

St George's Church, Campden Hill  
*Annual Report 2021*



# **St George's Church, Campden Hill**

## **ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021**

### **Administrative Information**

St George's Church is situated on Campden Hill, Kensington, in a United Benefice with St John the Baptist Church. It is part of the Church of England and is in the Diocese of London. The correspondence address is St George's Parish Office, Aubrey Walk, London W8 7JG. The Parochial Church Council constitutes a charity; its registered charity number is 1131866. The PCC members who have served from May 2021 until the date this report was approved were:

The Revd Dr James Heard	Chair
The Revd Neil Traynor	Associate Priest
The Revd Peter Wolton	Associate Priest
The Revd Dana English	Associate Priest
Clare Heard	LLM & Deanery Synod Rep.
Bill James	Churchwarden & Deanery Synod Rep.
Guy Ranawake	Churchwarden
David Buckley	Hon. Treasurer
Rob Waddington	Hon. Secretary
Howard Evans	Diocesan Synod until 31 <sup>st</sup> July 2021
Natasha Tahta	Safeguarding, Deanery Synod Rep.
Fiona Lindblom	
Joy Puritz	
Janet Lloyd	
Richard Nicholls	
Tilly Culme-Seymour	
Liz Dawson	

### **Structure, governance and management**

The Churchwardens are as set out in the Churchwardens Measure 2001 and are *ex officio* members of the PCC. The PCC members are elected as set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll.

### **Public benefit statement**

The trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, "Charities and Public Benefit".

### **Objectives and Activities**

The PCC is responsible for co-operating with the Vicar in promoting within the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC also has maintenance responsibilities for St George's Church, its vicarage and the surrounding land.

## **Worship and Sacramental Care**

The Parish Eucharist is the principal act of worship offered by the parish. It is celebrated week by week in accordance with the apostles' teaching and fellowship in the breaking of bread and prayer (Acts 2:42). The PCC is grateful to the sidespeople, readers and to all who contribute in many other ways to the life and worship offered to God by this parish. This year we conducted four baptisms, four funerals /memorials and three weddings/blessings.

## **Pastoral and social care**

Pastoral and social care of the parish continues to be shared by the ministry team and several pastoral visitors. Pastoral care is also exercised through such activities as the lunch club. This team make regular 'phone calls and visits in the parish.

## **Ministry with children and young people**

The work of the parish with young people has been overseen by Revd Dana English and Clare Heard. There are roughly 22 families on our updated roster actively participating in this area of the congregation's life, in both teaching and worship. However, there has been a shift in attendance among families, also seen nationally, with most able to attend monthly. This is a challenge in providing weekly Sunday School. It is something to grapple with in the coming months. Fr Peter and Natasha Tahta are the designated safeguarding officers for our Benefice.

## **Evangelisation**

St George's is committed to the Gospel imperative to 'make disciples of all the nations; baptising them in the name of the Father and of the Son and of the Holy Spirit' (Matthew 28:19), and to rising in future to the challenge of engagement in active evangelisation amongst all the peoples of the parish it serves. The Exploring Faith evenings continue with a variety of courses discovering together the richness of the Christian faith, welcoming others who are new to faith and also some non-churchgoers.

## **Ecumenical links**

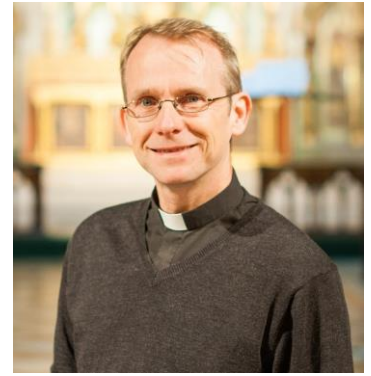
As a modern catholic parish of the Church of England, St George's Church honours the Lord's High Priestly prayer that all Christians may be one as he and the Father are one (John 17:21), and seeks to foster its local relationship with Christians of the great communions of East and West in furtherance of the full and organic unity of the Church. To this end we play our part in the membership of the Kensington Council of Churches.

## **Review of the year**

The PCC met four times during the year on Zoom. A revised electoral roll was drawn up in advance of this Annual Parochial Church Meeting. There are currently 162 people on the electoral roll.

## Vicar's Report, *by James Heard*

Reflecting upon 2021, I had thought we would be well past the Covid pandemic. That certainly wasn't the case. But it was good to have made a gradual move to in-person worship for Holy Week and Easter, whilst keeping necessary restrictions in place. One of the effects of these was that, because local schools were unable to host polling stations for the local elections, both St George's and St John's were able to accommodate these.



