been no other transactions with related parties during the year.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted funds General 2023 £	Designated 2023 £	Restricted 2023 £	Total 2023 £	Unrestricted funds General 2022 £	Designated 2022 £	Restricted 2022 £	Total 2022 £
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	422,778	1,898	5,959	430,634	385,447	-	4,105	389,552
Charitable activities	4	5,625	20,939	64	26,628	3,343	-	-	3,343
Other trading activities	5	47,234	-	-	47,234	35,198	-	-	35,198
Investments	6	788	-	-	788	92	-	-	92
Total income and endowments		476,425	22,836	6,023	505,284	424,080	-	4,105	428,185
EXPENDITURE ON:									
Charitable activities:	7	446,545	75,327	7,249	529,120	433,220	47,066	3,759	484,044
Total Expenditure		446,545	75,327	7,249	529,120	433,220	47,066	3,759	484,044
Net income/(expenditure)		29,880	(52,491)	(1,225)	(23,837)	(9,140)	(47,066)	347	(55,859)
Transfers between funds	14	(39,563)	39,162	401	(0)	(42,900)	49,224	(6,324)	-
		(9,683)	(13,329)	(825)	(23,837)	(52,040)	2,158	(5,977)	(55,859)
Other recognised gains/(losses):									
Gains/(losses) on revaluation of fixed assets		-			-	-			-
Other gains/(losses)					-	193			193
Net movement in funds		(9,683)	(13,329)	(825)	(23,837)	(51,847)	2,158	(5,977)	(55,666)
Reconciliation of funds:									
Total funds brought forward		33,862	380,685	50,355	464,902	85,709	378,527	56,332	520,568
Total funds carried forward	14	24,179	367,357	49,530	441,066	33,862	380,685	50,355	464,902



ALL SAINTS PECKHAM

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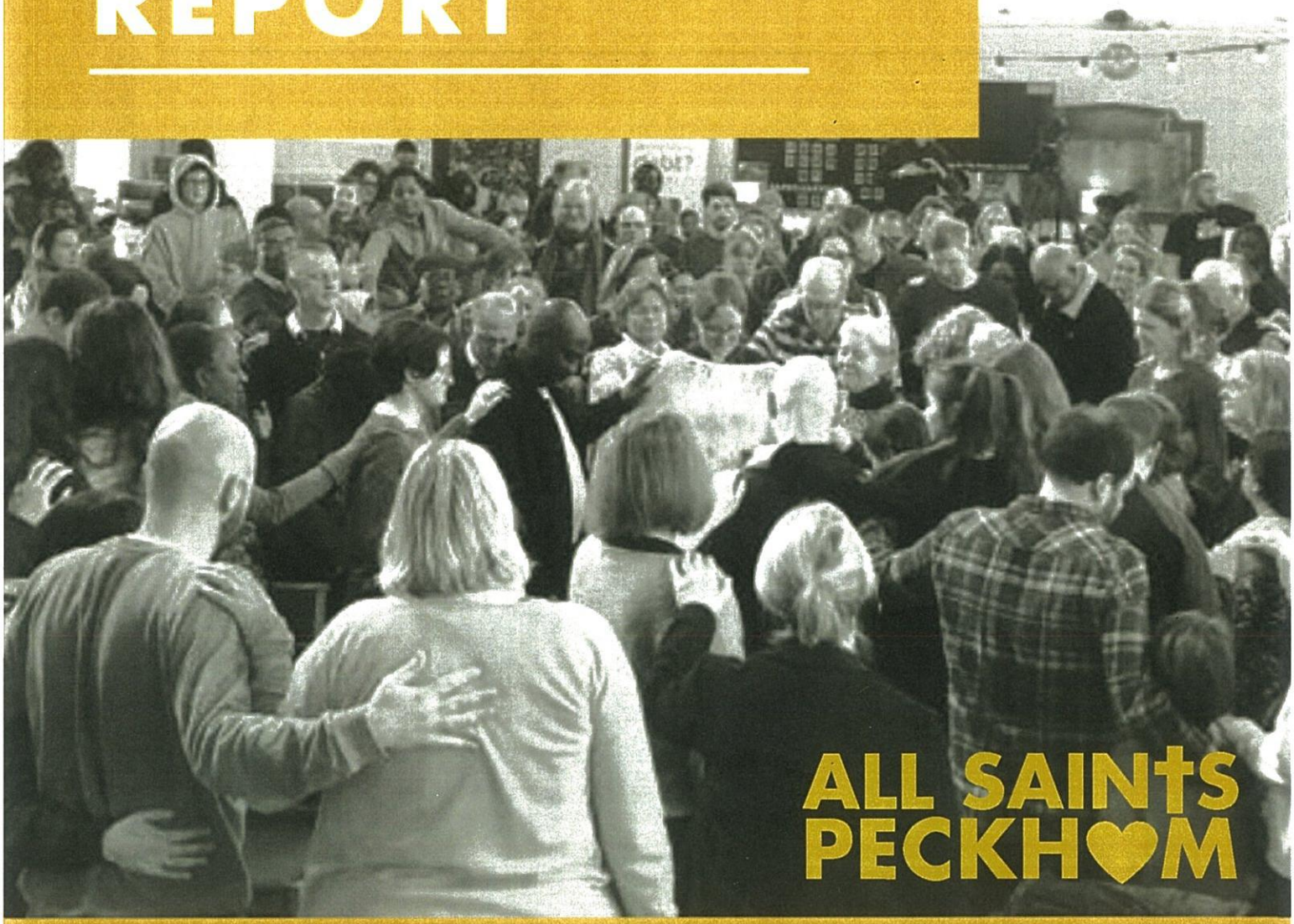
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIATICAL PARISH OF ALL SAINTS PECKHAM

England & Wales - Charity number 1131846

Accounts



2022 ANNUAL REPORT



ALL SAINTS PECKHAM

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INTRODUCTION

2022 was a memorable year for many reasons - the Russian invasion of Ukraine, the death of Queen Elizabeth and a number of different residents of 10 Downing Street. Here at All Saints we will also look back on a year of significant change as we said goodbye to Jonathan Mortimer as our vicar and started the process of finding the next person to lead God's family here in Peckham. We're grateful to Jenny Dawkins for stepping up into the role of Interim Minister, for much longer than originally intended, and for her wise and careful leadership during this time of change.

The journey of writing the Parish Profile was helpful as we gathered around what God has revealed to be important to us and began to dream of where He might be calling us next. We are a diverse, and sometimes messy family, expectant that God wants to meet with every member, young or old. We're a work in progress in areas of commitment to bible study, prayer and worship, our journey to authentic inclusion and how we share the gospel and the love of God with Peckham and the world. And we are believing that the next season for All Saints would be shaped by reconciliation, by deeper encounter with the Holy Spirit and by wrestling with how we use our time, our talents and our buildings to serve Peckham well.

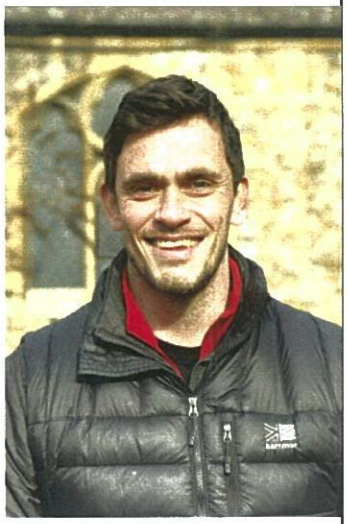
With Greg's appointment announced in the summer, we pressed on as a church and we hope the paragraphs that follow are a reminder that 2022 was a year in which God was here and present with us, doing His work in Peckham. No doubt we will see this again in 2023 as a new season at All Saints begins under Greg's leadership. As we wrote in the parish profile:

"We know that there is always more of the Lord to know, see and encounter and we've been hearing a call to go deeper, particularly in the ministry of the Holy Spirit. We want to be more open to the Holy Spirit, to be filled by Him and changed by Him so that we can become the people we are called to be. We want to see more people more fully released into their spiritual gifts (1 Corinthians 12) to strengthen and encourage the church. As we passionately pursue the presence of God in worship, prayer, devotion and surrender, we know He can do a new thing among us."



OUR NEW VICAR

On 10th July 2022 we were able to announce the appointment of Rev. Greg Cushing as our next vicar with a planned start date in 2023. With some extra delay due to building works on the vicarage, Greg was inducted and installed on Monday 24th April 2023. Greg writes:



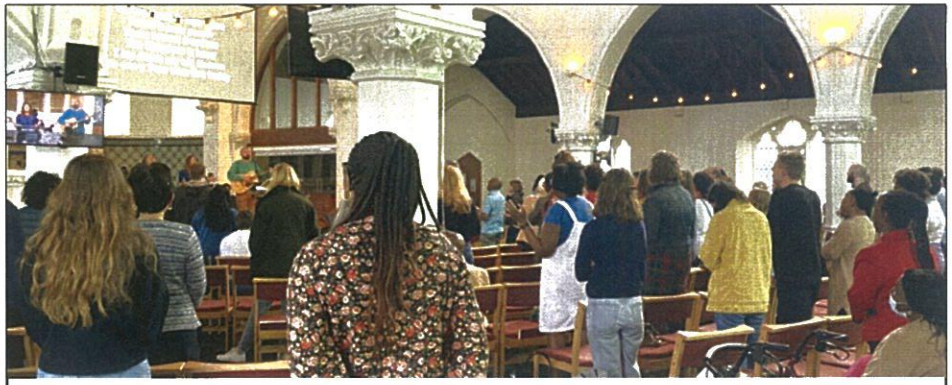
"Writing this only four weeks after my licensing means that I'm still seeing so much at All Saints for the first time with fresh eyes. I'm ever thankful for an incredibly honest church profile, and I know that mentally, emotionally and spiritually, the listening for change process was painful, and that much pain is still felt. However, God is the genius behind using agonising circumstances for eternal good, and I have to say that All Saints, through the eyes of a relatively new 'outsider' is an absolute spectacle. There are so many monochrome cultures in our society, and also in Peckham, but certainly not All Saints. Instead, it offers something different, a glimpse of heaven; in the words of Revelation 7:9 a gathering of people *"from every nation, tribe, people and language, [*and we might include the wide range of ages and disabilities which beautifully shape All Saints*] standing before the throne and before the Lamb."*

Truly, despite the messiness created in embarking on such an honest journey, All Saints is all the more one of God's spectacles and has so much to offer Peckham that the world cannot afford. First and foremost, from the bottom of my heart, I want to thank you at All Saints for bearing your heart in bringing us to where we find ourselves today.

So, in the words of Paul the Apostle, we may be hard pressed, but we're not crushed, and with this irrepressible spirit we long to share Jesus with Peckham. Just as He is healing us, we trust that He is the only One who can heal the divisions we see in our society, and the restlessness we find in Peckham. Many have had the sense of God turning a page and beginning a new chapter here at All Saints and on that front page I can't help but see the words: Jesus – the Saviour, NOT a handyman! I think it concerns both our being and our doing, and I'm certain it will involve a renewed zeal for evangelism. I'm so excited to see what God might do :-)

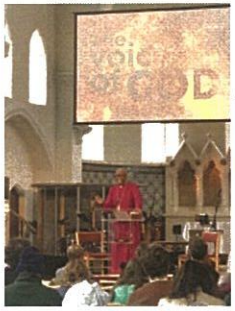
Blessings, Rev Greg"

SERVICES

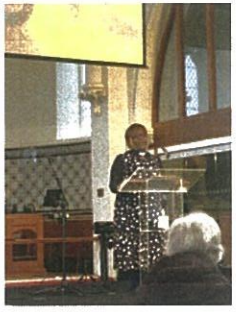


It seems like a long time ago but at the beginning of 2022 we were just taking off our masks and easing up on the lateral flow testing. It's been a joy throughout this year to reconnect with one another and experience the riches of being together for our church services.

Sunday mornings are, as always, our largest gathering of the week and the number of people attending rose steadily throughout 2022 back to around 200. This hasn't yet reached pre-covid numbers but has been encouraging after a quieter year in 2021. In our morning service programme we covered a variety of teaching series including The Voice of God, This New Life (Acts), Jesus: Grit & Grace, Family on a Mission (Luke 5) and Prayer School (Psalms). With Jonathan leaving at the beginning of the year we've appreciated all the ways in which congregation members have taken on roles to help our services happen. As well as our high quality in-house teaching team, we've been blessed with some visiting speakers, hearing memorable teaching from Owen Hylton, James Nichols, Esther Prior & Bishop Karowei.







SERVICES

Throughout the year we've had several all age services when we've enjoyed being a multi-generational family learning together. The 'plank on your eye' sketch from our young people stands out as a highlight!

In July we had a joyful baptism service where 5 of our church family were baptised by full immersion and gave testimony to how God has made a difference in their lives.

Ivan Ibuno has been on placement with us while completing his ordination training. We're grateful for Ivan's involvement on Sundays including preaching, praying and leading the service.






Live-streaming has continued to be a useful tool as we regularly reach 30+ viewers during the service and many catch up later. We've been glad to be able to offer this to those who can't be in the building for various reasons. The team, led by Jonathan Smith, have grown in expertise, confidence and creativity in how we broadcast.

Sunday evening services have journeyed through the Unanswered Prayer Course and the book of Job and given extra space to discuss morning service topics from The Voice of God and Acts series. While our evening service has definitely been quieter and not seen the same numbers as before COVID, the faithful crew who come have built a great community. A group from the service pray every week before it, and we've taken time to share testimonies and words of encouragement during our services.

The Tuesday service continues to encourage all those who visit as this group of faithful servants love to pray and worship their Saviour. With regular space for sharing of testimonies and open times of prayer, we've loved hearing from the bible together and having communion.

We're looking forward to following God into all He has for us in our corporate gatherings in 2023 and to the leadership and teaching of our new vicar Greg.

WORSHIP

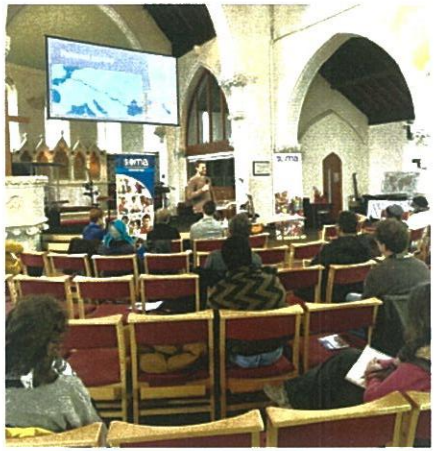


Looking back through all of last year's online services we're struck by how blessed we are to have the team we have. To start with we have a tech team that makes it possible to tune in or catch up with services on youtube as well as making things look and sound good in the building. Then we have a team of gifted musicians that help produce a canvas for us to inhabit with sung praises. We have our singers who, as well as sounding wonderful, model heartfelt worship to the congregation to usher us all into God's presence. We have (as we have done for many many years) Geurline, Nesta and Peter faithfully leading songs that unite us as a family. Finally we have our regular worship leaders Al, Julie, Racheal and Jonathan who endeavour to be led by the Holy Spirit in our leading of the congregation in the moment and in our preparation in the week before. God is so good to All Saints in His provision to equip us with all we need for this most vital ministry. In 2022 we had some joyful 'hellos' as well as a few sad farewells... Most notably, it was wonderful to welcome 2 of our young people, Asher and Zoe, to become regular, integral parts of our team. Their enthusiasm for worship has been even more of a blessing to us than their considerable gifts! Our farewells included saying goodbye to our amazing worship intern Meg who brilliantly and joyfully led and served us for 2 years, John Hodge who regularly, humbly led us in worship and Jacob Harris who, more often than not, kept the rhythm coming from the drum kit throughout the pandemic and all of 2022.

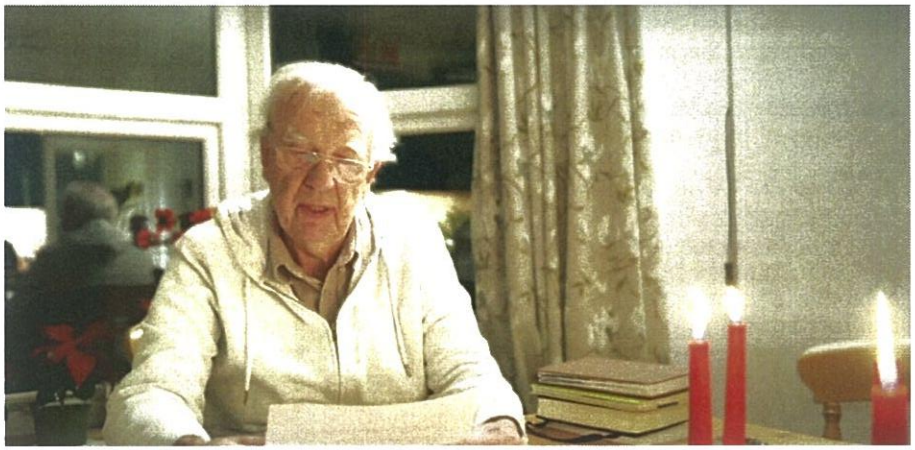
Many of our current songs encourage us to join with the song of heaven in declaring that Jesus is worthy. Our prayer for 2023 and beyond is that, as we sing that with our voices, His worthiness becomes even more of a profound reality in our hearts, reflected even more clearly in our lives and brings us back to singing even more passionately in worship.

DISCIPLESHIP, CONNECTION AND SMALL GROUPS

2022 saw the return of an old All Saints favourite- Saturday Theology! We had two Saturday mornings with extra teaching, discussion and practical out-workings of our Sunday teaching. Rev Richard Moy was with us in March as we spent time listening for the Voice of God. And then in October, our own Kiera Phyo helped us follow the Jesus of Grit and Grace who deals with difference, in love, by taking us through some of the Difference Course. Both of these mornings helped us go deeper in our discipleship that it's possible to do on Sundays.



We had two periods of corporate daily devotions in 2022. Our Lent devotional was Journeying to Easter in Prayer and featured different members of the congregation leading us in different prayer styles. Then in Advent we used the Bible app to read along with the Bible Project's Advent devotions. It was helpful to read the bible together and be able to share our learning and comment on the passages.



Meg, while she was still on staff team with us, and later working alongside Paul, worked on having better conversations with our home group leaders and learning who was in each group and where there might be spaces. They created a map for the back of church so newcomers can easily see what groups we have and a small group interest form online for folks to fill out if they want to join one. Removing any barriers to joining a group is still a work in progress but we're encouraged by the connections and discipleship many are finding in these midweek communities.



After a year of not really being able to socialise we've been so glad to bring back post/ pre service tea and coffee and some of our favourite annual highlights including the summer beach trip! Over 100 of us headed to Southend-on-sea for the day enjoying the sunshine, sea, ice-creams and each other's company. Our Harvest Bring and Share lunch was as tasty as ever and when Jenny mentioned Dr Harold Moody in her teaching on the wise and foolish builders, we took our post service refreshments to Harold Moody park to honour this local faithful hero.

In 2023 we hope to continue to strengthen and grow our small groups network so that everyone has a place to belong and we look forward to our weekend away as a space for new relationships to be made and connections deepened as we journey together in faith.

PRAYER

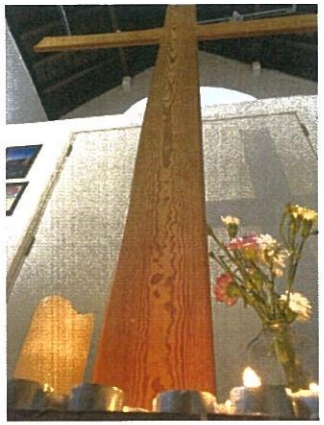
We know that prayer is a critical part of the story of our church & as a community we practise prayer individually, in small groups & corporately. We recognise the strength of individual & small group prayer but there is a need to develop & nourish our corporate prayer life. A line that inspired several of our gatherings was "Has there ever been a time when we've needed God's breakthrough more than this?" & we believe this remains so true!