Two Exploring Faith courses were held in 2021, both online. I am grateful to Lindsay Fulcher for organising the Lenten course, which included talks on five colourful miniatures, from a 12th-century manuscript entitled *Vita Christi* (Life of Christ). The next course included five sessions reflecting on the Nicene Creed.

It was wonderful to join Lindsay to become a Licensed Lay Minister, with a special service at St John's Ealing, following the two year St Edmund's Course for Christian Studies.

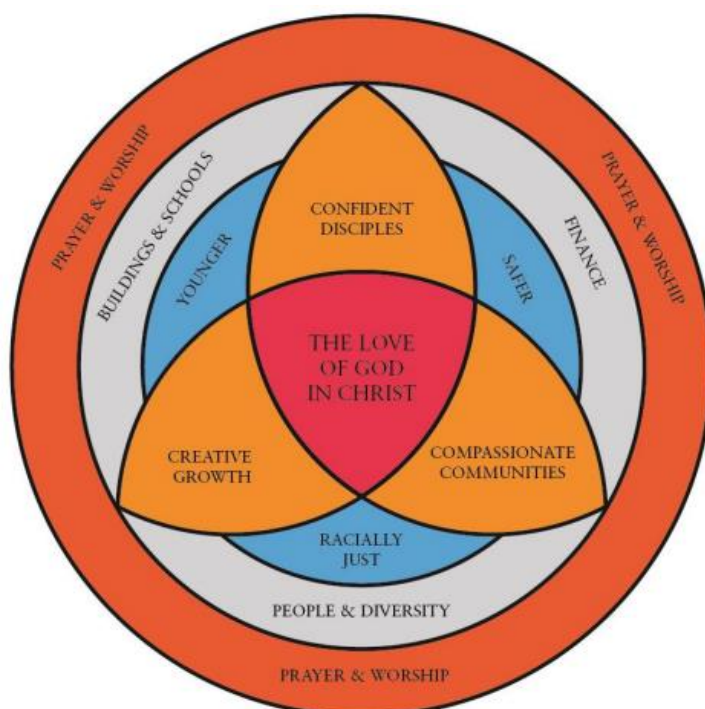
Following a year of planning and getting permissions, Faculty was granted, and we launched the St George's Community Appeal to raise £167,000 to renovate the church and community space. Both church and local community were incredibly generous, including a £14,000 donation from RBKC City Living Local Life fund. Thank you all for your generosity. The works started at the end of 2021 and are almost complete, making such a difference.

In October and November, we revisited our Mission Action Plan, put on hold because of Covid. The Revd Jonathan Rust, the Kensington Area Director of Mission Development, helped us think about who we are, what we could celebrate, what might be missing, and what we aspired to be.

In addition, the London Diocese launched Capital Vision 2030 which focuses on three areas:

to be **Confident Disciples**, **Compassionate Communities** and to seek **Creative Growth**. We considered how we might relate this diocesan vision to our specific local context and found many links. Instead of the Diocesan pyramid representation, which was rather top-down and hierarchical, I am grateful to St John's Notting Hill for the design to the left. As you will see, it is focussed on the love of God in Christ and surrounded by prayer and worship.

During these discussions, we had a strong sense for the need to focus on four particular areas:



1. Growing in spiritual depth
2. Growing in service
3. Growing younger
4. Growing in resources

We were reminded that vision without action is simply daydreaming! So as I commend this MAP to you, please prayerfully consider playing your part in making it a reality. We will be revisiting the MAP at each PCC meeting in the coming years.

I am into the second year of being Area Dean, and this brings wider responsibilities that can be rather time consuming. It includes organising Deanery Synods, Clergy Chapter meetings, visitations to parishes, interviewing for new vicars, attendance at Kensington Area Leadership meetings and Kensington Area Council, amongst other things.

My sincere thanks to my clergy colleagues with whom it is just a joy to minister. And for the support and encouragement of the churchwardens: Guy Ranawake and Bill James at St George's, and Lindsay Fulcher and Kate Cullinan at St John's, as well as to Victoria O'Neill, our Office Manager, who does so much of the important but unseen work of the parish.



## Churchwardens' Report, *by Guy Ranawake and Bill James*

The Year 2021 saw the transition out of the COVID-19 pandemic both at home and abroad, including within our own United Benefice. We were delighted to restart live services at St George's on Mothering Sunday in March when we reopened the church to our congregation, offering a combination of real-time and online live stream services.



The ministry team led by Fr James and supported by Fr Neil, Fr Peter and Revd Dana continued to be both resilient and creative in adapting to the fast changing circumstances, offering a comprehensive and fulfilling range of services and courses, including the Exploring Faith Course, the Lenten talks, the Bible Study group, the Young Adults group as well as the Launde Abbey retreat.

The PCC (consisting of the clergy, churchwardens and representatives of the laity) met four times since the last APCM held in May 2021, while the Joint Churchwardens (Standing Committee) meetings have taken place as required. The St George's Churchwardens remain Bill James and Guy Ranawake performing a number of different duties, including (i) representing the laity with the support of the PCC, (ii) co-operating with the ministry team, (iii) maintaining order and peace in the church and the churchyard in particular during services, and (iv) being legally responsible for all the property and movable goods belonging to the parish church.

Of these four tasks, the last has been most resource-consuming in 2021. As you will all know, the refurbishment of St George's, the largest building work project for over 25 years, commenced this year, having obtained faculty (i.e. permission) in April. The three main development areas of the refurbishment programme are:

- Repainting of the interior, including a new decorative scheme for the chancel ceiling;
- Reducing our carbon footprint with a new LED lighting scheme in the church and community space; and
- Re-ordering of the transept chapel for smaller weekday worship, to include a new altar, credence table, and the reinstallation of three stained glass windows currently in storage.

The refurbishment programme is progressing well and is expected to be largely completed by this Easter 2022. The associated Development Appeal has raised ca. £175,000 of the total cost of the development of £200,000 (excluding VAT) driven by the excellent fund-raising campaign led by Fr James and supported in particular by Jenny Davenport, Marina Abel Smith, David Buckley and Janet Lloyd. The Churchwardens would like to thank all those who have donated to the Development Appeal to make the refurbishment programme possible.

## Barlow House Update

As many of you know St George's has for some years owned a three bedroom flat at Barlow House in North Kensington. It is let out through Notting Hill Genesis (formerly The Notting Hill Housing Trust) to families that are socially disadvantaged.

The church has owned this property for about 15 years. Inevitably after such a period of time along with a fairly regular turnover of tenants, we have recently needed to undertake an upgrade of the entire flat. A new kitchen was fitted in the summer of 2021, and a further comprehensive round of improvements was made when the flat became free in January 2022. Among other things we addressed a long-standing damp problem, and ensured the flat is fully compliant with the new list of post Grenfell safety measures that NHG are implementing on all the properties they administer.

We are very grateful to those member of the laity, including Janie Spring, Lou Jones and Richard Nicholl, who have volunteered to act as sidesmen via the newly-established online Rota system to assist the Churchwardens with maintaining order and peace in the church and churchyard. In addition, we would like to thank Lou Jones (Readings), Janet Lloyd (Intercessions), and Joanna and Nigel Allsop (Refreshments) for stepping in to manage the rota for the various other elements of the Sunday service.

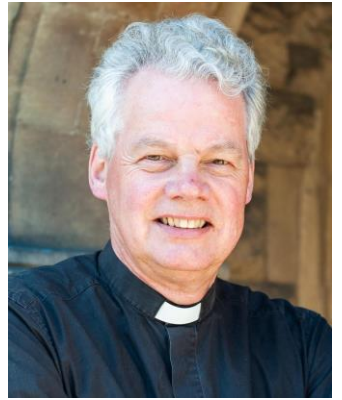
Finally, the church garden continues to be much admired not only by our community but by local residents and many other visitors all year round. This is entirely down to the tireless work and dedication of Graham Franklin to whom we as ever extend our deepest thanks.



## Assistant Priests' Annual Report

*Fr Peter Wolton*

As I write this in Lent 2022, looking back on the last year of 2021 is something of a blur. When did lockdown start and finish and restart again? In spite of the difficulties created by the pandemic, Fr James and Neil have kept the life of the Benefice moving forward and new ways of doing things have been found.



One innovation has been to hold a 10 o'clock morning service on both Christmas and Easter Days at St John's, partly to ensure that St George's was not overcrowded at a time of social distancing. It has also cemented the programme of breathing new life into St John's without taking away from St George's.

We were unable to run a full series of "Why me?" talks in 2021 but we did ask our beloved parishioner Mick May whether he would do one on Zoom as he had been meant to in 2020. This can be found on YouTube at our service on 21 February 2021.

The lifting of restrictions at the end of June allowed full-scale weddings to go ahead once again. I was privileged to take a wedding in Norfolk in early July and also my first wedding at St George's in August of Robin Kelly and Louise Gunhouse who live in the parish. I find these occasions such a joy to officiate, and the Pre-marriage Course, which is the creation of Nicky and Sila Lee from Holy Trinity Brompton, a real blessing. As part of the preparation for the big day it enables me and the couple to get to know one another ahead of the ceremony, creating a bond between celebrant and those getting married. The course is full of wisdom and in many respects could be called a relationship course, as what it teaches has such relevance to life in general and how we relate to others.