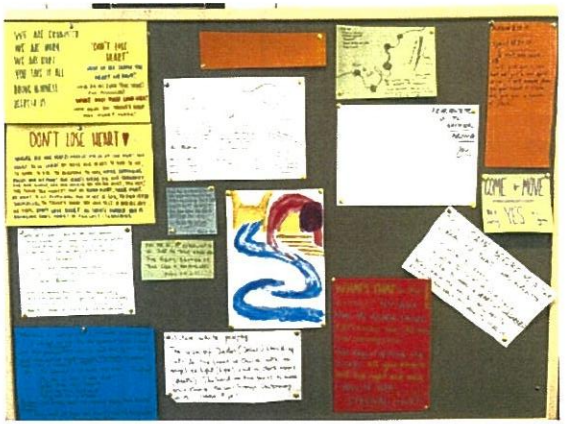
A couple of prayer highlights of the year included 24 hours of prayer in April as we covered the interview process for our new vicar and again in November as we started the period of Advent. During these times we filled the prayer room with scripture and words from the Lord and prayed over our church community and the world around us.

On Ash Wednesday we joined with the Archbishop's call for a day of fasting and prayer for the Ukraine conflict.

We continued our rhythm of monthly prayer nights throughout the year and though often were a small group, had significant times of intercession led by what God put on the hearts of those coming along.

Towards the end of the year Paul & Jane began re-gathering our prayer ministry team for training & encouragement and we had a fruitful time together in November. In his time as Pastoral Care lead Paul also restarted the Men's Prayer Breakfast gathering on Thursday mornings for prayer & a hearty breakfast.





OUTREACH

Our Christians Against Poverty debt centre continues to be a significant point of outreach into the community - read on for more about CAP.

Something new we tried in 2022 was 'Try Church Sunday' - planned specifically with newcomers and visitors in mind and featuring a free bbq lunch after the service. It was good to hear how the church family invited friends and neighbours and we enjoyed getting to meet new people trying church.



In response to the cost of living crisis which escalated towards the end of the year we were able to list our community cafe as a 'warm space' on national and local registers. The cafe continues to be a wonderful space where relationships are being formed and the welcome is always warm. Tina, Joan and Mark among others host this space faithfully.

Church member Ioana shared with us, early in the conflict in Ukraine, how her home church in Cluj, Romania was hosting and supporting Ukrainian refugees who had fled their homes. We opened a Go fund me page and church members donated over £3000 to support Betel Church and Casa Ruth as they love and serve the refugees.

We continue to use our social media accounts as an outreach tool, sharing messages of hope and the gospel with the 1500 people who follow us.

As we wrote in our parish profile: *"What difference would it make to the community of Peckham if All Saints was no longer here? This is a question we have put to ourselves recently as we think about what authentic commitment to Peckham looks like. How can we be a part of bringing God's kingdom to come, in Peckham as it is in heaven? Might it take us further out of our comfort zones? Might it mean changes to where we invest our time, energy and money? If we are transformed people, could we - with God - transform Peckham?"* We wrestle with this challenge as we move into a new year and a new season for our church.

CHRISTIANS AGAINST POVERTY

There's so much to give thanks to God for as we look back over 2022 at the CAP centre at All Saints. We give thanks to God for the 9 families who went debt free in 2022! One of them, a single, full time working mother of 5 children, after paying off debts for over 3 years, said she would never have managed to deal with her overwhelming debts on her own. She is now actively involved in her local church, a confidence she never had before CAP as she is now able to give back.

We are also grateful to God for Winifred, a CAP debt coach who went above and beyond for CAP families in 2022 before moving on to a new role. We thank God for sustaining those who were working with the CAP centre when it had to temporarily close during Racheal's maternity leave. CAP Head Office were great at supporting the families during this time so that their accounts could still be open. And we thank God for the CAP prayer team who have kept on prayerfully supporting the ministry through all the changes.

Even in a quieter year, we had a great CAP Sunday back in September when Nicky Routledge, the CAP area manager came to speak to us powerfully about CAP's ministry. And in November, Emma and Rose ran the CAP Money Course with 10 people finishing the course and having some wonderful conversations about how they would manage their money in response.

Please pray for the CAP debt centre as it knocks at the various referral centres' doors within Peckham and the surrounding communities so that people would know the help available for them. We are now open for people to book appointments.

Our CAP Job Club has not been able to run in 2022 partly due to staffing shortages and volunteers moving on. We've been asking questions as to how we best equip our community facing a significant cost of living crisis and hope to launch the new CAP Life Skills Course in 2023. The course empowers people with practical skills to solve their own problems, make positive decisions and build good relationships.

And with the CAP centre open to new clients again from February 2023 we'll be praying for more journeys to debt free life.

SEASONAL HIGHLIGHTS

Marking seasonal moments this year felt particularly special after a few challenging years of COVID related cancellations and compromises.

Our Easter season in 2022 was themed 'Love Poured Out', tracing the story of God's love, poured out for all, in the life, death, and resurrection of Jesus Christ. From the poignant moments at the Maundy Thursday communion service, Good Friday reflection and Dawn Service on Easter Day to the joy and celebration of our Easter Sunday morning all age celebration and Good Friday Walk of Witness with other Peckham churches, we gave thanks and worshipped our risen Saviour.





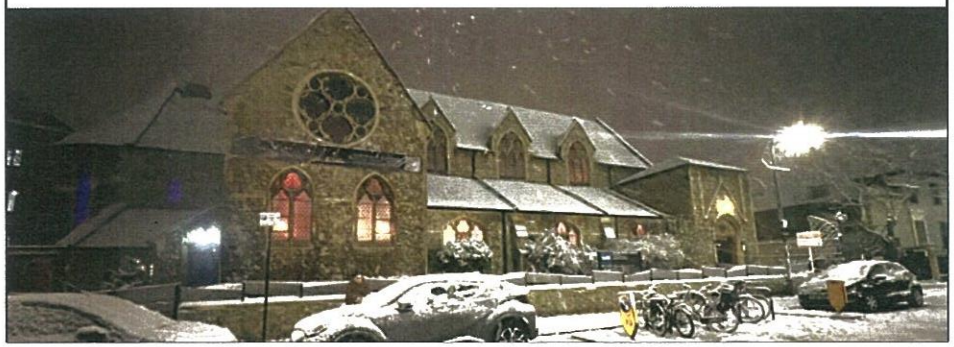
Our summer season always gives us a chance for a different rhythm of family friendly services and this year Summer Sundays featured a bouncy castle, water balloon fun and a family picnic as we walked through the life of David together.

In the run up to Christmas we were glad to have been gifted beautiful family Advent boxes from The Bible Society to mark Advent in our homes. Over 50 of us used the YouVersion Bible app to go deeper in Advent together with the Bible Project daily readings. And we began the season with Worship Night and 24 hours of prayer.

SEASONAL HIGHLIGHTS



The theme we felt led to for our Christmas services was God is here - a reminder that love took flesh and moved into the neighbourhood, came to meet us, heal us, feed us and free us. What a joy to fill the church for Carols by Candlelight with readings, carols, prayers and a memorable word from Hannah Steele. Then the following Sunday we welcomed back our donkey friends and had an amazing family nativity service, in the round, with loads of guests and hot chocolate for everyone. Our fire pit carols had to move inside because of the weather but the digital fire and the familiar songs of old led to a warm and simple environment to worship together in. A Silent Night Prayer space was a quiet moment in the run up to the big day and then we enjoyed a Christmas eve crib service and fun Christmas morning celebration. God was with us and it was a joy to share the message of Christmas with visitors and regulars alike - God is here.



CHILDREN



2022 saw another year of significant change in our children's ministry with so much to be thankful to God for. We said a sad farewell to Mel Hamilton early in the year as she moved on to take a role at the Bible Society, but it was a joy to welcome Becky Addae to the role of Children's and Families Pastor in the summer. Becky has been a faithful volunteer leader within the children's ministry for many years and we were thrilled that God prepared her to take on this staff role.

What a joy at the end of 2022 to be able to report that the numbers of children coming to children's groups on a Sunday morning has doubled across the year as families came back to church after the pandemic! From less than 50 regular attendees between the ages of 0-11yrs (Jan 2022) to our current number of 100 (Jan 2023) our Sunday morning groups have had an encouraging year. Over 2022 the groups were held together by the excellent lead volunteers Viqui (Little Saints), Helen and Keli (S.Club) and Mary (Torches), who all stepped up spectacularly, particularly between children's pastors in the summer term. The growth this year is testimony to their dedication and commitment.

Our groups have been blessed by studying these Bible characters: Elijah, Joseph, Moses and some of the Early Church influencers in Acts. We followed the Summer sermon series looking at Jesus' teaching in the book of Luke and then again with the adults we followed the same series on the Psalms as well as focussing on Easter and Christmas as appropriate. Since September, our Little Saints have reverted back to having a one-month story focus. Autumn 2022 was a chance to learn the stories of Creation, Noah, Moses, and the birth of Jesus.

In September we were able to restart Joy412 as a real-life group meeting in the church. This group is for children in Y5-6 and provides opportunities for our young people to really establish their faith as not-just-a-Sunday thing! Highlights have included a summer term bowling trip and making 3 different videos to be included in our All Age Services (a drama, a Church News and an art project for Psalm 148). A big thank you to Matthew Williams for volunteering faithfully each week.

We have loved meeting the local schools on their RE visits and hope to grow these relationships more in the future. Throughout the year we were able to host school visits from Harris Primary Peckham Park, Bellenden Primary and Rye Oak Primary School. These were wonderful opportunities to support our local schools with their RE curriculum and welcome local children into All Saints so they can meet us and hear what happens here.

Some other important highlights this year include:

- Our first annual **Safeguarding Sunday** (part of a wider movement for churches to engage their congregations in the importance of protecting the vulnerable), a great opportunity for the church to know who our Parish Safeguarding Officers are and the ways in which we seek to keep everyone safe.
- The **Light Party** returned with lots of fun and games followed by food and the message that Jesus is greater than the darkness. We had almost 50 children (many church families were able to invite school friends) and a brilliant team of 14 All Saints volunteers without whom it wouldn't have been possible.
- Our children's **nativity service** which this year combined with our whole church Sunday morning service. There was a "messy church" style of activities followed by a message from Jenny. This was a great opportunity to celebrate the integral place that children have in our whole church family and again this was supported by a brilliant team of volunteers.
- On Christmas Eve afternoon we had a candle-lit **Crib service** that allowed our small Saints to wonder about that starry night when our Saviour was placed in a manger and the whole of history was changed in one moment. The doors were open wide for many new visitors to come in and hear the message of "God is here".






There are a large number of amazing volunteers who are needed to run all our children's groups so we would like to take this opportunity to thank all of them for their hard work and dedication throughout 2022. It really wouldn't have been possible without them and it's a joy to work alongside them ensuring children's ministry continues at the heart of God's work at All Saints.

In 2023 we look forward to continuing this work and in particular are looking at ways to expand our volunteer base with effective support and training. We are also thinking and praying about ways to offer after-school clubs to local children in a sustainable way.

FAMILIES

At the start of 2022 (January - March) Mel and Racheal ran a monthly prayer brunch to support parents and carers of children under 5. This was a positive time of sharing prayer and a message from God's word and it was encouraging to see the desire for community and connection again.

The Mums of Little Ones group was also able to run once-a-month playdates in 2022 and a supportive Bible study group for new mums called "newbies". Thanks to Alice, Susannah and Jane for championing the support of parents of little ones throughout 2022.

In September we were able to launch "Stay & Play" which is a weekly Friday morning space open to mums, dads and carers of small children. This has been really well supported by church families and continues to be a safe space for peer support and encouragement. It is a great space to invite friends and deepen relationships. Our current register stands at almost 20 regulars.

In 2023 we're thinking about how we engage families at different stages of life and looking to offer some support and opportunities for connection that is relevant to the needs of our community.

In 2022 we have seen an encouraging increase in engagement with Sunday Youth and Midweek groups with contact of around 40 young people weekly. This has been a blessing on the wider church too with young people being a central part of the congregation and our gatherings.

A highlight of the year and a big blessing and a privilege was to see four of our young people be baptised in July. It has been a real sign that our young people's ministry continues to flourish and it is something that we cannot wait to see more of in the future. We are so thankful to God for His faithfulness and provision for the young people as they have matured into their faith.

This year we have also been able to launch a mentoring programme for the young people of All Saints and so far the partnerships have been so fruitful and engaging for the young people involved. We would love to see this programme grow in the coming year as we continue to nurture our young people and see them discipled in their faith.

Over the summer of 2022 All Saints ran weekly Summer Socials for our Youth and their friends. These included a picnic on Peckham Rye, a trip to play mini-golf near the O2, an inflatable bungee run, a movie night (with joint involvement from our friends at Forest Hill Community Church Youth group) and at the end of the summer a wonderful barbeque for our Youth and their families with almost 50 guests! The summer provided a great opportunity to involve those children who were transitioning from Primary to Secondary and get to know them in time for their big move into Year7. There was a lot of opportunity for our Youth to invite their friends to these events and it was good to meet and welcome them all into our church space.





We want to give a massive shoutout to the volunteers who continue to support and give their time for the youth ministry. We wouldn't be able to do what we do and see the growth we have witnessed without you!

As we look ahead there is much to pray into in 2023. One prayer is for the provision of a full time youth worker for All Saints Peckham. This would particularly help us to grow our outreach work - something that hasn't happened much since COVID and for which we see enormous potential.

We would also love to grow our volunteer base so that our young people have adults they can relate to and talk to both in a ministry context and also socially. We would love the makeup of the congregation to be represented in our mentors and our volunteer team in the youth ministry.

Our young people have started sitting together in the morning services and staying in for longer, taking part in our sung worship. We're already seeing fruit from this as they engage both in the larger congregation and in the way this sets us up for discussions in our groups. We want to continue to think creatively about how our young people engage with church and encounter God on Sundays.

We love the young people of All Saints and we can't wait to see what God

OUR PARTNERS

For a large proportion of the week, our church hall is used by other organisations seeking to serve the people of Peckham. We're thrilled to work alongside such partners and have found fresh ways this year to support one another and work in tandem together.

Foodcycle continues to serve up healthy vegetarian meals on Wednesdays and Saturdays using surplus food from supermarkets. Each meal is attended by over 50 guests who get three courses of freshly prepared food and the chance to sit and eat in a warm space with a friendly volunteer team. In 2022 they served over 4080 community meals in our hall saving almost 10,000kg of surplus food from being thrown away.

Southwark and Lewisham Women's Service (working under the umbrella of PECAN) use our hall all day on Tuesdays and Thursdays offering a range of services to the women of our community. From drop in mental health clinics, workshops of various kinds and advocacy work, this woman only, trauma informed, safe space is invaluable to many women dealing with multiple disadvantages. 'Success stories' range from major breakthrough to small improvements and in 2022 these included:

- Three women who had been turned down for NHS talking therapies being referred to our in-house professional counselling service
- One woman was awarded a back-dated council tax refund of ten years.
- Two successful housing benefit applications
- One woman offered a free respite trip to help with acute trauma.

Other regular hall users making a difference in our community include the charity **Migrateful** which brings refugee and immigrant chefs together with those wanting to learn to cook food from another culture, helping integration and to change the narrative around migrants and **Word Church** holding their Sunday gatherings in the afternoon in between ours.

We continue to seek further opportunities for partnership and making a difference as we steward the space we've been given.

ALL AROUND THE WORLD

All Saints All Around the World
For many years our commitment and practice has been to tithe our income so that ten percent of what God has given to us is given to others pursuing His work.

In 2022 this money was split between the following mission partners working around the globe and around the corner.

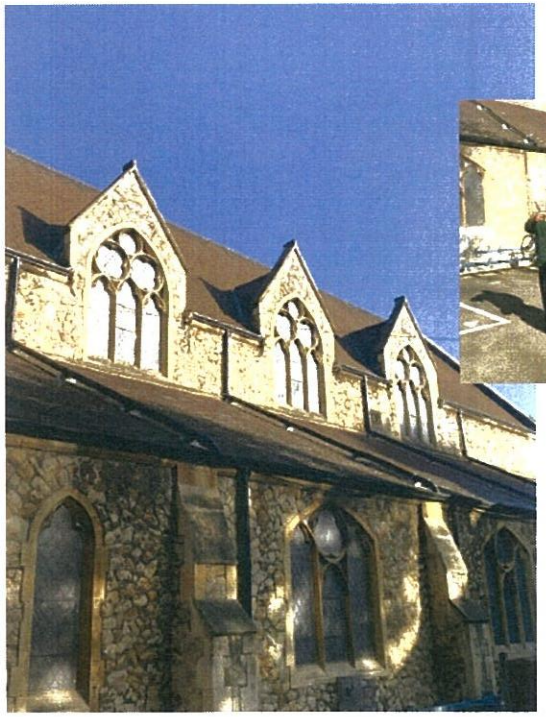
Abigail Virgo working with London City Mission
Compassion Uk for our partnership in Burkina Faso
Giraffe Mobile Library working in Ghana
Ephraim working with Great Lakes Outreach in Burundi
The Jeggo Family working with OMF in Japan
The Schmidt's working with Operation Mobilisation
Paz Y Esperanza working across South America
Pecan in Peckham and surrounding areas
Power the Fight in London and beyond
Starfish in Uganda
Jon and Lucy Hopkins with U Turn in South Africa
Aaron Shah with Worship on the Streets in Northumbria
Steve and Sarah Trevett in Armenia
XLP working across London

In 2023 we'd like to re-establish and consolidate the External Giving Committee which oversees donations to mission partners and work on communicating more about these All Saints all Around the World to our church family.

OUR BUILDING

In a year in which our financial resources were limited we sought to use those limited resources well while we waited for the new vicar and new vision for the buildings. We've had to cope with significantly increased utility costs to heat and light our spaces so that we can still offer a welcoming space for all those using our site. No major works have happened this year but we've been grateful to Jim for his careful oversight and Mark Johnson for his faithful efforts in keeping the gardens looking well. The Gardening and Cleaning team meet on the last Saturday of the month and accomplish a great deal in a few short hours - thank you for all your work and efforts this year.

In 2023 we look forward to fresh vision for our site, including the good stewarding of all that we have been entrusted with. We also wait to see what the quinquennial (5 yearly) inspection will reveal!





GOVERNANCE

During 2022 we saw Rachel Trimble and Damien Dacey step down from the board leaving shoes to fill in the roles they had faithfully carried out as PCC secretary and co-treasurer. Our APCM saw new members elected to the PCC: Liz Ajanah, Paul West and Hermione Thompson. Anthony Madu also joined as a member of the Deanery Synod and Brian Craig was co-opted on to the PCC as the PCC secretary. The APCM saw the re-election of Raphael Pedro and Liz Fothergill as churchwardens and Jane Fryer as the chair of the PCC. Eleanor Orr was elected as treasurer.

The beginning of the year was mainly taken over by the process of writing the parish profile and understanding the steps we would walk through to appoint our new vicar. We're grateful to the sub-group that took the PCC and staff team, and then the whole church through a creative process to distil the important values of All Saints, where God might be leading us next and what kind of vicar we might need to help us get there. The Parish Profile was completed in April 2022 and the visits and interviews took place in June. It was a joyful and significant moment when Greg Cushing was appointed as our next incumbent, albeit with a later start date than we had previously hoped.

Other governance highlights and work in 2022 include

- Conflict Resolution practice written
- Staff handbook revised
- Safer Recruitment introduced and work by the safeguarding team as outlined below.
- Parish Share contribution increased by 5%
- Racial Diversity and Belonging strategy as outlined below.

RACIAL DIVERSITY AND BELONGING

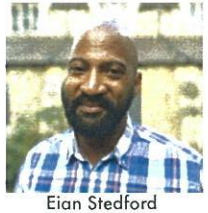
We are thankful for God's hand in helping the 7 group members to come together, working well through 2022. We looked to build a bridge back to Listening for a Change and moving forward to create a new RDB strategy for All Saints. So far, the subgroup have presented twice to the congregation. In March 2022 we introduced the group and described the short term aims. Then in January 2023 we presented the 3 year strategy and received positive comments and feedback from the church and PCC. A meeting with Kate Coleman was also encouraging as we shared with her the ideas we had for

GOVERNANCE

Racial Diversity and Belonging (cont.)

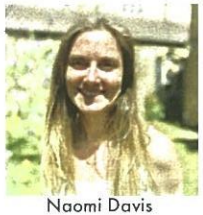
In 2023 we're praying for the implementation of the strategy and the continued work of the subgroup as members change. Jenny left in February and Greg will be joining as the new vicar. June stood down as co-chair in March and Hermione will be stepping up to join Eian as co-chair from July. And new members are likely to join to help put the strategy into practice; a particular prayer is to include someone representing our youth.

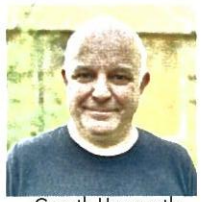

June Brown


Eian Stedford

SAFEGUARDING

All Saints Peckham understand that keeping all the congregation, especially young people and vulnerable adults, safe is a key component of our corporate worship. We achieve this in a number of ways. We have a team of people with responsibility for safeguarding: 2 Parish Safeguarding Officers - Naomi Davis and Gareth Hepworth and a PCC Safeguarding Champion - Hermione Thompson. These roles were overseen by Rev Jenny Dawkins. We also achieve this through following the Church of England and Southwark Diocese's safeguarding policies, responding swiftly to any safeguarding concerns raised, implementing safe recruitment, risk assessing groups and activities, ensuring staff, PCC and volunteers are trained, keeping up to date with DBS systems and raising awareness with the wider Holding our 'Safeguarding Sunday' helped to highlight the importance of safeguarding within All Saints and to ensure that people know how we keep people safe, who and how to contact should they have a concern, and that safeguarding is an integral part of demonstrating God's love and care for His church family.


Naomi Davis


Gareth Hepworth


Hermione Thompson

ACCOUNTS - FINANCE SUMMARY

In 2022 total income was £428,185 and expenditure £484,044. This compares with total income for 2021 of £549,399 and total expenditure for 2021 of £639,632. The total funds held on 31st December 2022 amounted to £464,902 compared to £520,658 in 2021. Of these funds £414,547 was unrestricted compared to £464,236 in 2021.

The year under review was the second challenging year in a row that All Saints has faced. The results of the Covid 19 pandemic and shift to online church are still important factors in 2022. All Saints is a smaller worshipping community than before the pandemic and this has a negative effect on our income. These changes appear to be driven by a short-term acceleration of the normal flow of people out from our community but a slower than usual replacement which is due to a variety of factors. Some people have joined All Saints via our online presence but have not yet started to donate to support the work of the church. Some people have continued to be cautious about attending services in person. By the end of 2022 new attendees were becoming apparent but it takes time for them to become new donors.

The drop in income during the year from £549,399 in 2021 to £428,185 in 2022 is very considerable and is the result of all the factors noted above as well as the increase in living costs associated with the current economic climate. We have managed to reduce our costs from £639,632 in 2021 to £484,044 in 2022 which has reduced but certainly not eliminated the deficit. This reduction comes despite considerable increases in the costs of energy. Most of the savings made came from not replacing staff leaving our employment as well as careful budget management.

Hire of our physical spaces to local groups increased from £30,840 in 2021 to £35,198 in 2022, which has offset some of reduction in income. Our reserves at the end of December 2021 are significantly reduced to a level below that required to comply with our reserves policy with a balance of £10,606 unrestricted net current assets.

Following publication of draft numbers for the whole of 2022 in late January 2023 the PCC decided that urgent action was needed to increase income. On 26th February we shared with the congregation our financial position and the need for more income in order to avoid further cuts to the staff team and the consequent impact on ministry. Initial responses have been positive with both one-off gifts and increased regular giving, and the PCC believes that with continued careful management of costs break even

be achieved for 2023. There is a continuing ambition to rebuild the free reserves.

In June 2022 Rev Gregory Cushing was appointed as Vicar of All Saints Peckham but due to various factors was not able to take up the post until 24th April 2023. Rev Jenny Dawkins, who led the church after Rev Jonathan Mortimer left in January 2023 left All Saints on 4th February 2023.

The site development project is now paused, pending the arrival of the incumbent, and the future direction of this project will be reviewed in the coming year.

Reserves policy

Our reserves policy is to hold reserves for the purpose of protecting the work of the church in the short term in the case that funding targets are not met.

All Saints has set a policy for free reserves of holding 10% of planned unrestricted total expenditure and for 2022 this would be £51,026. Total Funds on 31 December 2022 totalled £464,902, (2020 £520,568), of which £33,862 is shown as being unrestricted with no designated use (2021 £85,709). The unrestricted 2022 reserves include fixed assets of £23,256 which cannot be readily converted into cash. There is therefore a balance of £10,606 (2021 £52,573) of unrestricted net current assets held by the charity. This is significantly lower than the level of free reserves required by the policy. The PCC has agreed a budget and associated actions to increase income in 2023 and rectify this, including the Gift Day organised in February 2023

The reserves policy is reviewed periodically, when specific factors affecting the level of required reserves are considered.

FOR THE YEAR ENDED 31 DECEMBER 2022

Members of the Parochial Church Council

Rev Jonathan Mortimer (resigned 1 Jan 2022)
Raphael Olumuyiwa Pedro (Church Warden)
Elizabeth Fothergill (Church Warden)
Olivia Brambill
Dr June Shia Lin Brown PhD
Damien Dacey (resigned 27 Apr 2022)
Naomi Davis
Rev Jenny Dawkins (Interim Minster from 1 Jan 2022; previously Associate Vicar; resigned 5 Feb 2023)
Dr Jane Fryer
Gareth Hepworth (resigned 1 Apr 2022)
Eleanor Orr
Roger Orr
Dr Lucy Sawyer
Eian Stedford
Rachel Trimble (Secretary; resigned 27 Apr 2022)
Hermione Thompson (appointed 27 Apr 2022)
Elizabeth Ajanah (appointed 27 Apr 2022)
Paul West (appointed 27 Apr 2022)
Anthony Madu (appointed 27 Apr 2022)
Brian Craig (Secretary; appointed 21 May 2022)

Other members of Key Management

Gareth Hepworth (Operations Director)

Charity Registration Number	1131846
Principal Address	Blenheim Grove London, SE15 4QS
Independent Examiner	Lisa Darby FCA Stewardship 1 Lamb's Passage London, EC1Y 8AB
Bankers	HSBC

ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31 DECEMBER 2022

The Members of the Parochial Church Council (the 'PCC'), who are the charity's trustees for the purposes of charity law, have pleasure in presenting their report together with the financial statements for the year.

Objects of the charity

The charity is responsible for co-operating with the incumbent, in promoting in the ecclesiastical parish and the whole mission of the Church, be it pastoral, evangelistic, social or ecumenical.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as evidenced in the Annual Report pages 3 - 24.
It is worth noting that most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.
In planning the activities the PCC have applied the guidance on public benefit issued by the Charity Commission.

Structure, Governance and Management

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually before the Annual Parochial Church Meeting (APCM) to fill vacancies.

Responsibility for setting policy and for determining the parameters within which the charity should operate rests with the PCC who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to a management team led by the incumbent, within the parameters of the operational strategy set out by the PCC.

In 2022, this management team has been formed by the following roles;

ACCOUNTS - TRUSTEES REPORT

Associate Vicar, Worship Director, Communications Manager and Operations Director. This team regularly reports back to PCC about the decisions made and direction to be undertaken in future decisions.

New trustees are provided with a handbook explaining the responsibilities and detail of how to be a good trustee, they are also partnered with an existing trustee to support them as they integrate. All trustees are additionally DBS checked and safeguarding trained using the Church of England course.

Pay for senior management (excluding Clergy) is set through a process of external bench-marking and is agreed by the HR sub committee of the PCC.

Financial review

Please see the financial summary on pages 25 to 26.

Reserves policy

Please see the financial summary on pages 25 to 26.

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The PCC reviews the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Other matters

With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016.
The last quinquennial inspection was held in 2018; no significant immediate work is required.

Statement of Responsibilities of the Members of the Parochial Church Council

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

ACCOUNTS - TRUSTEES REPORT

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval
This report was approved by the PCC and signed on their behalf by:

Name: _____ Date: _____
(Dr Jane Fryer)

INDEDENDENT EXAMINER'S REPORT

TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF ALL SAINTS PECKHAM ('the Charity')

I report to the members of the PCC (who are also the charity's trustees) on my examination of the accounts of the Charity for the year ended 31 December 2022 on pages 32 to 55 following, which have been prepared on the basis of the accounting policies set out on pages 35 to 39.

Responsibilities and basis of report
As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement
Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Lisa Darby FCA
Institute of Chartered Accountants in England and Wales
Stewardship, 1 Lamb's Passage, London EC1Y 8AB

STATEMENT OF FINANCIAL ACTIVITIES

For the Year ended 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	385,447	4,105	389,552	516,197
Charitable activities	4	3,343	-	3,343	2,351
Other trading activities	5	35,198	-	35,198	30,840
Investments	6	92	-	92	12
Total income and endowments		424,080	4,105	428,185	549,399
EXPENDITURE ON:					
Charitable activities	7	480,286	3,759	484,044	639,632
Total expenditure		480,286	3,759	484,044	639,632
Net income/(expenditure)		(56,206)	347	(55,859)	(90,233)
Transfers between funds	14	6,324	(6,324)	-	-
		(49,882)	(5,977)	(55,859)	(90,233)
Other recognised gains/(losses):					
Other gains/(losses)		193	-	193	-
Net movement in funds		(49,689)	(5,977)	(55,666)	(90,233)
Reconciliation of funds:					
Total funds brought forward		464,236	56,332	520,568	610,801
Total funds carried forward	14	414,547	50,355	464,902	520,568

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 35 - 52 form part of these accounts.

BALANCE SHEET

As at 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
FIXED ASSETS					
Tangible assets	9	383,256	-	383,256	401,136
		383,256	-	383,256	401,136
CURRENT ASSETS					
Debtors	10	23,905	38	23,942	51,101
Cash at bank and in hand	11	18,919	50,318	69,237	76,606
		42,824	50,355	93,179	127,707
CREDITORS: Amounts falling due within one year	12	(11,533)	-	(11,533)	(8,275)
Net current assets / (liabilities)		31,291	50,355	81,646	119,432
TOTAL NET ASSETS		414,547	50,355	464,902	520,568
FUND BALANCES	14				
Unrestricted Funds					
General funds		33,862	-	33,862	85,709
Designated funds		380,685	-	380,685	378,527
		414,547	-	414,547	464,236
Restricted Funds		-	50,355	50,355	56,332
		414,547	50,355	464,902	520,568

The financial statements were approved by the members of the PCC and were signed on its behalf by:

Dr Jane Fryer _____ Date: 20/8/23

Charity Number: 1131846

The notes on pages 35- 52 form part of these accounts.

CASH FLOW STATEMENT

For the Year ended 31 December 2022

	Note	2022 £	2021 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	a	(9,097)	(114,381)
Cash flows from investing activities:			
Dividends, interest and rents from investments		92	12
Proceeds from the sale of property, plant and equipment		1,636	
Purchase of property, plant and equipment		-	(20,904)
Net cash provided by/(used in) investing activities		1,728	(20,893)
Change in cash and equivalents in the reporting period		(7,369)	(135,274)
Cash and equivalents at the beginning of the year	b	76,606	211,879
Cash and cash equivalents at the end of the year	b	69,237	76,606

Analysis of changes in net debt:

	At start of year £	£	Cash-flows £	At end of year £
Cash	76,606		(7,369)	69,237
Total net funds / (debt)	76,606	-	(7,369)	69,237

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2022 £	2021 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(55,666)	(90,233)
Adjustments for:		
Depreciation charges and provisions for impairment	16,437	16,659
Dividends, interest and rents from investments	(92)	(12)
Loss/(profit) on the sale of fixed assets	(193)	
(Increase)/decrease in debtors	27,159	(38,116)
Increase/(decrease) in creditors	3,258	(2,679)
Net cash provided by (used in) operating activities	(9,097)	(114,381)

NOTES TO THE ACCOUNTS

Note b: Analysis of cash and cash equivalents

	2022 £	2021 £
Cash at bank with immediate access	24,150	30,788
Notice deposits (with a term of three months or less)	45,087	45,818
Petty cash	-	-
Total cash and cash equivalents	69,237	76,606

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DEC 2022

1. Statutory Information

The Parochial Church Council of All Saints Peckham is a charity registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2. Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention. The financial statements include all activities for which the PCC is legally responsible; the activities of informal gatherings of church members and groups that owe their main affiliation to another body and are excluded.

These financial statements have been prepared in accordance with The Church Accounting Regulations 2006, the 'Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

NOTES TO THE ACCOUNTS

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern
The PCC have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The PCC have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income
Income (which includes planned giving, collections and other donations) is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:
i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Goods donated for resale are recognised as income at the point of sale (as the sale proceeds cannot be estimated reliably before the goods are sold). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church conferences, retreats, and other events and courses.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) Expenditure
Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish share are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year. Any contributions that have not been paid over by the year end are included as a creditor.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

NOTES TO THE ACCOUNTS

d) Fund accounting
General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets
Consecrated and beneficed property is not included in these financial statements by virtue of s.10(2) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

Movable church furnishings held by the incumbent and Churchwardens on special trust for the PCC and which require a faculty for disposal are capitalised in accordance with the policy set out below. These items are regarded as inalienable property and are listed in the church's inventory which can be inspected at any reasonable time. Inalienable property acquired prior to 2000 has not been capitalised as there is insufficient cost information available.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years but they have not been included in these financial statements as there is insufficient cost information and their depreciated cost is unlikely to be material.

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Leasehold improvements	Over the lease term or, if shorter, expected useful life
Equipment	15% per anum on a straight line basis

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Pension scheme arrangements
The charity contributes to the Church Workers Pension Fund, which is a multi-employer defined benefits pension scheme as described in Section 28 of FRS 102. The charity is not able to identify its share of the Scheme's assets and liabilities and, therefore, as permitted by FRS 102, the Scheme is accounted for as if it were a defined contribution pension scheme. Contributions to the Scheme are charged to the Statement of Financial Activities as they become payable. Further information about the Scheme is disclosed in note 13 'Pension Commitments'.

g) Taxation
The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

h) Financial instruments
The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

i) Exemption from preparing a cashflow statement The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

j) Critical accounting estimates and areas of judgement
The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

NOTES TO THE ACCOUNTS

3 Donations

	2022	2021
	£	£
Donations of cash and similar	328,712	432,388
Donations in kind (note 3a)	1,332	-
Other grants receivable	3,130	817
Income tax recoverable	56,379	82,992
	389,552	516,197

a Donations in kind comprise:

	2022	2021
	£	£
Goods donated for:		
Distribution to beneficiaries	1,332	-
	1,332	-

4 Income from charitable activities

	2022	2021
	£	£
Church retreats and events	1,381	-
Other	1,962	2,351
	3,343	2,351

5 Income from other trading activities

	2022	2021
	£	£
Hire of facilities	35,198	30,840
	35,198	30,840

6 Investment income

	2022	2021
	£	£
Bank interest	92	12
	92	12

7 Charitable expenditure

	2	2022	2021
		£	£
a **Costs incurred directly on specific activities**			
Staff costs		186,570	271,794
Diocesan Contribution		110,672	110,987
Students youth and children		3,720	3,175
CAP		7,554	9,050
Evangelism & community		3,688	4,452
Worship		2,999	6,625
Teaching materials		1,304	926
Other Expenditure		5,261	3,544
Internship		27,081	40,273
Listening for a change		-	16,057
Donations in kind expensed (note 3a)		1,332	-
		350,179	466,881
Grants payable (note 7c)		40,648	67,136
		390,828	534,017
b **Costs incurred on support & administration**			
Independent examiner's fee		4,500	4,200
Site Development		-	5,520
Utilities		23,515	15,410
Maintenance		18,299	27,294
Site management		10,710	19,030
Catering and other		4,166	1,485
Other gifts		1,245	-
Depreciation charge		16,437	16,659
Insurance		7,238	6,734
Administration		7,106	9,283
		93,216	105,615
Total expenditure		484,044	639,632

The fee payable to the independent examiner for preparing and examining the accounts was £4,500 (2021: £4,200); in addition the charity paid £1,233 (2021: £1,029) to Stewardship for payroll bureau and consultancy services.

c Grants Payable

	Institutions	Individuals	2022
	£	£	£
Mission support	23,130	5,100	28,230
Relief of poverty	11,556	862	12,418
	34,686	5,962	40,648

The comparatives for the previous year are as follows:

	Institutions	Individuals	2021
	£	£	£
Mission support	35,240	16,280	51,520
Relief of poverty	15,216	400	15,616
	50,456	16,680	67,136

The charity's principal grants to institutions comprised:

	2022	2021
	£	£
Operation Mobilisation (for worker support)	6,030	9,700
Stewardship (for worker support)	9,900	10,740
Great Lakes Outreach (for worker support)	3,600	6,600
Pecan	3,600	3,600
U-Turn	-	1,200
XLP	3,000	3,000
Paz y Esperanza	3,000	5,500
Giraffe	3,000	1,500
Latin Link (for worker support)	-	1,180
Power the fight	-	3,100
Starfish	1,500	1,500
Through the Roof	-	1,500
Aquila Housing	-	1,000
Grants to institutions for less than £1,000 each	1,056	336
	34,686	50,456

8. Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2022	2021
	£	£
Gross wages and salaries	150,003	203,941
Social security	6,859	12,220
Pension costs	14,221	10,523
Associate Vicar Employment Costs including accommodation	17,083	58,984
Staff related expenses	2,365	2,038
	190,531	287,706

Of this total, £3,961 is included in within 'Internship' costs in note 7a) (2021: £15,912)

The average monthly number of employees during the year was 9 (2021: 10). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The previous Vicar (who was a clergy member of the PCC) resigned on January 1 2022. He had received a stipend from the Diocese and so is not an employee. Some of the Parish Share, as disclosed in note 4 'Charitable Expenditure' and paid to the Diocese, was used to help meet the cost of this stipend. He was provided with accommodation (which is customary for clergy) at no cost to the PCC; again the Parish Share was used by the Diocese to help meet this cost.

The Associate Vicar, who is a member of the PCC, was previously employed by the charity and also had customary clergy accommodation provided (which is customary for clergy). The church also directly pays the council tax and water rates on the provided accommodation. These costs comprise the Associate Vicar Employment Costs above. Following the resignation of the previous Vicar, the Associate Vicar was appointed Interim Minister and received a stipend from the Diocese and was no longer an employee. She continued to be provided with customary accommodation under the same arrangement as before.

The charity's key management comprise the members of the PCC, the Operations Director and the ordained clergy. Other than the ordained clergy no members of the PCC were remunerated while members of the PCC. In April 2022, Gareth Hepworth resigned from the PCC and was appointed as Operations Director. Total employment benefits payable to him, the only member of key management who receives such, other than the ordained clergy, for the year amounted to £19,675 (2021: £0).

9. Tangible Fixed Assets

	Freehold Property	Leasehold Improvements	Fixtures, fittings and equipment	Total 2022
	£	£	£	£
Cost				
At 1 January 2022	400,000	65,488	73,564	539,052
Additions				-
Gains / (losses) on revaluation				-
Disposals			(2,312)	(2,312)
At 31 December 2022	400,000	65,488	71,252	536,740
Accumulated depreciation				
At 1 January 2022	32,000	55,030	50,886	137,916
Charge for the year	8,000	1,845	6,592	16,437
Eliminated on disposal	-	-	(869)	(869)
At 31 December 2022	40,000	56,876	56,609	153,484
Net book value				
At 31 December 2022	360,000	8,612	14,643	383,256
At 31 December 2021	368,000	10,458	22,678	401,136

The Freehold property was purchased in 2018 for £400,000. The members of the PCC are not aware of any material changes in value since purchase and the valuation has not been updated.

10 Debtors

	2022	2021
	£	£
Falling due within one year:		
Trade debtors	5,318	3,160
Tax recoverable	6,843	43,378
Other debtors	8,032	4,563
Prepayments and accrued income	3,750	-
	23,942	51,101

11 Cash at Bank and in Hand

	2022	2021
	£	£
Cash at bank with immediate access	24,150	30,788
Notice deposits (with a term of three months or less)	45,087	45,818
	69,237	76,606

12 Creditors: liabilities falling due within one year

	2022	2021
	£	£
Other creditors	654	535
Accruals	3,965	4,200
Deferred income	4,514	-
Grant obligations	2,400	3,540
	11,533	8,275

13 Pension commitments

The Church Workers Pension Fund (CWPF)

The PCC participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the PCC and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, which comprises a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may be added before retirement, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared, is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme. The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and contributions are accounted for as if the Scheme were a defined contribution scheme. The pension contributions payable for the year, which have been charged to the Statement of Financial Activities, were £14,221 (2021: £17,110).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019. The next valuation is due as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 10.1% following improvements in the funding position over 2022. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the Scheme is such that if another employer fails, the PCC could become responsible for paying a share of that employer's pension liabilities.

14. Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2022 £	Incoming resources 2022 £	Outgoing resources 2022 £	Transfers in the year 2022 £	Gains and losses 2022 £	Closing balance 2022 £
Designated Funds						
Old Vicarage Fund	368,000		(8,000)			360,000
External Giving Committee	10,527		(39,066)	49,224		20,685
	378,527	-	(47,066)	49,224	-	380,685
General Unrestricted Funds	85,709	424,273	(433,220)	(42,900)		33,862
Total Unrestricted Funds	464,236	424,273	(480,286)	6,324	-	414,547
Restricted Funds						
Site development fund	24,686	188	(617)	-	-	24,256
Site development fund tithe	22,832	-	-	-	-	22,832
CAP	619	-	(314)	(306)	-	-
Hardship fund	421	-	(862)	442	-	-
Listening for a change	4,410	-	-	(4,410)	-	-
Ukraine	-	2,503	-	-	-	2,503
Other restricted funds	3,364	1,415	(1,965)	(2,050)	-	764
	56,332	4,105	(3,759)	(6,324)	-	50,355
Aggregate of funds	520,568	428,378	(484,044)	-	-	464,902

The transfers referred to above were made for the following reasons:

a) Transfer to clear the deficit on the Hardship Fund at the year end from the General Fund.
b) Transfer of a carried forward surplus on the CAP Fund to the General Fund to cover prior years' expenditure.
c) Transfer from the Listening for a Change Fund to reverse a contribution from the General Fund in prior years upon closure of this fund.
d) Transfer from General Fund to the External Giving Committee as per our standard practise.
e) Transfer from another restricted fund to General Funds on instructions of the donor

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2022 £
Tangible fixed assets	23,256	360,000	-	383,256
Debtors	23,905	-	38	23,942
Cash at bank and in hand	(1,766)	20,685	50,318	69,237
Creditors falling due within one year	(11,533)	-	-	(11,533)
	33,862	380,685	50,355	464,902

NOTES TO THE ACCOUNTS

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Gains and losses 2021 £	Closing balance 2021 £
Designated Funds						
Old Vicarage Fund	376,000	-	(8,000)	-		368,000
Fabric Fund	39,957	-	-	(39,957)		-
External Giving Committee	-	-	(54,456)	64,983		10,527
	415,957	-	(62,456)	25,026	-	378,527
General Unrestricted Funds	125,243	497,243	(514,459)	(22,319)		85,709
Total Unrestricted Funds	541,200	497,243	(576,915)	2,707	-	464,236
Restricted Funds						
Site development fund	40,821	19,345	(23,124)	(12,355)		24,686
Site development fund tithe	22,780	-	-	52		22,832
CAP	207	9,000	(8,588)	-		619
Hardship fund	983	-	(562)	-		421
Listening for a change	4,670	6,251	(16,057)	9,546		4,410
Other restricted funds	139	17,561	(14,386)	51		3,364
	69,601	52,156	(62,717)	(2,707)	-	56,332
Aggregate of funds	610,801	549,399	(639,632)	-	-	520,568

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2021 £
Tangible fixed assets	33,136	368,000		401,136
Debtors	51,101			51,101
Cash at bank and in hand	9,746	10,527	56,332	76,606
Creditors falling due within one year	(8,275)			(8,275)
	85,709	378,527	56,332	520,568

Site Development Fund: Main working fund for the redevelopment of the site.
Site Development Tithe Fund: 10% of gifts to the initial appeal for the Site Development Fund are allocated to support other similar building projects around the world.
Christians Against Poverty Fund: Supporting job clubs
Hardship Fund: Support of those in need due to Covid-19
Listening for a Change Fund: To support a project about understanding how to improve inclusivity in light of the Black Lives Matter movement.
Other Restricted Funds: Support of those in need and specific missionaries and events.

15 Operating lease commitments

As at 31 December 2022, the charity had two remaining operating leases for property rented for the clergy and Interns. The minimum amount payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of these leases is as follows:

	2022	2021
	£	£
Payments falling due:		
Within one year	2,200	6,170
Between one and five	-	-
After five years	-	-
	2,200	6,170

During the year the charity was charged £35,750 (2021: £37,200) for its two (2021: three) operating leases.

16 Transactions with related parties

During the year the charity:
a) received donations totalling £60,606 (2021: £84,789) from related parties (which includes members of the PCC, any other members of key management and anyone closely connected to them).

Except as disclosed in note 8 'Analysis of staff costs', there have been no other transactions with related parties during the year.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES

For the year ended 31 December 2022

	Note	Unrestricted funds General 2022 £	Designated 2022 £	Restricted 2022 £	Total 2022 £	Unrestricted funds General 2021 £	Designated 2021 £	Restricted 2021 £	Total 2021 £
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	385,447		4,105	389,552	464,041		52,156	516,197
Charitable activities	4	3,343			3,343	2,351			2,351
Other trading activities	5	35,198			35,198	30,840			30,840
Investments	6	92			92	12			12
Total income and endowments		424,080	-	4,105	428,185	497,243	-	52,156	549,399
EXPENDITURE ON:									
Charitable activities:	7	433,220	47,066	3,759	484,044	514,459	62,456	62,717	639,632
Total Expenditure		433,220	47,066	3,759	484,044	514,459	62,456	62,717	639,632
Net income/(expenditure)		(9,140)	(47,066)	347	(55,859)	(17,216)	(62,456)	(10,561)	(90,233)
Transfers between funds	14	(42,900)	49,224	(6,324)	-	(22,319)	25,026	(2,707)	-
		(52,040)	2,158	(5,977)	(55,859)	(39,534)	(37,430)	(13,268)	(90,233)
Other recognised gains/(losses):									
Other gains/(losses)		193			193				-
Net movement in funds		(51,847)	2,158	(5,977)	(55,666)	(39,534)	(37,430)	(13,268)	(90,233)
Reconciliation of funds:									
Total funds brought forward		85,709	378,527	56,332	520,568	125,243	415,957	69,601	610,801
Total funds carried forward	14	33,862	380,685	50,355	464,902	85,709	378,527	56,332	520,568

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIATICAL PARISH OF ALL SAINTS PECKHAM

England & Wales - Charity number 1131846

Accounts

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Annual Report 2021



ALL SAINTS PECKHAM

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INTRODUCTION

God is our refuge and strength, an ever-present help in trouble.

The context for the psalmist was mountains falling and nations in uproar. For us in 2021, we began and ended the year in lockdowns, we continued to reckon with the reality of racial injustice and our call to respond as the body of Christ and we recognised the pain and loss of the past year.

In great and in small ways, amidst the challenges of the ever-shifting context, we leaned into God's promises and found Him faithful. When we were able to begin gathering in person, we thanked God for a carpark (!) where we could worship in song outside (as well as bounce on a bouncy castle, share coffee, and stand around fire pits). When we moved back into the building, we thanked God for one another, learned to share smiles and peace with masks, and gave thanks that technology enabled us to continue to include those unable to be with us in person. Some of us moved into new areas of serving – with children and young people, (covid-secure!) welcome, and more – and found God faithfully equipping us when we offered empty hands. We said goodbye to some faithful servants and friends –and thanked God for his family when new friends came to join us.

In the autumn, following the hard work of the Diversity Task Force, as a church we received the report from our Listening for a Change process, seeking to understand better how we can more faithfully respond to the prophetic vision of Revelation 7.9 here in Peckham in 2022, where every nation tribe and tongue gather and worship around the throne of Jesus.

The psalmist concludes "The Lord Almighty is with us; the God of Jacob is our fortress". Here is the hope in which we look ahead to the changes ahead. Though we may falter, God never fails us. We are all united in this hope, transformed from sinners to saints by his power, and we hold out this promise to Peckham

Rev. Jenny Dawkins



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SERVICES

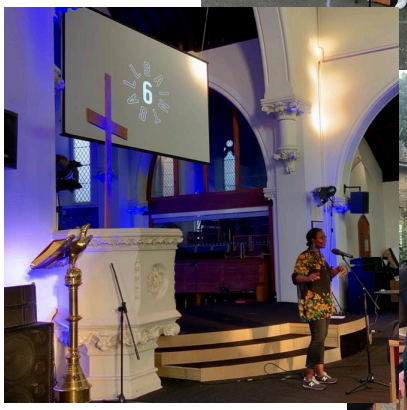
2021 was a year of more pivoting as we waded through a lot of challenges to stay worshipping with one another. Overcoming this challenge was only possible because of a bunch of faithful people making up some key teams!

- The tech team helped us not just to present an online service but to welcome engagement and interaction from home during it, and to continually seek to improve week on week.
- The preaching team opened up scripture and applied God's timeless word to the unusual circumstances we found ourselves in. Our journey through the book of Ephesians in the autumn term was a particular highlight.
- The worship team helped us think outside the box when we weren't allowed to sing, braved the elements when we could sing outside and helped us transition between the two.
- The welcome team combined a cheerful welcome with the conscientious oversight of changing COVID protocols.
- Kids and Youth teams trained and welcomed new volunteers and creatively gathered their groups again giving our youngest saints spaces to be together.



We're so grateful for all these people and more who enabled our services to be life giving moments in a hard season. One particularly memorable moment was our Easter Sunday evening service when we were able to gather outdoors and sing together for the first time in several months - hearing other voices once more in worship was wonderful.







Spring 2021 saw the launch of The 6 - a newly relaunched Sunday evening service. Over the months we saw some great engagement with our young people, and at times, quite special, unguarded space to lean in in an open and humble fashion. We're praying for this space, for its future identity as we move forward.

And we're praying for our services generally, for gifts to be raised up and nurtured in prayer - both intercession and prayer ministry; and in preaching/teaching - so we continue to explore more of God's word to us in different ways, styles, and approaches.

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WORSHIP

2021 saw us move from having the majority of our worshippers joining in from home online to the majority being back in the building. But with the added challenge of keeping those who needed to be at home engaged and included in our service. On a practical note, we got a second broadband line meaning our live streams are now far more stable (and Jonathan's stress levels are much lower!) and invested in equipment to make the broadcasting of services straightforward and good quality. We've also managed to upgrade our speakers in the building.

In a complicated year there is much to give thanks for:

- Our worship leaders, the worship vision support group and the wider team have been totally amazing in their pursuit of new and deeper expressions of worship and their flexibility and support in a year where "normal" was thrown out the window (again).
- Our regular worship nights were maintained all year going from weekly during lockdown broadcast from our loft, to back into the church with a small team involved, to outdoors in the carpark and finally being allowed to gather together in church again. We're glad for all God did among us as we worshipped Him in different settings and ways.
- The Christmas band and choir put in lots of work to bless us in our online carol service.



Moving forwards, we pray that our passion would be stirred and new depths of worship would be expressed. May the worship team (current and new) be at the head of the army fighting in song to defeat darkness and display God's light to the world. Jonathan is also looking forward to hearing more from our church about what music has been helping them worship God and how that might help us grow as a family together.

PRAYER

Last year saw the launch of our Prayer Nights with weekly Thursday prayer through the summer and monthly 3rd Thursdays as an established pattern in the autumn term. These nights have explored different formats but essentially been an open space to pray into whatever God has placed on our hearts and the needs of our community and our world.





We tried something new for our church in August with weekly sessions of 'silent prayer' where we centred around a small portion of scripture and spent time in silence with the Lord, hearing His voice and allowing Him to guide our thoughts. We brought this back during the busy season of Advent as we 'let every heart prepare Him room'.

Some memorable moments of prayer in 2021 include when we called our church family to weekly 'teatime prayer' as we were in specific need of a children's and families' pastor. Mel and all she brought to our church was an answer to this season of prayer. Also, we had a committed group of prayerful people covering our Alpha course back at the beginning of 2021 and saw some really specific answers to prayer throughout this journey together.

Our prayer for 2022 and beyond is for prayer to be 'kneaded through' our whole life as All Saints. We want to see the levels of faith and expectancy raised in all of our prayer times and spaces and for these to set the 'temperature' of our whole church body. We hope that the Thursday rhythm increasingly becomes a 'trellis' for our church upon which to grow and that different modes and expressions of prayer would rise up to fill out this rhythm.

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DISCIPLESHIP & CONNECTION

We're really thankful for the protection over our small groups throughout the pandemic when meeting together has been different and often difficult. We praise God that a sense of community has remained.

During 2021 Meg stepped into a new role as our Discipleship Ministry Worker. She's created a digital form as an entry point for the congregation to connect with the home groups that we have. This has led to several newcomers finding community and spaces to belong.

As we look ahead, we are praying for more belonging, believing, and becoming and that home groups would be a vehicle to this! We want to expect people to have specific places to belong outside of Sunday services and that the congregation feels empowered to know how to connect others in.

This time next year we hope there will have been a need for at least one new homegroup as more people look to join up and that we would be raising up and releasing current group members to take on leadership roles. Thank you to all our home group leaders faithfully serving week by week providing these community spaces.

Scan this QR code or follow this link to find out more about joining a small group at All Saints!

https://allsaintspeckham.churchsuite.com/forms/sf3dvvu9

OUTREACH

The past year has been challenging for outreach as the restrictions of the pandemic and challenges on our resources made it hard to reach out. But we were also presented with opportunities never thought possible as we beamed church services into people's homes and lives Sunday by Sunday. Having our key services online at Easter and Christmas meant our invitation was wide and those are some of the most watched services we have broadcast.

Filming our services has also given us clips and content to share on our social media pages so we can show the hundreds of people 'following' us what goes on at a church service and share scripture, talks, worship and prayers in a way we haven't been able to before.





In January we took our apologetics conversations online in a series called Pints of View. Based on the idea that you might ask a question in the pub that you wouldn't ask in church, we broadcast on several Sunday evenings with different themes, guests and questions shared in the chat. These regularly attracted live viewers who wouldn't normally come along to church and were viewed many times in the days following too.

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SEASONAL HIGHLIGHTS

In Easter 2021 a number of restrictions were being lifted but we still were not able to gather as we usually would at Easter. Our youth team rose to the challenge of writing a creative 'passion trail' around Peckham Rye Park and Common where families and individuals could dwell on significant moments of the Easter story while engaging with the nature around. This ended at church with a reflective space for prayer and a wooden cross scene to add stones to.



On the evening of Good Friday our creative team put together a beautiful film with readings, prayers and music. We were able to tune in together from our homes remembering this significant moment in history together. By Easter Sunday evening we were able to gather socially distanced in the church car park and sing out praise to our risen King!

This Christmas our plans had to be adjusted as rising COVID cases meant the return of restrictions on gathering and a need for caution. We were able to get our Family Nativity Experience in before the restrictions were in place when around 50 families (many not previously known to us) 'followed the star' around our site. They met the donkeys, joined in some games, crafts and quizzes and then found the manger where we sang carols together with hot chocolate and mulled wine.

Our Christingle and Carol services had to be taken online but this opened them up to new people as friends were invited along and links were shared. The message of Love Came Down went out into Peckham and beyond as we marked this special season once again.

Other seasonal highlights included a fun Summer Sundays programme with different family activities each week and a church family picnic at the end, the return of the annual Light Party, and special times of prayer around Lent and Advent. We're grateful for all the ways God met with us in these special moments of celebration and in contemplation throughout the year.











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CHILDREN

During 2021 we said goodbye to Abie Everett who had been with us for several years as Children's Pastor, and we welcomed (after a prayerful gap), Mel Hamilton as our new Children's and Families Pastor. Throughout the year we have been able to host some really great events - both online and in person - for children and families. From our online pancake 'bake off' and Good Friday prayer trail, to the Light Party and Nativity, we've loved being able to engage our under 12s in creative ways, as we seek to encourage them on an exciting journey of faith.



Joy 412 (our midweek discipleship group for Years 5-6) has continued to go from strength to strength, having continued to meet online all the way through the pandemic. The group serves as our children's introduction to midweek discipleship with their mates, establishing this as a priority early on in life so that their faith roots are strong through their teens and into adulthood. It's been exciting to welcome the new Year 5s into the group, as we send the Year 7s up into TAGG (Year 7-9 group).

We are so thankful for the wonderful members of the church who stepped up to become volunteers on our children's team in 2021 and those who enabled us to run Children's Church during our first in real life services back in June - they genuinely would not have happened without them. A massive thank you belongs to Becky Addae, who did an incredible job of planning brilliantly creative sessions for our 4-12 year olds during this time, and we are so grateful for her passion for this ministry.

As we look ahead, we would love the church to be praying for our children to have a real hunger for knowing Jesus and having a deep friendship with Him. We want to build a stronger connection with the children in our local community so please be praying for more opportunities to form relationships, which draw people to our church family. We can't stop thanking our volunteer leaders! They truly are a blessing! We still need more, in particular for Joy 412 and for some of our Sunday morning groups. Let us know if you can help.

YOUTH

Ruth writes: We are so thankful that the number of young people actively engaged in discipleship at All Saints has been steadily growing! We have loved seeing how much our young people enjoy getting stuck into exploring the bible with each other, and chatting about how we grow in our walk with Jesus, both on a Sunday and in TAGG and The Living Room. Young people are choosing challenging books of the bible to study, and giving amazing words and pictures during times of prayer with each other. God is growing incredible fruit through these groups, and we love to see it!

Prayer isn't only happening within the four walls of the church! During Limitless Festival 2021, which we hosted at church over two days in August, we took to the streets to give out cards with messages of encouragement, specific words for people, and to pray for individuals. We had some particularly special moments praying for the ladies who run the hair salons on Blenheim Grove, whose businesses had been closed during lockdown. They were so blessed to know that young people from the church were willing to show them such love.






While 2021 was another challenging year, we have been so blessed by the commitment of our volunteer leaders who enable us to run Sunday and midweek discipleship groups. They have been patient and steadfast through uncertain times, and have invested energy and creativity into our sessions, both online and in person. We are so thankful for this wonderful team!

One of the things affected by the pandemic was our planned structure for regular youth socials. We believe that strong friendships are key for deeper discipleship, and we'd love for 2022 to be full of opportunities for our young people and leaders to have fun together.

Our desire is to see young people thriving as vital parts of the church body using their gifts and being a blessing to those around them. We have been encouraging this at The 6, where youth and young adults can strengthen, encourage and worship together. Please pray for expectant hearts and confidence to lean in and get involved during these services.

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MOLO

We were delighted this year to get back to In Real Life MOLO (Mums of Little Ones) meetings! These began in the spring, with MOLO newbies (under 1s support group) meeting bi-weekly in the church garden and then some MOLO playdates (for parents and carers of children under 5) happening on Peckham Rye in the summer. In the autumn, the playdates returned to meeting once a month in the church hall on Fridays and the newbies group continues to meet bi-weekly in a home.

We were thrilled in November to run a family fun day together with Who Let the Dads Out, which saw over 70 children and parents enjoying an afternoon of reconnecting with each other, crafts, games, snacks and an enormous bouncy castle! This was a very special afternoon and it was a joy to see everyone having lots of fun, enjoying fellowship with old friends and making new ones.

In the summer we said goodbye to two long term faithful MOLO leaders, Emma Flower and Niki Clarke. We're incredibly grateful for all they did for this group, especially helping to keep things going online during lockdown. We're also sadly about to say goodbye to Crystal Whitcroft, leaving the MOLO team now consisting of Alice Joensen, Susannah Hardyman and Jane Lindsay. MOLO is currently entirely run by volunteers and we would really welcome hearing from anyone that would like to support this ministry.
molo@allsaintsdpeckham.org.uk



CHRISTIANS AGAINST POVERTY

Racheal & Winnie write: Highlights of 2021 include our 2 successful job clubs, one online and one in real life. We're grateful for testimonies of increased confidence and enthusiasm in the search for employment for our participants. Also, a CAP client event was jointly run with 2 other nearby CAP centres where we saw clients commit their lives to Jesus.





During the year we transitioned from over the phone CAP visits to seeing clients face to face. Incredibly, 6 CAP families went debt free in 2021! We praise God for this work! One client who had been fighting a money losing addiction before coming to CAP testifies that as they worked with CAP, they dropped the habit so that their finances could be put to the rightful use.