During 2021 I have also participated in a review of the role of self-supporting ministers in the Diocese of London. Our work has identified that the term "self-supporting minister" or SSM is poorly understood. Dana and I are SSMs which means we are both voluntary and fully qualified ministers. I think it is fair to say we are very happy with our assistant roles, being there to support our stipendiary full time clergy, James and Neil.

Bishop Sarah of London herself originally was ordained as an SSM before becoming a full-time member of the clergy, and she is very keen that more people come forward to be SSMs. I find it a wonderfully rewarding role. I very much hope some of our congregation might one day, hopefully in the not too distant future, consider whether they too are being called to be SSMs.

Can I finish by saying how grateful I am to James and Neil for their leadership. It is a joy to be part of the ministry team at the Benefice, a team that includes my colleagues Dana and Clare, and now we have been joined by Lindsay who was appointed a Licensed Lay Minister in the summer of 2022. Our congregations are a source of constant encouragement, and my sense is this enables the work of the Holy Spirit to advance in Holland Park.

## *Revd Neil Traynor*

It has once more been a great joy and privilege to be in the United Benefice, and to be mostly focussed at St John's. Colleagues are very generous in going along with the liturgy, and, although we've not been fully back to normal in 2021, our services are feeling more like they used to, and numbers at both churches are stable or rising: a change from many other parishes around the country.

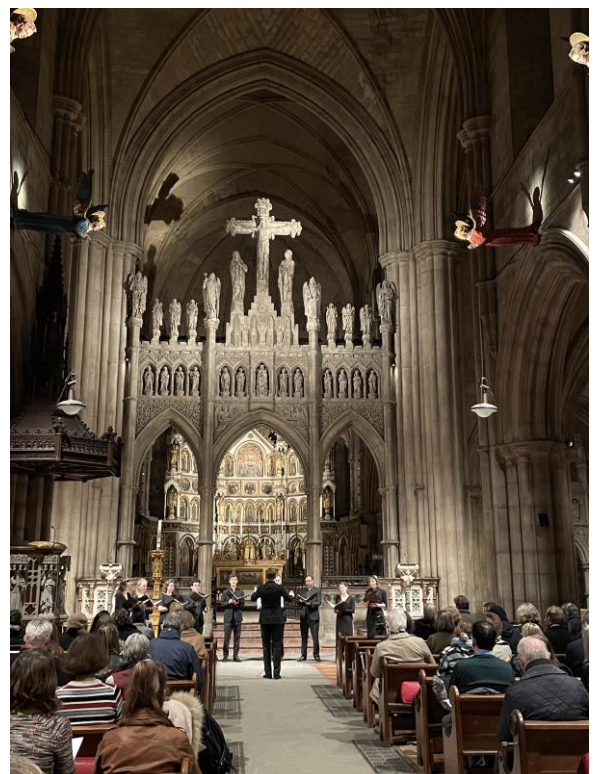
As will be seen in other reports, St John's is continuing to thrive. Opening up to the community, encouraging music and welcoming visitors into the church are all paying benefits. Whilst there have been some challenges: flooding in the crypt, continued loss of income, the positives have far outweighed the negatives. Music has been at the heart of our growth, and particular thanks are due to Mark Denza, Marina Abel Smith and Toby Ward for their hard work.

St John's is starting to become known as a good concert venue, and we're slowly building up the number of concerts and other events we host. This is starting to have a positive effect on our finances, but it's still a challenging environment for actors and musicians, and many venues are still seeing smaller audience figures. In this context, we're doing particularly well.

The outstanding event was, of course, the Museum of the Moon, for which see Kate's full report elsewhere. This has been key to raising our profile in the local community and around the world, and it was a pleasure to work so closely with the Royal Borough of Kensington and Chelsea. The event couldn't have worked without the hundreds of volunteer hours, and the success of the event was due as much to their welcoming attitude as to anything else.

2021 also saw the establishment of the St John's Holland Road Trust to enable legacies (including property) and donations to go directly towards the work and ministry of St John's. The trust has been arranged in such a way that it can receive restricted donations for St George's also. During the year Jamie Priestley expended much energy in getting our direct giving machine into St John's. It felt much more difficult than it should, but from 2022 it is already showing a positive effect on giving.