Increased involvement of the All Saints church family with CAP families through the Connect team has led to fruitful relationships. The Christmas hampers that were filled and delivered to CAP friends by members of the church with some clients saying they were special, thoughtful and made them cry.

We're grateful for ACTS435, a charity that has donated money towards most of the clients going through the insolvency process. As a CAP centre we have a good waiting list which means that people are aware of the help available for their debts and also that we have good relationships with our referral agencies.

Looking ahead we're praying for a new Job Club Manager to be trained by CAP so that we can resume running the job clubs. Our centre manager will be going on maternity leave in May 2022 so pray for coverage and for no clients to fall through the gaps. One key volunteer is supporting the team in an administrative capacity and this will be a huge blessing in 2022. Another volunteer has offered to train as a CAP money coach so please pray as we plan to relaunch the CAP money courses at All Saints.

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ALL SAINTS ALL AROUND THE WORLD

We continued our practice of tithing our income and supporting our mission partners in all the various circumstances and mission fields they found themselves in. Here is a list of our partners:

Hopkins family in South Africa

Schmidt family in Germany

Trevett family in Armenia

Great Lakes Outreach, specifically Ephraim

Aaron and Rachel Shah- Worship on the Streets

Jeggos family in Japan

Martin family with YWAM in Hawaii

Abigail Virgo with London City Mission

Giraffe Mobile Library in Ghana

Compassion

Paz Y Esperanza in South America

Power the Fight in London

XLP in London

Pecan in London

Through the Roof in the UK

Our newest mission partner is Starfish Foundation in Uganda and we were glad to welcome them to All Saints recently to tell us more about their work. During 2021 Ruth Chapell moved back to Peckham from Lebanon and we were able to welcome her and her husband Bankin Ousso into our local church community again.

We're grateful to the members of the External Giving Committee who oversee our support for our Mission Partners and for all those church members who help us stay in touch. The committee would love to find ways to help our mission partners feel more part of the family of All Saints and to connect with one another too so watch out for more information.

OUR PARTNERS

We've continued our partnerships with some key organisations doing great work here in Peckham

Peckham Citizens: We're one of 25 members of Peckham Citizens who've had another committed year organising on issues affecting Peckham such as youth safety, affordable housing, mental health and anti-racism.

Women's Hub: The Pecan Women's Service continue to be available to local women on Tuesdays and Thursdays and in 2021 the team served up to 200 local women residing in Southwark and Lewisham. All the clients benefitted from monthly wellbeing packs which started as a response to the pandemic back in 2020. Clients give feedback that they feel safe and valued at the hub.

Foodcycle: On Wednesdays and Saturdays, Peckham Foodcycle coordinates the transformation of donated surplus food into nutritious delicious meals served to the community in our hall. From January to July, they were operating a click and collect service and gave out 4438 boxes of food (1 box per course, so 3 boxes per meal). From July to December when they were able to serve meals indoors again a total of 984 meals were served. Across the year the total surplus food saved was 8200kg.

In 2021 we welcomed a new regular hall hire from the charity Migrateful, who host cookery classes led by migrant chefs, empowering and celebrating them on their journey to employment and independence. We also enjoyed hosting several creative teams needing a space to film, most notably the production team of I Used to be Famous, due on Netflix later this year so watch out for the scenes filmed at All Saints!



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OUR BUILDING & SITE

Some of the quieter moments on site in 2021 gave us opportunities to make key improvements. The two main areas of work were finishing the fence on the front wall with the addition of a new gate giving increased access to our front garden and the external lighting increasing the security and safety of our site. Front line mission can't happen without good foundations and all of the hidden jobs like work on the drains and clearing the gutters keep the site in great shape.

We're thankful for all the amazing work the volunteer team has put in supporting Jim over the past year to make our site look brilliant. As always, we need more cleaners, gardeners and helpers! Watch out for our regular Saturday gardening and cleaning mornings. We're praying for wisdom as to how we maintain the site well with the potential of development on the horizon.



Site Development In 2021 we achieved two key milestones in regards to the future development of our site. Firstly, we reached the pre-application stage of the development, with several feedback sessions and subsequent refinement to the designs. Secondly, in light of the interregnum, we decided to pause the development until the new incumbent is appointed and the vision for what the buildings need to do moving forward is clearer.

We say a huge thank you to all those who have given time, prayer or money to the project since its incubation. The site development will remain a key part of the vision of All Saints and none of the work so far has been wasted, instead building a foundation for all the future development.

In 2022 we will mark 150 years since construction was completed on the main church building and the buildings have served us so well. It's our prayer that we would know how to best make our site fit for purpose to serve Peckham for the next 150 years too!

LISTENING FOR A CHANGE

2021 saw us as a congregation engage in series of conversations in groups of various sizes, supported by our external facilitator, Rev Kate Coleman. Our desire was to hear voices and stories that might have been less heard in our church life before now and more fully recognise and respond to the sin of racism. Our hope was to lean into the Revelation 7.9 vision of every nation, tribe, people and language standing and worshipping before the throne and before the lamb, expressing and experiencing this with increasing measure as a church today.

Coming from these conversations, and stewarded by the Diversity Task Force, in the autumn we received a report with recommendations from Rev Kate. We held a number of workshops to respond to these, the PCC agreed a short term action plan, and the Racial Diversity and Belonging PCC subgroup was established to ensure we keep moving forward together.

This has been a challenging process for us as a church, but we are committed to continuing to engage in God's agenda to address the sin of racism and find reconciliation and our new family identity in Jesus.

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GOVERNANCE

During 2021, Andy Clarke stepped down as Churchwarden and Liz Fothergill was elected to the role joining Raphael Pedro.

The number of elected laity on PCC decreased from 13 to 9 at the 2021 APCM, as previously agreed. Emma Lidbury, Rob Peel, Florence Waterer and Brian Craig retired or stepped down at that point. There were no new members but Damien Dacey, Jane Fryer, Gareth Hepworth and Eleanor Orr had come to the end of their terms and were re-elected with no other candidates standing.

During 2021 the PCC received the Listening for a Change report from the Diversity Taskforce. This led to the approval of the short term action plan and the formation of the Racial Diversity and Belonging subgroup. Some other areas of governance this year included:

- the review of policies (paternity pay and financial approval limits)
- update of bank mandates/signatories
- merging fabric fund into general reserves
- financial planning to restore reserves after COVID challenges including a review of our staffing structure
- approval of priorities for reducing carbon emissions
- updating the list of communion helpers
- approving the transfer of historical archives

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ACCOUNTS - FINANCE SUMMARY

In 2021 total income was £549,399 and expenditure £639,632. This compares with total income for 2020 of £581,495 and total expenditure £607,143. The total funds held on 31st December 2021 amounted to £520,568 compared to £610,801 in 2020. Of these funds £464,236 was unrestricted compared to £541,200 in 2020.

The year under review was one of the most challenging that All Saints has faced in a considerable number of years. The Covid-19 pandemic and the shift to holding church online have considerably reduced our income. This appears to be driven by a short-term acceleration of the normal flow out of people from our community but a slower than usual replacement probably because access to the church was primarily online. We are seeing a slow return to people having the confidence to participate in in-person worship and a resultant slower than expected increase in income to former levels.

This change is reflected in the donated income falling from £537,041 in 2020 to £464,041 in 2021. Hire of our physical spaces to local groups increased from £11,874 in 2020 to £30,840 in 2021, but this was not enough to cover the shortfall in donated income. Whilst our costs were kept in line with budget through careful management, we chose to largely maintain our planned activities and draw on our reserves to cover the shortfall in the short term.

There needs to be considerable wisdom moving forwards. Our reserves are only slightly above the minimum levels required by our reserves policy. The PCC has agreed to run no less than a balanced budget in 2022 and to target a modest surplus in 2023 to replenish the reserves to the required level. This may involve challenging decisions needing to be made.

In October 2021 Rev Jonathan Mortimer gave notice of his intention to move on from All Saints Peckham in Jan 2022. Whilst this has limited impact on the period under review it is another factor that may need to be addressed carefully when planning for 2022.

The site development project is now paused. We have received pre-application planning advice from Southwark Council which was positive about the proposals submitted with the exception of the building proposed for the North East corner of the site. We are working with our Architect to develop revised plans for this small part of the plans. Once these are completed we will pause this part of church life until a new incumbent is in place and able to support this project.

The church plant is also paused. The church has the vision to plant as a way of increasing the reach of the church and expanding our Christian community but at the moment this activity is also waiting whilst we recruit a new incumbent.

Reserves Policy

Our reserves policy is to hold reserves for the purpose of protecting the work of the church in the short term in the case that funding targets are not met.

All Saints has set a policy for free reserves of holding 10% of planned unrestricted total expenditure and for 2022 this is £51,026. This is to ensure there are enough free reserves to meet running costs in the event of funding falling below anticipated levels.

Total Funds at 31 December 2021 totalled £520,568 (2020 £610,801), of which £85,709 is shown as being unrestricted with no designated use (2020 £125,243). The 2021 figures include fixed assets of £33,136 which cannot be readily converted into cash. There is therefore a balance of £52,573 (2020 £103,912) of unrestricted free reserves held by the charity, which is complying with the reserves policy. However, our free cash in hand at the end of 2021 was lower than this level and the PCC has agreed a budget for 2022 and provisional budget for 2023 to rectify this.

The reserves policy is reviewed periodically, when specific factors affecting the level of required reserves are looked at.

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ACCOUNTS - CHARITY INFO

For the year ended 31 December 2021

Members of the Parochial Church Council:
Rev Jonathan Mortimer (resigned 1 Jan 2022)
Raphael Olumuyiwa Pedro (Church Warden)
Elizabeth Fothergill (appointed 12 May 2021) (Church Warden)
Olivia Brambill
Dr June Shia Lin Brown PhD
Andrew Clarke (resigned 12 May 2021)
Brian Craig (resigned 12 May 2021)
Damien Dacey (Treasurer)
Naomi Davis
Rev Jenny Dawkins (Associate Vicar)
Dr Jane Fryer
Gareth Hepworth (resigned 31 March 2022)
Emma Lidbury (resigned 12 May 2021)
Eleanor Orr (Co-Treasurer)
Roger Orr
Robert Peel (resigned 12 May 2021)
Dr Lucy Sawyer
Eian Stedford
Rachel Trimble (Secretary)
Florence Waterer (resigned 12 May 2021)

Other members of key management	Tom Hardyman (resigned 1 Feb 2022)
Charity Registration Number	1131846
Principal Address	Blenheim Grove London, SE15 4QS
Independent Examiner	Lisa Darby ACA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	HSBC Bank Peckham Branch

ACCOUNTS - TRUSTEES REPORT

ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021

The Members of the Parochial Church Council (the 'PCC'), who are the charity's trustees for the purposes of charity law, have pleasure in presenting their report together with the financial statements for the year.

Objects of the charity
The charity is responsible for co-operating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church be it pastoral, evangelistic, social or ecumenical.

Summary of the charity's main activities and achievements
To further the above objects and vision, the charity's main activities and achievements were as evidenced in the Annual Report pages 3 - 20.
It is worth noting that most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.
In planning the activities the PCC have applied the guidance on public benefit issued by the Charity Commission.

Structure, Governance and Management
The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organise elections annually before the Annual Parochial Church Meeting (APCM) to fill vacancies.

Responsibility for setting policy and for determining the parameters within which the charity should operate rests with the PCC who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to a management team led by the incumbent, within the parameters of the operational strategy set out by the PCC.

In 2021, this management team has been formed by the following roles;

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ACCOUNTS - TRUSTEES REPORT

Incumbent, Associate Vicar, 0-25s Director, Worship Director and Operations Director. This team regularly reports back to PCC about the decision made and direction to be undertaken in future decisions.

New trustees are provided with a handbook explaining the responsibilities and detail of how to be a good trustee, they are also partnered with an existing trustee to support them as they integrate. All trustees are additionally DBS checked and safeguarding trained using the Church of England course.

Pay for senior management (excluding Clergy) is set through a process of external bench-marking and is agreed by the HR sub committee of the PCC.

Financial review
Please see the financial summary on pages 22 to 23.

Reserves policy
Please see the financial summary on pages 22 to 23.

Key risks and uncertainties
The charity is exposed to various risks - be they operational, financial or reputational. The PCC review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Other matters
With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

The last quinquennial inspection was held in 2018; no significant immediate work is required.

Statement of Responsibilities of the Members of the Parochial Church Council
The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC are required to:
1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval
This report was approved by the PCC and signed on their behalf by:

Name: DocuSigned by: JCDawkins 52DF1A9FD16046F... (Rev Jenny Dawkins)

Date: 5/16/2022

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INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF ALL SAINTS PECKHAM ('the Charity')

I report to the members of the PCC (who are also the charity's trustees) on my examination of the accounts of the Charity for the year ended 31 December 2021 on pages 29 to 46 following, which have been prepared on the basis of the accounting policies set out on pages 32- 36.

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:
1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Lisa Darby ACA
Institute of Chartered Accountants in England and Wales
Stewardship 1 Lamb's Passage, London, EC1
Date: 22 June 2022

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	464,041	52,156	516,197	567,043
Charitable activities	4	2,351	-	2,351	2,430
Other trading activities	5	30,840	-	30,840	11,874
Investments	6	12	-	12	148
Total income and endowments		497,243	52,156	549,399	581,495
EXPENDITURE ON:					
Charitable activities	7	576,915	62,717	639,632	607,143
Total expenditure		576,915	62,717	639,632	607,143
Net income/(expenditure)		(79,672)	(10,561)	(90,233)	(25,648)
Transfers between funds	14	2,707	(2,707)	-	-
		(76,964)	(13,268)	(90,233)	(25,648)
Net movement in funds		(76,964)	(13,268)	(90,233)	(25,648)
Reconciliation of funds:					
Total funds brought forward		541,200	69,601	610,801	636,449
Total funds carried forward	14	464,236	56,332	520,568	610,801

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on pages 32-46 form part of these accounts.

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BALANCE SHEET

As at 31 December 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
FIXED ASSETS					
Tangible assets	9	401,136	-	401,136	396,891
		401,136	-	401,136	396,891
CURRENT ASSETS					
Debtors	10	46,064	5,038	51,101	12,985
Cash at bank and in hand	11	25,311	51,295	76,606	211,879
		71,374	56,332	127,707	224,864
CREDITORS: Amounts falling due within one year	12	(8,275)	-	(8,275)	(10,954)
Net current assets / (liabilities)		63,099	56,332	119,432	213,910
Total assets less current liabilities		464,236	56,332	520,568	610,801
TOTAL NET ASSETS		464,236	56,332	520,568	610,801
FUND BALANCES	14				
Unrestricted Funds					
General funds		85,709	-	85,709	125,243
Designated funds		378,527	-	378,527	415,957
		464,236	-	464,236	541,200
Restricted Funds		-	56,332	56,332	69,601
		464,236	56,332	520,568	610,801

The financial statements were approved by the members of the PCC and were signed on its behalf by:

Rev Jenny Dawkins _____ Date: 5/16/2022

DocuSigned by: JCDawkins E2DF1A9FD18046F...

Charity Number: 1131846

The notes on pages 32- 46 form part of these accounts.

STATEMENT OF CASH FLOWS

For the year ended 31 December 2021

	Note	2021 £	2020 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	a	(114,381)	17,364
Cash flows from investing activities:			
Dividends, interest and rents from investments		12	148
Purchase of property, plant and equipment		(20,904)	(4,580)
Net cash provided by/(used in) investing activities		(20,893)	(4,432)
Change in cash and equivalents in the reporting period		(135,274)	12,932
Cash and equivalents at the beginning of the year	b	211,879	198,947
Cash and cash equivalents at the end of the year	b	76,606	211,879

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(90,233)	(25,648)
Adjustments for:		
Depreciation charges and provisions for impairment	16,659	18,624
Dividends, interest and rents from investments	(12)	(148)
(Increase)/decrease in debtors	(38,116)	17,482
Increase/(decrease) in creditors	(2,679)	7,054
Net cash provided by (used in) operating activities	(114,381)	17,364

Note b: Analysis of cash and cash equivalents

	2021 £	2020 £
Cash at bank with immediate access	30,788	83,787
Notice deposits (with a term of three months or less)	45,818	128,092
Petty cash	-	-
Total cash and cash equivalents	76,606	211,879

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NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1. Statutory Information
The Parochial Church Council of All Saints Peckham is a charity registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2. Accounting Policies
These financial statements are prepared on a going concern basis, under the historical cost convention. The financial statements include all activities for which the PCC is legally responsible; the activities of informal gatherings of church members and groups that owe their main affiliation to another body and are excluded.

These financial statements have been prepared in accordance with The Church Accounting Regulations 2006, the 'Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going Concern
The PCC have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern.

The PCC have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered how Covid-19 might affect projections.

b) **Income**
Income (which includes planned giving, collections and other donations) is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations includes:
i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.
When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church conferences and other events and courses.

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NOTES TO THE ACCOUNTS (cont)

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) **Expenditure**
Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish share are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year. Any contributions that have not been paid over by the year end are included as a creditor.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. The nature of the work of the church is considered to be so integrated that the core charitable activity costs are considered to be for the one activity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) **Fund accounting**
General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) **Tangible fixed assets**
Consecrated and beneficed property is not included in these financial statements by virtue of s.10(2) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

Movable church furnishings held by the incumbent and Churchwardens on special trust for the PCC and which require a faculty for disposal are capitalised in accordance with the policy set out below. These items are regarded as inalienable property and are listed in the church's inventory which can be inspected at any reasonable time. Inalienable property acquired prior to 2000 has not been capitalised as there is insufficient cost information available.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years but they have not been included in these financial statements as there is insufficient cost information and their depreciated cost is unlikely to be material.

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Leasehold improvements	Over the lease term or, if shorter, expected useful life
Equipment	15% per anum on a straight line basis

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

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f) **Pension scheme arrangements**
The charity contributes to the Church Workers Pension Fund, which is a multi-employer defined benefits pension scheme as described in Section 28 of FRS 102. The charity is not able to identify its share of the Scheme's assets and liabilities and, therefore, as permitted by FRS 102, the Scheme is accounted for as if it were a defined contribution pension scheme. Contributions to the Scheme are charged to the Statement of Financial Activities as they become payable. Further information about the Scheme is disclosed in note 13 'Pension Commitments'.

g) **Taxation**
The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

h) **Financial instruments**
The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

3. Donations

	2021 £	2020 £
Donations of cash and similar	432,388	462,800
Donations in kind (note 3a)	-	1,091
Income tax recoverable	82,992	85,722
Government grants (note 3b)	-	7,754
Other grants receivable	817	9,676
	516,197	567,043

a Donations in kind comprise:

	2021 £	2020 £
Goods donated for:		
Foodbank	-	1,091
	-	1,091

Foodbank items are valued at the weight of goods donated at £1.38 per kilogram.

b Government grants comprise:

	2021 £	2020 £
Job Retention Scheme grant	-	7,754
	-	7,754

4. Income from charitable activities

	2021 £	2020 £
Church retreats and events	-	212
Other	2,351	2,218
	2,351	2,430

5. Income from other trading activities

	2021 £	2020 £
Hire of facilities	30,840	11,874
	30,840	11,874

6. Investment income

	2021 £	2020 £
Bank Interest	12	148
	12	148

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7 Charitable expenditure

		2021 £	2020 £
a	**Costs incurred directly on specific activities**		
	Staff costs	271,794	273,153
	Diocesan Contribution	110,987	108,096
	Students youth and children	3,175	2,675
	CAP	9,050	8,764
	Evangelism & community	4,452	2,824
	Worship	6,625	5,042
	Teaching materials	926	851
	Other Expenditure	3,544	3,695
	Foodcycle	-	1,205
	Foodcycle donations of goods	-	1,091
	Internship	40,273	16,679
	Listening for a change	16,057	2,884
		466,881	426,958
	Grants payable (note 8c)	67,136	57,278
		534,017	484,236
b	**Costs incurred on support & administration**		
	Independent examiner's fee	4,200	4,260
	Site Development	5,520	21,568
	Utilities	15,410	16,742
	Maintenance	27,294	24,313
	Site management	19,030	17,680
	Catering and other	1,485	1,109
	Depreciation charge	16,659	18,624
	Insurance	6,734	7,411
	Administration	9,283	11,200
		105,615	122,907
	Total expenditure	639,632	607,143

The fee payable to the independent examiner for preparing and examining the accounts was £4,200 (2020: £4,260); in addition the charity paid £1,029 (2020: £1,348) to Stewardship for payroll bureau and consultancy services.

c Grants Payable

	Institutions £	Individuals £	2021 £
Mission support	35,240	16,280	51,520
Relief of poverty	15,216	400	15,616
	50,456	16,680	67,136

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2020 £
Mission support	29,600	7,420	37,020
Relief of poverty	13,287	6,971	20,258
	42,887	14,391	57,278

The charity's principal grants to institutions comprised:

	2021 £	2020 £
Operation Mobilisation (for worker support)	9,700	7,650
Stewardship (for worker support)	10,740	10,260
Great Lakes Outreach (for worker support)	6,600	3,530
Pecan	3,600	3,000
U-Turn	1,200	3,540
XLP	3,000	3,000
Paz y Esperanza	5,500	3,250
Giraffe	1,500	1,500
Latin Link (for worker support)	1,180	3,530
Power the fight	3,100	1,500
London City Mission	-	1,500
Starfish	1,500	-
Through the Roof	1,500	-
Aquila Housing	1,000	-
Grants to institutions for less than £1,000 each	336	627
	50,456	42,887

8. Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

	2021 £	2020 £
Gross wages and salaries	203,941	189,572
Social security	12,220	13,234
Pension costs	10,523	15,403
Associate Vicar Employment Costs including accommodation	58,984	58,905
Staff related expenses	2,038	375
	287,706	277,489

Of this total, £15,912 is included in within 'Internship' costs in note 7a) (2020: £4,336)

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The average monthly number of employees during the year was 10 (2020:10). Most of the charity's activities are carried out by volunteers. No staff received salaries at a rate of more than £60,000 per annum.

The Vicar (who is a clergy member of the PCC) receives a stipend from the Diocese and so is not an employee. Some of the Parish Share, as disclosed in note 4 'Charitable Expenditure' and paid to the Diocese, is used to help meet the cost of this stipend. He was provided with accommodation (which is customary for clergy) at no cost to the PCC; again the Parish Share was used by the Diocese to help meet this cost.

The Associate Vicar, who is a member of the PCC, is employed by the charity and also had customary clergy accommodation provided . The church also pays direct the council tax and water rates on the provided accommodation. These costs comprise the Associate Vicar Employment Costs above.

The charity's key management comprise the members of the PCC, the Operations Director and the ordained clergy. Other than the ordained clergy no members of the PCC were remunerated. Total employment benefits payable to key management, other than the ordained clergy, for the year amounted to £33,691 (2020 £38,934).

9. Tangible fixed assets

	Freehold Property £	Leasehold Improvements £	Fixtures, fittings and equipment £	Total 2021 £
Cost				
At 1 January 2021	400,000	53,185	64,963	518,148
Additions	-	12,303	8,601	20,904
At 31 December 2021	400,000	65,488	73,564	539,052
Accumulated depreciation				
At 1 January 2021	24,000	53,185	44,072	121,257
Charge for the year	8,000	1,846	6,814	16,659
At 31 December 2021	32,000	55,030	50,886	137,916
Net book value				
At 31 December 2021	368,000	10,458	22,678	401,136
At 31 December 2020	376,000	-	20,891	396,891

The Freehold property was purchased in 2018 for £400,000. The members of the PCC are not aware of any material changes in value since purchase and the valuation has not been updated.

10. Debtors

	2021 £	2020 £
Falling due within one year:		
Tax recoverable	43,378	8,590
Trade debtors	3,160	-
Other debtors	4,563	4,395
Total debtors	51,101	12,985

11. Cash at Bank and in Hand

	2021 £	2020 £
Cash at bank with immediate access	30,788	83,787
Notice deposits (with a term of three months or less)	45,818	128,092
	76,606	211,879

12. Creditors: liabilities falling due within one year

	2021 £	2020 £
Other creditors	4,075	6,394
Accruals	4,200	4,560
	8,275	10,954

13 Pension commitments

The Church Workers Pension Fund (CWPF)

The PCC participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the PCC and the other participating employers. The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, which comprises a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

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Pension Builder Scheme
The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme. The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and contributions are accounted for as if the Scheme were a defined contribution scheme. The pension contributions payable for the year, which have been charged to the Statement of Financial Activities, were £17,110 (2020: £15,403).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2019. The next valuation is due at at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time.
For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the Scheme is such that if another employer fails, the PCC could become responsible for paying a share of that employer's pension liabilities.

14 Funds
During the year the movements in the charity's funds were as follows:

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Gains and losses 2021 £	Closing balance 2021 £
Designated Funds						
Old Vicarage Fund	376,000	-	(8,000)	-	-	368,000
Fabric Fund	39,957	-	-	(39,957)	-	-
External Giving Committee	-	-	(54,456)	64,983	-	10,527
	415,957	-	(62,456)	25,026	-	378,527
General Unrestricted Funds	125,243	497,243	(514,459)	(22,319)	-	85,709
Total Unrestricted Funds	541,200	497,243	(576,915)	2,707	-	464,236
Restricted Funds						
Site development fund	40,821	19,345	(23,124)	(12,355)	-	24,686
Site development fund tithe	22,780	-	-	52	-	22,832
CAP	207	9,000	(8,588)	-	-	619
Hardship fund	983	-	(562)	-	-	421
Listening for a change	4,670	6,251	(16,057)	9,546	-	4,410
Other restricted funds	139	17,561	(14,386)	51	-	3,364
	69,601	52,156	(62,717)	(2,707)	-	56,332
Aggregate of funds	610,801	549,399	(639,632)	-	-	520,568

The transfers referred to above were made for the following reasons:
a) Site Development Fund to the Site Development Tithe Fund: To show the tithe of the Site Development Fund appeal donations.
b) Site Development Fund to general fund to reflect the expenditure on capital items now held as general fixed assets.
c) General Funds to Listening for a change fund to reflect additional funding approved by the PCC for this project.
d) The Fabric Fund has been closed and included in the General Fund balance.
e) The transfer into the External Giving Committee Fund represents the total giving committed to by the PCC for 2021.

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Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds	Designated funds	Restricted funds	2021
	£	£	£	£
Tangible fixed assets	33,136	368,000	-	401,136
Debtors	46,064	-	5,038	51,101
Cash at bank and in hand	14,784	10,527	51,295	76,606
Creditors falling due within one year	(8,275)	-	-	(8,275)
	85,709	378,527	56,332	520,568

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2020	Incoming resources 2020	Outgoing resources 2020	Transfers in the year 2020	Gains and losses 2020	Closing balance 2020
	£	£	£	£	£	£
Designated Funds						
Old Vicarage Fund	384,000	-	(8,000)	-	-	376,000
Fabric Fund	39,957	-	-	-	-	39,957
	423,957	-	(8,000)	-	-	415,957
General Unrestricted Funds	111,339	551,494	(535,313)	(2,277)	-	125,243
Total Unrestricted Funds	535,296	551,494	(543,313)	(2,277)	-	541,200
Restricted Funds						
Site development fund	99,614	6,952	(42,966)	(22,780)	-	40,821
Site development fund tithe				22,780	-	22,780
Foodcycle project	1,036	1,091	(2,296)	169	-	-
CAP	503	-	(295)	-	-	207
Hardship fund	-	5,726	(6,851)	2,108	-	983
Listening for a change	-	7,554	(2,884)	-	-	4,670
Other restricted funds	-	8,678	(8,539)	-	-	139
	101,153	30,002	(63,831)	2,277	-	69,601
Aggregate of funds	636,449	581,495	(607,143)	-	-	610,801

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds	Designated funds	Restricted funds	2020
	£	£	£	£
Tangible fixed assets	20,891	376,000	-	396,891
Debtors	12,985	-	-	12,985
Cash at bank and in hand	102,322	39,957	69,601	211,879
Creditors falling due within one year	(10,954)	-	-	(10,954)
	125,243	415,957	69,601	610,801

- Site Development Fund: Main working fund for the redevelopment of the site.
- Site Development Tithe Fund: 10% of gifts to the initial appeal for the Site Development Fund are allocated to support other similar building projects around the world.
- Foodcycle Project Fund: Until August 2020 there was a franchise agreement with 'Foodcycle' to co-run the project at Peckham and the finances for the project would be part of the ASP accounts. In August 2020 responsibility was moved back to 'Foodcycle' and the fund was closed.
- Christians Against Poverty Fund: Supporting job clubs
- Hardship Fund: Support of those in need due to Covid-19
- Listening for a Change Fund: To support a project about understanding how to improve inclusivity in light of the Black Lives Matter movement.
- Other Restricted Funds: Support of those in need and specific missionaries and events.

15. Operating lease commitments

The charity has three operating leases for property rented for the Associate Vicar and the Interns. The minimum amount payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of these leases is as follows:

	2021	2020
	£	£
Payments falling due:		
Within one year	6,170	14,450
Between one and five years	-	-
After five years	-	-
	6,170	14,450

During the year the charity was charged £37,200 (2020: £25,650) for its 3 (2020: 2) operating leases.

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16. Transactions with related parties
During the year the charity:

a) received donations totalling £84,789 (2020: £82,228) from related parties (which includes members of the PCC, any other members of key management and anyone closely connected to them).

b) paid expenses totalling £0 (2020: £192) for 0 (2020: 1) non-clergy member of the PCC for telephone calls whilst carrying out duties associated with being a PCC member; reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a PCC member are not included in this disclosure.

During the year the charity also made the following payments to, or for, related parties:

a) Josh Pedro, who is closely related to Raphael Pedro, who is a member of the PCC, received payments totalling £450 (2020: £nil) for digital support.

Except as disclosed in note 8 'Analysis of staff costs', there have been no other transactions with related parties during the year.

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DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES

	Note	Unrestricted funds General 2021 £	Designated 2021 £	Restricted 2021 £	Total 2021 £	Unrestricted funds General 2020 £	Designated 2020 £	Restricted 2020 £	Total 2020 £
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	464,041	-	52,156	516,197	537,041	-	30,002	567,043
Charitable activities	4	2,351	-	-	2,351	2,430	-	-	2,430
Other trading activities	5	30,840	-	-	30,840	11,874	-	-	11,874
Investments	6	12	-	-	12	148	-	-	148
Total income and endowments		497,243	-	52,156	549,399	551,494	-	30,002	581,495
EXPENDITURE ON:									
Charitable activities:	7	514,459	62,456	62,717	639,632	535,313	8,000	63,831	607,143
Total Expenditure		514,459	62,456	62,717	639,632	535,313	8,000	63,831	607,143
Net income/(expenditure)		(17,216)	(62,456)	(10,561)	(90,233)	16,181	(8,000)	(33,829)	(25,648)
Transfers between funds	14	(22,319)	25,026	(2,707)	-	(2,277)	-	2,277	-
		(39,534)	(37,430)	(13,268)	(90,233)	13,904	(8,000)	(31,552)	(25,648)
Net movement in funds		(39,534)	(37,430)	(13,268)	(90,233)	13,904	(8,000)	(31,552)	(25,648)
Reconciliation of funds:									
Total funds brought forward	14	125,243	415,957	69,601	610,801	111,339	423,957	101,153	636,449
Total funds carried forward		85,709	378,527	56,332	520,568	125,243	415,957	69,601	610,801

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ANY NOTES OR QUESTIONS

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ALL SAINTS PECKHAM

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIATICAL PARISH OF ALL SAINTS PECKHAM

England & Wales - Charity number 1131846

Accounts

ANNUAL REPORT



2020

ALL SAINTS PECKHAM

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VISION

At the start of lockdown in March we took to heart God's promise from Isaiah 43:19,

'See I am doing a new thing, do you not perceive it?'

What we might have taken for granted we now understood were gifts from God - such as meeting together in person, schooling for our children, safe space to live in and green space to walk in. Like a lake being drained, ugly things below the surface were revealed - such as discriminations of all kinds including racism and income inequality. 'Lord we need you' was no longer a nice worship song but a cry from the heart.

Jesus has been calling us back to himself, to repentance and a new start. Individually, and as His body in Peckham. There's nothing like a global pandemic and loss of all kinds to perceive how great and how wide and how long and how deep is the love of Jesus. We experienced His love and faithfulness in learning all sorts of new skills - pivoting, unmuting, online services, Zoom… We thank God for technology, the gifts of those who made it work, online connection in new ways with new people, for financial provision meaning we ended the year with a small surplus; for the start of new works such as the Connect Team and Listening for a change in response to God's vision of the Kingdom in Revelation 7:9. But the bottom line is that Jesus has given us a wake-up call.

'Apart from me, he said, you can do nothing'

(John 15:5). In 2020 we might have experienced what Jesus means.

We are All about Jesus. Saints who belong because of Jesus and called to grow more like Jesus. All of us: from every nation and generation and education and life-situation. And sent out to serve Peckham and beyond with the love of Jesus. Twas ever thus. And always will be.

Rev Jonathan Mortimer



SERVICES

Our services were one of the first things that had to radically change this year. From March 22nd onwards 'church' as we knew it moved to our homes, and our morning service moved online to Youtube because of COVID-19. Until restrictions became more severe, the Sunday evening and Tuesday morning services continued In Real Life keeping - sadly - a distance from one another. In all of these changes we saw some new gifts developed such as speaking to a camera rather than a congregation; others had their experience and skills used by God in a whole new way, for example those who work in media-related fields.

Whilst missing worship together in person, we thank God for the new things He has been doing and revealing to us in the spirit of Isaiah 43:19, including new opportunities to connect with others - including some overseas - who would not have been able to come to the church building. Being mindful of the word we received to be 'faithful, not fancy', i.e. we're not meant to be Netflix, we thank God for the gifts of the tech team led by Jonathan Smith to make it possible for God's Word and our worship to be broadcast, and that in spite of an extremely dodgy internet signal.



• LOOKING AHEAD

We pray to discern God's wisdom how to transition back towards IRL services whilst making the most of all we have learnt and keeping an online presence. Secondly, we continue to pray that the main thing stays the main thing in all our services - 'we would like to see Jesus', John 12:21. It's all about an encounter with Him.

WORSHIP

Our YouTube Channel	2019	2020
Views	3,900	52,000
Hours Watched	106	14,000
New Subscribers	11	371

These numbers tell a story about the ways we worshipped together across these years and there is a lot to be positive about! But congregational sung worship is tricky when you either can't sing when we meet or can't meet at all.

We're so thankful for the people God's put in All Saints 'for such a time as this'. So many gifted, creative, willing and able people as well as a core of passionate, faithful worshippers. We're thankful for the resources and technology that has enabled us to stay connected as a church family and that the church internet connection, as weak as it is, has held up (apart from a couple of occasions) to allow our services to go out on Sunday mornings.



• LOOKING AHEAD

We pray as we walk into 2021 for a fresh revelation of the glory of the Lord in and through our sung worship and for an awakening to the delight, power and importance of worship and evidence of its value in all aspects of our lives. We're also encouraging our family - DON'T WAIT TO GET BACK INTO THE BUILDING TO WORSHIP!

DISCIPLESHIP

A particular highlight for 2020 was our Lent course: Disciple. Forty people took part and it started with in-person gatherings, in which we shared meals together, before moving online because of Covid half way through. We celebrate 3 new groups for bible study and discipleship kicked off in 2020, one coming from the Lent course, the other two beginning under lockdown.

We're grateful for the way our network of small groups enabled people to continue meeting together, even online, to spur one another on 'in love and good deeds'. And we're thankful for the birth of the Anti-Racist Learning Group, which has offered spaces to discuss issues around race and racism as part of our ongoing discipleship.



• LOOKING AHEAD

Looking ahead to 2021 and recognising the place of smaller gatherings in a healthy life of discipleship, we're praying for God's guidance as we look at how our small groups are sustained, nourished and nurtured. Like churches all around the world we're seeking God's best ways for us as we consider coming back to gathered in-person worship. We're praying that, inspired by the Holy Spirit, we might take this opportunity to refocus our vision and more closely obey Jesus' command to make disciples of all nations. Please pray that God's incomparable wisdom and faithful foolishness guides us!

PRAYER

In May, we began to pray together with a Lord's Prayer led by a number of members of the church family, and backed by images of locked-down Peckham. Adding up the views of every service in which this has been used, with the times the prayer has been independently viewed, the 'Peckham Lord's Prayer' has now been prayed with over 20,000 times. We joined in with 10 days of prayer activities joining in with the Thy Kingdom Come initiative, culminating in 24 hours of sustained prayer, passed between households 'virtually'.

We are thankful for all the different ways members of the church family have led us in prayer over this time; lego prayers with teddy bear intercessors was a particular high point! We were thankful for many answered prayers for healing, provision, and much more.



• LOOKING AHEAD

As we move forward we are seeking to 'protect' Thursday nights as a time for church family worship and prayer. We ask God for wisdom for how best to pray together in these times. And looking towards in-person worship, we ask for God to raise a team of expectant, gifted prayer ministers for a ministry team.

OUTREACH

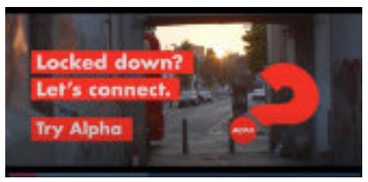
2020 saw our first two-continent Alpha, with one guest attending our online course from Canada. We were so grateful for the blessing of an incredible Alpha team ready to try the new thing of Alpha online and the technology to present the gospel to people in their homes.

Each of our 'Pints of View' sessions, addressing questions about the Christian faith with a particular eye towards people not in church, has attracted well over 100 views - many more than similar sessions would reach in the building!

An amazing delivery team made sure our whole parish had a leaflet offering our prayers and support and we've also had church members using cars, bikes and feet to deliver meals and groceries to those most in need.

In December, church member Hannah Steele led a session online encouraging us to 'share Christ at Christmas'. And we continue to pray for growing confidence in our church family, of all ages, to share Christ with friends and family.







• LOOKING AHEAD

2021 has already hosted a new Alpha cohort and the return of Pints of View. As we re-open our building we're dreaming of ways to engage the community around us as we seek to serve Peckham with love.

LISTENING



Following the murder of George Floyd in May 2020, and the release of a Church of England report regarding racism in the church, we embarked on a journey called "Listening for a Change". This process focuses on racial injustice within the church, and collaboratively challenging and changing structural, personal and historical practices that do not make people feel included or feel a sense of belonging within the church based on their ethnicity.

We appointed Revd Dr Kate Coleman as our external moderator to help us structure and start these conversations in a safe environment, and facilitate the creation of recommendations of how we can foster a more inclusive environment, reflecting Revelations 7:9:

"After this I looked, and there before me was a great multitude that no one could count, from every nation, tribe, people and language, standing before the throne and before the Lamb. They were wearing white robes and were holding palm branches in their hands."

A Diversity Taskforce was formed of church members to support Kate and the clergy to keep the process going. The entire church was invited to sessions led by the Taskforce chairs and then Revd Dr Kate to explain the mission, and volunteer to be Change Champions. Currently, over 40 people have signed up to be Change Champions and are engaged in a listening process designed by Revd Dr Kate. Many didn't know each other at the beginning, but shared a desire for Christ's vision for racial justice and unity. Brave church members have shared stories and built relationships with other members that build a greater understanding of different experiences. We have found that white people feel more like they belong in our church than others, and that there is a clear journey ahead of us and a real need for change.

• LOOKING AHEAD

The continued aim is to engage the wider church to listen to their experiences and feed into recommendations on how to make the church more inclusive and foster belonging for all. The recommendations from this process will be presented to the PCC and progress monitored to ensure we continue to make all current and future members and guests of the church feel like they truly belong.

We're praying and working towards the vision of Revelation 7:9 and for All Saints Peckham to become a place where everyone belongs and "can dance like no-one is watching".

Seasonal Highlights: Being online to celebrate key moments in the year such as Easter and Christmas, and throughout our Summer Sundays' programme was a challenge, as it was for the Church worldwide. Everything was done in a whole new way, keeping us dependent on God for creativity, inspiration and wisdom. Statistics and numbers aren't everything, but we thank God that the pre-recorded services for Easter Day and Carols by Candlelight were the two most watched last year and reached many more people than we would ever have been able to have in the church building. One testimony received from overseas after Easter said, 'Thank you for bringing resurrection hope into our home.'

The first ever 'Walk-through nativity' for families held on the church site, cut short though it was by a new Tier 4 announcement, gave us an encouraging model to build on for the future. That and Midnight Communion - the only Christmas service held IRL - underlined how good it is to meet together, although we're so grateful for the technology helping us to keep connected.



• LOOKING AHEAD

As the wisdom of Ecclesiastes says, 'There is a season for every activity under heaven', and we are praying this year to discern the ways to adapt to each new season, especially when it is possible to transition back to meeting in person. We pray for the wisdom and courage to speak the bold, prophetic and life-changing Word of God to see breakthrough in evangelism. I.e. for those who do not yet know Jesus as Lord to be born again, and for any of us losing heart to take heart in Jesus.

The children have delighted us with their adaptability this year and with the launch of our Zoom Sunday Club groups we've seen an average of 40 children attend each week. In a year when so many things were closed we actually ran more holiday clubs/seasonal activities than ever before with a fantastic summer holiday club, half term activities and an ADVENTure journey up to Christmas.

The Light Service which we were able to hold in real life was an amazing time to be with the toddlers, celebrating Jesus, Light of the World. It felt special to welcome back a group that hasn't really been able to engage in an online way. Joy412 is our discipleship group for school years 5 and 6 and meeting online consistently has helped them to form a good community.



• LOOKING AHEAD

Looking ahead we continue to tackle the challenges of engaging the younger ages groups until we can have them back in the building. We will need to build our volunteer teams again to run Sunday groups in real life and until then need creative responses to Zoom fatigue! As always, we couldn't do all we do without Becky Addae who contributes so much particularly to the work with the youngest children. And we pray for Abie as she moves on and for God's person 'for such a time as this' to replace her.

YOUTH

In 2020 we established a sustainable structure for discipleship for young people, starting from pre-teens, all the way up to sixth form/college. The groups (Joy412 (Years 5-6), TAGG (Years 7-9) and The Living Room (Years 10-13)) provide key spaces during the week for young people to meet with their peers to grow deeper in their relationship with Jesus, their knowledge of the Word, and in their gifts, as they grow up through the church. We are so thankful for our volunteer leaders: Becky Addae, Charlotte Ellis, Richard Trimble, Matthew Williams, Cath Cowan and Paula Phipps. All Saints Peckham Youth now has a social media presence getting encouragement out to young people from inside and outside our church on Instagram. It has been fun and challenging finding ways to engage young people in scripture, prayer and worship. Our account has even received a bit of love from Southwark Diocese, so we've got to be doing something right (right?!).

We thank God for the young people's testimonies - it has been so encouraging to hear about how the young people are journeying with Jesus, and we have loved seeing their gifts grow. While we know the pattern across the church has been for declined youth attendance during this time, we've been thankful for a really consistent core of young people coming along week in, week out. It has also been wonderful to develop stronger relationships with local churches, after working on these for a while. This hasn't happened overnight! A number of churches really value our vision for young people and that has been such an encouragement. It's also great to have Toby, who is joining us on placement with St Mellitus College. He's been a brilliant addition to the team!



• LOOKING AHEAD

We continue to pray for the wellbeing of our young people. This last year has put such a strain on their mental health, their education, and their motivation. Pray that God will supply them with strength, focus and hope, and that their faith will continue to grow as we meet with one another. And we pray for members of the congregation to come alongside our young people as mentors- particularly we need to find male mentors. One-to-one discipleship is so key and it is an area we have wanted to grow in for a long time. Please pray for this transformational ministry to grow!

STUDENTS

Throughout 2020 Branches continued online and met constantly throughout lockdown, maintaining relationships, providing support for those struggling in new and difficult circumstances and encouraging one another in our faith. We engaged with new students online, but it has been tricky to keep them engaged without physical meet ups. We can't wait to get some in real life hangouts in place as soon as we're allowed to.

We are really grateful to have Meg join the team as our Worship and Students intern! And we're thankful that the students have been able to attend Branches even when they're at home with their families because we're meeting online. This has enabled us to stay connected in a year of uncertainty for the student population.





• LOOKING AHEAD

As we look forward to the year to come we're praying that we will be able to physically meet with and engage students so we see our numbers grow. We hope particularly that the re-imagined Sunday evening service will be a place that students can call home within our church.

Mums of Little Ones ministry now covers 39 Molos including 12 'Newbies' with babies under 1 year old.

We started started 2020 with monthly mums playdates and fortnightly in-person support groups for our 'Newbies' (those with babies under 1year), which in Spring moved to being on Zoom, enabling wider engagement for many who had found it difficult to get out of the house with small babies.

We thank God for the amazing community of moums, supporting each other through this really difficult year. Like an extended small group, there is always someone to respond to a prayer request, be a listening ear, share their experience and offer encouragement.

Our prayer is for every mum to know she is seen, loved and supported, especially in the early years of her motherhood journey, no matter her age, colour, demographic, or pathway to becoming a mother and that we would be able to see, love & support those who are falling through gaps, especially as it so hard to recognise those who are struggling when we can't meet face-to-face. We're hoping for cross demographic and intergenerational relationships to form amongst women in the church family that will see, love and support each other, creating unity and understanding. The team currently leading the Molo ministry are Racheal Mulema, Emma Flower, Crystal Whitecroft, Jane Lindsay-Nyoni & Niki Clarke.

FOODCYCLE

Our relationship with FoodCycle changed during 2020. The amazing Jen Wales, who had been the main coordinator of our foodcycle relationship, stood down and we took the decision to end the franchise agreement and move to a hall hire arrangement with Foodcycle. The only difference this has made is that you may see in the financial report our financial responsibility ending in August.

Over the course of the year Foodcycle served an amazing 1432 people using 3,743kg of surplus food, a fantastic achievement.





Christians Against Poverty: 2020 was a busy year for our debt relief ministry, even if a lot of the activities were very different to how we expected them to be. 10 CAP families went debt free in 2020 and an additional 3 families have just gone debt free in January and February 2021. This is transformation of the circumstances facing these families at the start of the process and so we thank God for this good news.It's amazing that Christians Against Poverty as an organisation were able to carry on providing services and seeing people set free from the power of debt and its side effects during the COVID-19 pandemic.

The All Saints Connect team was launched in April 2020. The Connect team is the means through which individual CAP families are supported by a member from the church. We have seen CAP families receive much needed help during the pandemic, from healthy meals and ingredients delivered weekly, to a supportive ear to listen on the phone. We thank God for all the volunteers on the Connect team who are going above and beyond to support and pray for our CAP families.

- LOOKING AHEAD

We're praying that when the restrictions ease, and the CAP team go out into the community that both the team and the families will be safe as they work face to face.We're excited about the launch of a new term of CAP job club and pray that not only will they be able to find work but that they will grow in their relationship with Jesus. We're grateful for Magda joining the team and pray for her as she settles in her new role of managing the Connect Team and running the Job Club.

PARTNERS

Throughout this challenging year we have continued to partner with some local organisations delivering key services in Peckham.

Southwark Women's Hub (under the umbrella of the charity Pecan) were able to remain open for much of the year on appointment basis helping local women to navigate the particular circumstances they found themselves in.

We've continued our collections for ***Southwark Foodbank*** and were able to work with them during lockdown to offer e-referrals of those on our doorstep who clearly needed help.

Peckham Citizens is a community power organisation supported by our clergy and a number of congregation members. One particular highlight was their success in challenging developers of the Aylesham Centre in Peckham and fighting for longer consultation for residents holding them to account.

Though it has been quieter on site this year with many groups having to suspend their activities during lockdown, we are grateful to continue to use our space to support a wide range of community groups including juggling club, dance classes, cookery lessons and children's clubs.

BRIXTON PRISON

Lockdown has been challenging for everyone, but prisons have been particularly hard hit with prisoners, at times, spending 23.5 hours each day locked in their cells when under level 5 restrictions. This included even being fed in their cells and no visitors being allowed in including family or us as a church team. But some encouragements include the new Anglican Chaplain to Brixton prison, Bola Adamolekun, who is great news. Do pray for her. Also Andy has been able to pray every week with other churches serving in Brixton and meet with one amazing guy who has a vision to train people inside and have jobs ready on the outside.

Looking forwards we are praying for our team to be invited back in by the Chaplaincy and to be ready to serve as restrictions ease. And for God to extend His work through us to mid-week Alpha and bible study, to reach those who don't know Jesus, and in skills development and job placement. There's so much that could be done and it feels like we've lost a year as all our work before the Pandemic was in person. But we believe God is teaching us to pray and see our weakness and dependence on Him.

In 2021 we are hoping that our relationship with Foodcycle continues to grow, initially by restarting our Wednesday session in April and then growing the attendance at both sessions. Foodcycle are always on the lookout for more volunteers and guests so please sign up and come along!

ASAATW

In 2020, All Saints gave £57,278 to our mission partners, All Saints All Around the World. This included the ministries of 11 individuals or families and 5 organisations. All our mission partners found themselves ministering in a totally different context under COVID-19 restrictions. We're thankful for God's wisdom, protection and help in this unprecedented situation.

Mission partners in Lebanon and Armenia were also affected by further upheaval, with the explosion in Beirut and conflict between Armenia and Azerbaijan. We're thankful to God for his presence in times of trouble and that our mission partners were able to minister his hope and presence.



- LOOKING AHEAD

Looking forward we are seeking God's guidance to take on at least one other mission partner and ask for his wisdom to guide us. The External Giving Group, who looks after this portion of the All Saints budget, is seeking more members, including a chair. Please pray the right person, with passion and gifts in administration, is able to take up this role. We're grateful for the team serving on the External Giving Group!

In 2020 we have continued to maintain our site and strike the balance of maintaining the site but with the knowledge that the site development is hopefully on the horizon.

During lockdown our main focus has been on increasing the disabled access across site with the installation of a new ramp to the red shed and the refurbishment of the hall disabled toilet. This has happened alongside routine maintenance such as gutter clearing and ensuring our drains are flowing, we have also deep cleaned the hall and refreshed the floor service. As always the upkeep of our large site is only possible thanks to the amazing volunteers who support Jim Rennision, our site contractor. Thank you to everyone who gave their time and energy in 2020.

In 2021 we are looking to finish a couple of projects, this includes finishing the new fence along Blenheim Grove, the installation of new security lighting in the car park, a new ramp for the church door closest to the bus stop and turning part of our gardens into a prayer meadow.





CHURCH PLANTING

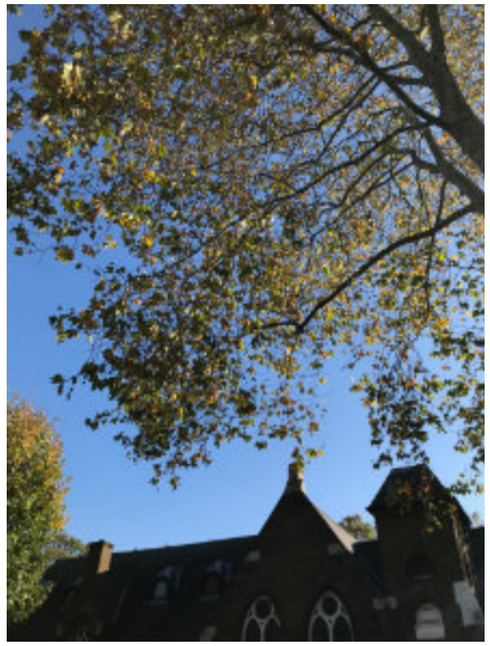
We didn't plant in 2020... unless you count our movement to a new online presence, on YouTube and zoom, which reached a community previously unreached by our 'in person' presence on Blenheim Grove! We're grateful for God's provision of amazing technical and creative gifts within our church family, enabling us to 'gather' online in this new expression of church throughout the year.

Given our move to online services in 2020, and the (planned) movement to hybrid services in 2021, we are facing a very different set of opportunities and challenges than a year ago, so we're seeking God's guidance, wisdom and timing for any conversations around church planting.

Site development in 2020 managed to meet a key milestone along the route to redeveloping the site. Over the course we managed to develop the designs to the point where we were able to meet with the Church of England and discuss our plans and in November we submitted the pre planning application to the council. The feedback from both parties was very encouraging with the diocese supportive of our designs and the council only having a query about the size of the office structure at the front of the site. We also started at the end of the year a process to really test our vision and aspiration to ensure that the development lives up to God's plans for All Saints.

• LOOKING AHEAD

In 2021 we are hoping to move the process to submitting a full planning application but there are several hurdles we need to overcome to get to that point. The main issue is that we have a shortfall of £75,000 to move the SD to planning, we are hoping to fund raise this in the second half of 2021. In the meantime we have recognised that the designs are not fit for purpose for children's and youth ministries and the financial planning needs refinement. In the first half of 2021 we are planning to produce a business plan and hold some workshops to understand how we could improve the provision for these two key groups.





FINANCE SUMMARY

In 2020 total income was £581,495 and expenditure £607,143. This compares with total income for 2019 of £633,838 and total expenditure £659,488. The total funds held on 31st December 2020 amounted to £610,801 compared to £636,449 in 2019. Of these funds £541,200 was unrestricted compared to £535,295 in 2019.

Due to substantial and agile cost control and generous, faithful giving we were able to end the year on target to our revised budget, with a small surplus on unrestricted funds of £5,904 for ongoing church operations. Even in a year of significant adversity the amazing generosity of All Saints members has enabled much to be accomplished through the year.

The biggest significant financial event to have materialised in 2020 was the COVID-19 pandemic. The initial "lockdown" starting in March and subsequent restrictions during the year resulted in All Saints having to cut back its operations significantly with in-person services and most mid week activities suspended at various points throughout the year. This provided significant disruption with the income from hall hire and service collections stopping. We were fortunate that a large portion of service giving transferred to standing orders (approx. £2,000 up on the original unamended budget) and that Hall Hire income at £18,500 is only 3.29% of the budget. Overall, All Saints has come through 2020 in a positive way due to the unbelievable support of its members.

Investment in the site development project, despite the pandemic, has increased again this year with Malcolm Fryer, our architect, and the site development team moving the project forward to a planning pre-application in November. This has, in turn, reduced the levels of restricted funds available for the site development. The PCC will be reviewing future funding options for the site in 2021.

For 2021 the main risk factors that may affect our financial position revolve around the ongoing impact of the pandemic and the site development. The plans for a plant, mentioned in previous years, are currently paused but we remain hopeful that we will be able to plant in the future. To mitigate the impact of the pandemic we will, as in 2020, seek to remain agile in managing costs reviewing our forecast monthly. Additionally, giving has remained strong at the beginning of the year and we have a large surplus in our reserves. For the site development there is a shortfall of around £75,000 to cover the fees and expenses required to take the project to the next stage of a full planning application. This risk will be mitigated by several fundraising events across the year, the likely impact of additional gifts being made and grant funding.

More generally, our principal source of funds remains the incredibly generous giving from our congregation. Because of the online delivery of services and other events, this now includes new donors, some from far afield; at the same time we are aware of others closer to home unable to engage on-screen. In spite of this, giving has been at encouraging levels. We are looking to supplement this provision with grants and, as the pandemic recedes, the appropriate use of the site to generate rental revenue to support ongoing ministry and our site development.

ACCOUNTS

We have set an aspirational budget of £587,823 in 2021, whilst this does exceed the budget for 2019 and 2020 we believe that the investments we have made, such as the intern scheme, will continue to grow the Church. We have an exciting vision within this budget to give generously, support and grow our church and young people and work in our community of Peckham. We want to see what God's plans are for our site, hoping to take our designs to full planning permission and to the Diocesan Advisory Committee (the DAC) for approval in 2021.

In the early part of 2021 there are indications that giving levels have remained steady. With continued economic uncertainty affecting the country, close monitoring of the budget will be appropriate in the coming months. These risks are mitigated by our adequate level of reserves and flexibility to reduce certain budget lines in line with any reduction of income.

Ongoing maintenance of the site will continue to impact on the finances with the remaining aspects of the boundary wall on Blenheim Grove requiring attention in 2021 along with some minor stonework repairs on the Church building. The cost of this however should not be excessive. The last quinquennial review was undertaken in 2018 and all urgent works have now been completed - notably the large scale projects of reroofing the apse and repairing the boundary wall. All other quinquennial recommendations will be dealt with as part of the site development.

In reference to our safeguarding procedures, the PCC has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (which sets out the PCC's obligations to safeguard children and vulnerable adults). Our procedures were reviewed throughout the year, and updated to include safeguarding guidelines for all online meetings.

RESERVES POLICY

Our reserves policy is to hold reserves for the purpose of protecting the work of the church in the short term in the case that funding targets are not met.

All Saints has set a policy for free reserves of 10% of forecast total expenditure so for 2021 this is nearly £58,782. This is to ensure there are enough free reserves to meet running costs in the event of funding falling below anticipated levels.

Total Funds at 31 December 2020 totalled £610,801 (2019 £636,449), of which £125,243 is shown as being unrestricted with no designated use (2019 £111,339). The 2020 figures include fixed assets of £20,891 which cannot be readily converted into cash. There is therefore a balance of £103,912 (2019 £84,404) of unrestricted cash reserves held by the charity, which is complying with the reserves policy.

The reserves policy is reviewed periodically, when specific factors affecting the level of required reserves are looked at.

CHARITY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2020

Members of the Parochial Church Council

Rev Jonathan Mortimer (Incumbent and Chairman)
Florence Waterer (Vice-Chair)
Eleanor Orr
Rachel Trimble (Secretary)
Damien Dacey (Treasurer)
Geurline Griffin (resigned May 2020)
Andrew Clarke (Church Warden)
Rev Jenny Dawkins (Associate Vicar)
Dzifa Appeah (resigned September 2020)
Olivia Brambill
Ed Brecknell (resigned 06 May 2020)
Brian Craig
Naomi Davis (appointed 06 May 2020)
Dr Jane Fryer
Gareth Hepworth
Emma Lidbury
Roger Orr
Robert Peel (Treasurer)
Eian Stedford
Dr Lucy Sawyer (appointed 22 October 2020)
Dr June Shia Lin Brown (appointed 22 October 2020)
Raphael Olumuyiwa Pedro (appointed 22 October 2020) (Church Warden)

Other members of key management	Tom Hardyman
Charity Registration Number	1131846
Principal Address	Blenheim Grove, London, SE15 4QS
Independent Examiner	Lisa Darby ACA Stewardship, 1 Lamb's Passage London, EC1Y 8AB
Bankers	HSBC Bank, Peckham Branch

TRUSTEES REPORT

ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2020

The Members of the Parochial Church Council (the 'PCC'), who are the charity's trustees for the purposes of charity law, have pleasure in presenting their report together with the financial statements for the year.

Objects of the charity

The charity is responsible for co-operating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church be it pastoral, evangelistic, social or ecumenical.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as evidenced in the Annual Report pages 3 - 19.

It is worth noting that most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.

In planning the activities the PCC have applied the guidance on public benefit issued by the Charity Commission.

Structure, Governance and Management

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organise elections annually before the Annual Parochial Church Meeting (APCM) to fill vacancies.

Responsibility for setting policy and for determining the parameters within which the charity should operate rests with the PCC who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to a management team led by the incumbent, within the parameters of the operational strategy set out by the PCC.

This management team is formed by the following roles; Incumbent, Associate Vicar, 0-25s Director, Worship Director and Operations Director. This team regularly reports back to PCC about the decision made and direction to be undertaken in future decisions.

TRUSTEES REPORT (CONT)

New trustees are provided with a handbook explaining the responsibilities and detail of how to be a good trustee, they are also partnered with an existing trustee to support them as they integrate. All trustees are additionally DBS checked and safeguarding trained using the Church of England course.

Pay for senior management (excluding Clergy) is set through a process of external bench-marking and is agreed by the HR sub committee of the PCC.

Financial review

Please see the financial summary on pages 20 to 21.

Reserves policy

The PCC have determined that the charity should aim to hold unrestricted cash of no less than 10% of forecast total expenditure, for 2021 this is £58,782 (which equates to about 1.2 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £103,912 and the charity is complying with its reserves policy. Further information concerning our reserves is in the financial summary on pages 20 to 21.

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The PCC review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Other matters

With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

The last quinquennial inspection was held in 2018; no significant immediate work is required.

TRUSTEES REPORT (CONT

Statement of Responsibilities of the Members of the Parochial Church Council

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the PCC and signed on their behalf by:

REV. JONATHAN MORTIMER
Date: 22/4/2021

INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF ALL SAINTS PECKHAM ('the Charity')

I report to the members of the PCC (who are also the charity's trustees) on my examination of the accounts of the Charity for the year ended 31 December 2020 on pages 27-47 following, which have been prepared on the basis of the accounting policies set out on page 32-35.

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Lisa Darby ACA 2nd June 2021

Institute of Chartered Accountants in England and Wales

Stewardship, 1 Lamb's Passage, London, EC1Y 8AB

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	537,041	30,002	567,043	590,957
Charitable activities	4	2,430	-	2,430	26,088
Other trading activities	5	11,874	-	11,874	16,430
Investments	6	148	-	148	363
Total income and endowments		551,494	30,002	581,495	633,838
EXPENDITURE ON:					
Charitable activities	7	543,313	63,831	607,143	659,488
Total expenditure		543,313	63,831	607,143	659,488
Net income/(expenditure)		8,181	(33,829)	(25,648)	(25,650)
Transfers between funds	14	(2,277)	2,277	-	-
		5,904	(31,552)	(25,648)	(25,650)
Net movement in funds		5,904	(31,552)	(25,648)	(25,650)
Reconciliation of funds:					
Total funds brought forward		535,296	101,153	636,449	662,099
Total funds carried forward	14	541,200	69,601	610,801	636,449

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 32- 45 form part of these accounts.

BALANCE SHEET

AS AT 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
FIXED ASSETS:					
Tangible assets	9	396,891	-	396,891	410,935
		396,891		396,891	410,935
CURRENT ASSETS					
Stock	12	-	-	-	-
Debtors	10	12,985		12,985	30,467
Investments	11	-	-	-	-
Cash at bank and in hand	11	142,279	69,601	211,879	198,947
		155,263	69,601	224,864	229,414
CREDITORS: Amounts falling due within one year	12	(10,954)	-	(10,954)	(3,900)
Net current assets / (liabilities)		144,309	69,601	213,910	225,514
Total assets less current liabilities		541,200	69,601	610,801	636,449
TOTAL NET ASSETS		**541,200**	**69,601**	**610,801**	**636,449**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
	14				
FUND BALANCES					
Unrestricted Funds					
General Funds		125,243	-	125,243	111,339
Designated Funds		415,957	-	415,957	423,957
		541,200	-	541,200	535,296
Restricted Funds		-	69,601	69,601	101,153
		541,200	69,601	610,801	636,449

The financial statements were approved by the members of the PCC on 22/04/2021 and were signed on its behalf by:

Rev Jonathan Mortimer

Charity number: 1131846

The notes on page 32-45 form part of these accounts.

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	2020 £	2019 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	a	17,364	25,627
Cash flows from investing activities:			
Dividends, interest and rents from investments		148	363
Proceeds from the sale of property, plant and equipment			
Purchase of property, plant and equipment		(4,580)	(3,960)
Proceeds from sale of investments			
Purchase of investments			
Net cash provided by/(used in) investing activities		(4,432)	(3,597)
Cash flows from financing activities:			
Repayments of borrowing			
Cash inflows from new borrowing			
Receipt of endowment			
Net cash provided by/(used in) financing activities		-	-
Change in cash and equivalents in the reporting period		12,932	22,030
Cash and equivalents at the beginning of the year	b	198,947	176,917
Change in cash and equivalents due to exchange rate movements		-	-
Cash and cash equivalents at the end of the year	b	211,879	198,947

Analysis of changes in net debt:

	At start of year £	(Any non-cash movements) £	Cash-flows £	At end of year £
Cash	198,947		12,932	211,879
Bank loans:				
Falling due within one year	-		-	-
Falling due after one year	-		-	-
Finance lease obligations:				
Falling due within one year	-		-	-
Falling due after one year	-		-	-
Total net funds / (debt)	198,947	-	12,932	211,879

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2020 £	2019 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(25,648)	(25,650)
Adjustments for:		
Depreciation charges and provisions for impairment	18,624	16,780
(Gains)/losses on investments	-	-
Dividends, interest and rents from investments	(148)	(363)
Loss/(profit) on the sale of fixed assets		
(Increase)/decrease in stocks	-	
(Increase)/decrease in debtors	17,482	38,198
Increase/(decrease) in creditors	7,054	(3,339)
Net cash provided by (used in) operating activities	17,364	25,627

Note b: Analysis of cash and cash equivalents

	2020 £	2019 £
Cash at bank with immediate access	83,787	11,004
Notice deposits (with a term of three months or less)	128,092	187,943
Petty cash	-	-
Total cash and cash equivalents	211,879	198,947

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Statutory Information

The Parochial Church Council of All Saints Peckham is a charity registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention [as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities]. The financial statements include all activities for which the PCC is legally responsible; the activities of informal gatherings of church members and groups that owe their main affiliation to another body and are excluded.

These financial statements have been prepared in accordance with The Church Accounting Regulations 2006, the 'Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) **Going concern**

The PCC have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The PCC have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered how Covid-19 might affect projections.

b) **Income**

Income (which includes planned giving, collections and other donations) is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church conferences and other events and courses.

Investment income represents income generated by the charity's assets and includes income from bank interest.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) **Expenditure**

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

NOTES TO THE ACCOUNTS (CONT)

Contributions in respect of the diocesan parish share are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year. Any contributions that have not been paid over by the year end are included as a creditor.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.] [Expenditure on raising funds comprises the costs incurred on commercial trading activities, fundraising and managing investments.]

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. The nature of the work of the church is considered to be so integrated that the core charitable activity costs are considered to be for the one activity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) **Fund accounting**
General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) **Tangible fixed assets**
Consecrated and beneficed property is not included in these financial statements by virtue of s.10(2) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

Movable church furnishings held by the incumbent and Churchwardens on special trust for the PCC and which require a faculty for disposal are capitalised in accordance with the policy set out below. These items are regarded as inalienable property and are listed in the church's inventory which can be inspected at any reasonable time. Inalienable property acquired prior to 2000 has not been capitalised as there is insufficient cost information available.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years but they have not been included in these financial statements as there is insufficient cost information and their depreciated cost is unlikely to be material.

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Leasehold improvements	Over the lease term or, if shorter, expected useful life
Equipment	15% per anum on a straight line basis

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) **Stocks**
Stocks of donated items held for distribution to beneficiaries are measured at fair value; stocks of goods donated for the charity's own use are valued at an estimate of their value to the charity.

g) **Pension scheme arrangements**
The charity contributes to the Church Workers Pension Fund, which is a multi-employer defined benefits pension scheme as described in Section 28 of FRS 102. The charity is not able to identify its share of the Scheme's assets and liabilities and, therefore, as permitted by FRS 102, the Scheme is accounted for as if it were a defined contribution pension scheme. Contributions to the Scheme are charged to the Statement of Financial Activities as they become payable. Further information about the Scheme is disclosed in note 20 'Pension Commitments'.

h) **Taxation**
The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) **Financial instruments**
The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

NOTES TO THE ACCOUNTS (CONT)

3. Donations

	2020 £	2019 £
Donations of cash and similar	462,800	486,697
Donations in kind (note 3a)	1,091	7,873
Income tax recoverable	85,722	96,387
Government grants (note 3b)	7,754	-
Other grants receivable	9,676	-
	567,043	590,957

a. Donations in kind comprise:

	2020 £	2019 £
Goods donated for:		
Foodbank	1,091	7,873
	1,091	7,873

Foodbank items are valued at the weight of goods donated at £1.38 per kilogram. The 3,743 kg of surplus food donated for Foodcycle was destined for landfill and, as such, had no value

b. Government grants comprise:

	2020 £	2019 £
Job Retention Scheme grants	7,754	-
	7,754	-

4. Income from charitable activities

	2020 £	2019 £
Church retreats and events	212	26,068
Other	2,218	20
	2,430	26,088

5. Income from other trading activities

	2020 £	2019 £
Hire of facilities	11,874	16,430
	11,874	16,430

6. Investment income

	2020 £	2019 £
Bank interest	148	363
	148	363

7. Charitable expenditure

	2020 £	2019 £
a. Costs incurred directly on specific activities		
Staff costs	273,153	291,277
Diocesan Contribution	108,096	101,640
Students youth and children	2,675	13,910
CAP	8,764	10,915
Evangelism & community	2,824	4,731
Church conference	-	22,521
Worship	5,042	2,705
Teaching materials	851	1,597
Other Expenditure	3,695	1,377
Foodcycle	1,205	4,008
Foodbank donations of goods	1,091	7,873
Internship	16,679	-
Listening for a Change	2,884	-
	426,958	462,552
Grants payable (note 8c)	57,278	49,256
	484,236	511,808
b. Costs incurred on support & administration		
Independent examiner's fee	4,260	3,900
Site Development	21,568	17,152
Utilities	16,742	9,885
Maintenance	24,313	65,614
Site management	17,680	15,600
Catering and other	1,109	3,823
Depreciation charge	18,624	16,780
Insurance	7,411	7,266
Administration	11,200	7,659
	122,907	147,680
Total expenditure	607,143	659,488

The fee payable to the independent examiner for preparing and examining the accounts was £4,260 (2019: £3,900); in addition the charity paid £1,348 (2019: £1,211) to Stewardship for payroll bureau and consultancy services.

NOTES TO THE ACCOUNTS (CONT)

c. Grants payable

	Institutions £	Individuals £	2020 £
Mission support	29,600	7,420	37,020
Relief of poverty	13,287	6,971	20,258
	42,887	14,391	57,278

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2019 £
Mission support	36,920	3,880	40,800
Relief of poverty	7,920	1,476	9,396
	44,840	5,356	50,196

The charity's principal grants to institutions comprised:

	2020 £	2019 £
Operation Mobilisation (for worker support)	7,650	10,595
Stewardship (for worker support)	10,260	10,260
Great Lakes Outreach (for worker support)	3,530	3,420
Ninevah Trust (for worker support)	-	1,425
Pecan	3,000	3,000
U-Turn	3,540	3,420
XLP	3,000	3,000
Paz y Esperanza	3,250	3,000
Giraffe	1,500	1,500
Latin Link (for worker support)	3,530	3,420
Power the fight	1,500	1,500
London City Mission	1,500	-
Grants to institutions for less than £1,000 each	627	300
	42,887	44,840

The charity has taken advantage of an exemption conferred by the Charities SORP and has not disclosed the names of some grant receiving institutions as they operate in territories where Christians are persecuted; the disclosure of this information would be prejudicial.

8. Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

	2020 £	2019 £
Gross wages and salaries	189,572	205,286
Social security	13,234	14,294
Pension costs	15,403	10,635
Associate Vicar Employment Costs (including accommodation)	58,905	58,532
Staff related expenses	375	2,530
	277,489	291,277

£4,336 of the total is included in 'Internship'

9. Tangible Fixed Assets

	Freehold Property £	Leasehold Improvements £	Fixtures, fittings and equipment £	Total 2020 £
Cost				
At 1 January 2020	400,000	53,185	60,383	513,568
Additions	-	-	4,580	4,580
At 31 December 2020	400,000	53,185	64,963	518,148
Accumulated depreciation				
At 1 January 2020	16,000	49,170	37,463	102,633
Charge for the year	8,000	4,015	6,609	18,624
At 31 December 2020	24,000	53,185	44,072	121,257
Net book value				
At 31 December 2020	376,000	-	20,891	396,891
At 31 December 2019	384,000	4,015	22,920	410,935

The Freehold property was purchased in 2018 for £400,000. The members of the PCC are not aware of any material changes in value since purchase and the valuation has not been updated.

10. Debtors

	2020 £	2019 £
Falling due within one year:		
Tax recoverable	8,590	29,517
Other Debtors	4,395	950
Prepayments and accrued income		
Total debtors	12,985	30,467

11. Cash at Bank and in Hand

	2020 £	2019 £
Cash at bank with immediate access	83,787	11,004
Notice deposits (with a term of three months or less)	128,092	187,943
	211,879	198,947

12. Creditors: liabilities falling due within one year

	2020 £	2019 £
Other creditors	6,394	-
Accruals	4,560	3,900
Deferred income		
	10,954	3,900

NOTES TO THE ACCOUNTS (CONT)

13. Pension commitments

The Church Workers Pension Fund (CWPF)
The PCC participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the PCC and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, which comprises a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme
The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme. The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and contributions are accounted for as if the Scheme were a defined contribution scheme. The pension contributions payable for the year, which have been charged to the Statement of Financial Activities, were £15,403 (2019: £10,635).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation as at 31 December 2019 was underway as at 31 December 2020.

For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the Scheme is such that if another employer fails, the PCC could become responsible for paying a share of that employer's pension liabilities.

14. Funds
During the year the movements in the charity's funds were as follows:

	Opening balance 2020 £	Incoming resources 2020 £	Outgoing resources 2020 £	Transfers in the year 2020 £	Gains and losses 2020 £	Closing balance 2020 £
Designated Funds						
Old Vicarage Fund	384,000	-	(8,000)	-	-	376,000
Fabric Fund	39,957	-	-	-	-	39,957
	423,957	-	(8,000)	-	-	415,957
General Unrestricted Funds	111,339	551,494	(535,313)	(2,277)	-	125,243
Total Unrestricted Funds	535,296	551,494	(543,313)	(2,277)	-	541,200
Restricted Funds						
Site development fund	99,614	6,952	(42,966)	(22,780)	-	40,821
Site development fund tithe				22,780	-	22,780
Foodcycle project	1,036	1,091	(2,296)	169	-	-
CAP	503	-	(295)	-	-	207
Hardship fund	-	5,726	(6,851)	2,108	-	983
Listening for a change	-	7,554	(2,884)	-	-	4,670
Other restricted funds	-	8,678	(8,539)	-	-	139
	101,153	30,002	(63,831)	2,277	-	69,601
Aggregate of funds	636,449	581,495	(607,143)	-	-	610,801

The transfers referred to above were made for the following reasons:

a) Site Development Fund to the Site Development Tithe Fund: To show the tithe of the Site Development Fund donations
b) Foodcycle: To close the fund
c)To support those in need

NOTES TO THE ACCOUNTS (CONT)

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds	Designated funds	Restricted funds	2020
	£	£	£	£
Tangible fixed assets	20,891	376,000	-	396,891
Debtors	12,985	-	-	12,985
Cash at bank and in hand	102,322	39,957	69,601	211,879
Creditors falling due within one year	(10,954)	-	-	(10,954)
	125,243	415,957	69,601	610,801

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2019	Incoming resources 2019	Outgoing resources 2019	Transfers in the year 2019	Gains and losses 2019	Closing balance 2019
	£	£	£	£	£	£
Designated Funds						
Old Vicarage Fund	392,000	-	(8,000)	-	-	384,000
Fabric Fund	39,957	-	-	-	-	39,957
	431,957	-	(8,000)	-	-	423,957
General Unrestricted Funds	96,539	584,831	(570,031)	-	-	111,339
Total Unrestricted Funds	528,496	584,831	(578,031)	-	-	535,296
Restricted Funds						
Site development fund	128,709	13,265	(42,359)	-	-	99,614
Foodcycle project	4,894	8,023	(11,881)	-	-	1,036
Soul Survivor fund	-	1,519	(1,519)	-	-	-
CAP	-	2,819	(2,316)	-	-	503
Fence	-	19,560	(19,560)	-	-	-
Church Conference	-	2,501	(2,501)	-	-	-
Other restricted funds	-	1,320	(1,320)	-	-	-
						-
	133,602	49,007	(81,456)	-	-	101,153
Aggregate of funds	662,099	633,838	(659,488)	-	-	636,449

NOTES TO THE ACCOUNTS (CONT)

Analysis of net assets by fund
In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2019 £
Tangible fixed assets	26,935	384,000	-	410,935
Debtors	28,007	-	2,460	30,467
Cash at bank and in hand	60,297	39,957	98,693	198,947
Creditors falling due within one year	(3,900)	-	-	(3,900)
	111,339	423,957	101,153	636,449

- Site Development Fund: Main working fund for the redevelopment of the site.
- Site Development Tithe Fund: 10% of gifts to the Site Development Fund is allocated to support other similar building projects around the world.
- Foodcycle Project Fund: Until August 2020 there was a franchise agreement with 'Foodcycle' to co-run the project at Peckham and the finances for the project would be part of the ASP accounts. In August we moved responsibility back to 'Foodcycle' and closed the fund.
- Christians Against Poverty Fund: Supporting job clubs
- Hardship Fund: Support of those in need due to COVID-19
- Listening for a Change Fund: To support a project about understanding how to improve inclusivity in light of the black lives matter movement.
- Other Restricted Funds: Support of those in need and specific missionaries and events.

15. Operating lease commitments

The charity has two operating leases for property rented for the Associate Vicar and the Interns. The minimum amount payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of these leases is as follows:

	2020 £	2019 £
Payments falling due:		
Within one year	14,450	2,900
Between one and five years	-	-
After five years	-	-
	14,450	2,900

During the year the charity was charged £25,650 (2019: £17,400) for its two operating leases. There was only one operating lease in 2019.

16. Transactions with related parties

During the year the charity:

a) received donations totalling £85,228 (2019: £76,095) from related parties (which includes members of the PCC, any other members of key management and anyone closely connected to them).

b) paid expenses totalling £192 (2019: £nil) to1 non-clergy member of the PCC for telephone calls whilst carrying out duties associated with being a PCC member; reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a PCC member are not included in this disclosure.

Except as disclosed in note 8 'Analysis of staff costs', there have been no other transactions with related parties during the year.

DETAILED SOFA WITH COMPARITIVES

ACCOUNTS

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES FOR THE YEAR ENDED 31 DECEMBER 2020

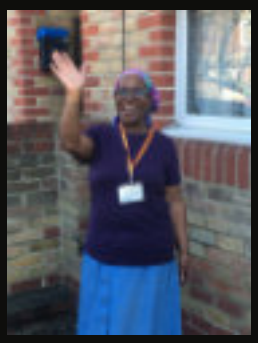
	Notes	Unrestricted funds General 2020 £	Designated 2020 £	Restricted 2020 £	Total 2020 £	Unrestricted funds General 2019 £	Designated 2019 £	Restricted 2019 £	Total 2019 £
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	537,041	-	30,002	567,043	549,823	-	41,134	590,957
Charitable activities	4	2,430	-	-	2,430	18,215	-	7,873	26,088
Other trading activities	5	11,874	-	-	11,874	16,430	-	-	16,430
Investments	6	148	-	-	148	363	-	-	363
Other income	7	-	-	-	-	-			-
Total income and endowments		551,494	-	30,002	581,495	584,831	-	49,007	633,838
EXPENDITURE ON:									
Charitable activities:	7	535,313	8,000	63,831	607,143	570,031	8,000	81,456	659,488
Total Expenditure		535,313	8,000	63,831	607,143	570,031	8,000	81,456	659,488
Net income/(expenditure)		16,181	(8,000)	(33,829)	(25,648)	14,799	(8,000)	(32,450)	(25,650)
Transfers between funds	14	(2,277)	-	2,277	-	-	-	-	-
		13,904	(8,000)	(31,552)	(25,648)	14,799	(8,000)	(32,450)	(25,650)
Net movement in funds		13,904	(8,000)	(31,552)	(25,648)	14,799	(8,000)	(32,450)	(25,650)
Reconciliation of funds:									
Total funds brought forward		111,339	423,957	101,153	636,449	96,539	431,957	133,602	662,099
Total funds carried forward	14	125,243	415,957	69,601	610,801	111,339	423,957	101,153	636,449

2020



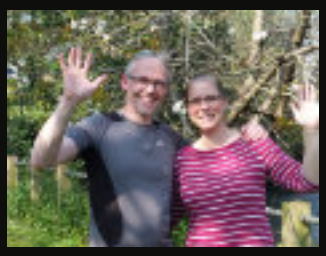
















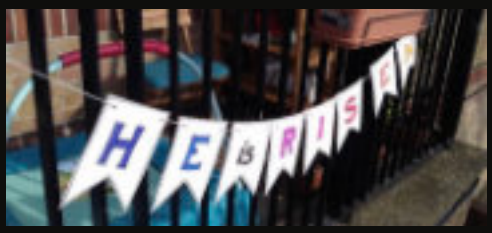












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