Thank you to everyone, and particularly James, Peter Dana and Victoria, Lindsay and Kate, without whose support St John's would not be the thriving place it is today. The many people who volunteer during the week or in services all make St John's the special place it is; thank you for all you have done and continue to do.



### *The Revd Dana English*

I continue to be conscious of the privilege of participating in the leading of daily prayer as well as the leading of worship and preaching on Sundays, in rotation with the other three clergy. Occasionally I help to cover for other churches as needed.

***The Weekly Bible Study*** A high point of my week is preparing for and leading the Wednesday study of the Bible in the company of about fourteen committed members of the parish: we began our study of Genesis two years ago and will finish our study of the Psalms in Holy Week. Diverting ourselves to Isaiah during the season of Advent, we will now pursue a more or less straightforward order through the Old Testament, as that was the consensus of the group—knowing much less about the Old than the New, that we would begin there!

***The Young Adults' Group*** The young adults' group of the Benefice has grown to number eight persons who have made a commitment not only to dinners at Dana's and picnics in Hyde Park (how we carried the group through the pandemic) but to regular study of the Bible. Meeting, usually, every other Tuesday evening on Zoom, the group has studied the books of I and II Thessalonians, Revelation, Hebrews, and Isaiah. A challenge to create such a group in a large and transient city, worship at St John's has also been the meeting place for deepening friendships. We have persons from China, Greece, Sri Lanka, the U. S., and Italy!

***Annual Retreat at Launde Abbey, Leicestershire*** Our second congregational weekend at Launde Abbey was held November 12th-14th. On the theme of *Pondering the Mystery of the Incarnation* as we prepared for the season of Advent, we had twenty people attend, a cross-section of the congregation, including two parishioners over 85 and two of age twenty-two! Having been to Launde for the first time the year before, we were much more familiar with the rhythms of the place and were able to make better use of all it had to offer. With a resident clergy staff for services in the chapel there, beautiful countryside surrounding us, and excellent food/well-appointed rooms, everyone was delighted with our experience there; most have already signed up for our third retreat, November 25-27th, 2022. I led the retreat using poetry, music, and art from Jane Williams's book, *The Art of Advent*, with time for breaking up into small and different groups each time to discuss our responses to the presentations. A local conservationist led the entire group on a walk in the woods nearby that Saturday afternoon. We added the two services of compline at 9:30 p.m. on Friday and Saturday to end each day.



### *Lindsay Fulcher LLM*

I made sure that St John the Baptist was open every Monday and Thursday afternoon throughout 2021, when Lockdown rules allowed it. My thoughts were: if people can go to Tesco's for essential shopping or to the park for daily exercise, then they should also be given the chance to come inside a church for essential, if not daily, prayer. A rota of two people was maintained throughout and I thank all of those (Rose, Kristin, Jenny and Joy) who came, and continue to come and sit in the church, on those two days of the week. While Zoom has literally been a Godsend during our two years affected by the pandemic, with one, two or three daily services (which I have led when asked to do so) sustaining the congregation, there is nothing like a live service and it was wonderful when they finally started again on 14 March.

We also much appreciated the weekly Bible Study, led by Dana, and the Poetry Group, with readings from the sublime to the ridiculous, led by Neil. Both continue on Zoom. The Zoom Lent talks series on the Life of Christ focussing on illustrations from an illuminated manuscript. I gave the first of these on the Nativity followed by talks given by our four priests: Fr Neil on Baptism, Fr Peter on Temptation, Fr James on the Transfiguration and the Reverend Dana on Resurrection. In May we also studied the different Creeds which was most interesting. In December I organised a talk on the Annunciation as depicted in paintings, icons and frescoes entitled *Divine Love* and given by Sarah Drummond who has written a book on the subject. As well as other concerts and other blockbuster events, I think it is important to have talks on art, literature and other subjects of interest as these give the church a well-rounded focus as a cultural hub.

My visit to the HQ of the Victorian Society during the London Open House weekend in September paid off as I encouraged them to organise a trip to visit St John the Baptist, which they did a few months later. Their generous donations underlined how much they enjoyed their visit and appreciated our magnificent church.

On 24 June (which also happens to be the Patronal Festival of St John the Baptist) I was finally licensed as a Lay Minister at St John's Ealing. This had taken a few years but as the call refused to go away it had to happen! Preaching a sermon is a challenge, but one that I enjoy. I preached at St John the Baptist on Ash Wednesday and on Sunday 4 July, and at St James Norland and St Clement on 13 June, 27 June, 31 October, 28 November and on 12 December, as well as on the Feast of St Mary Magdalene at St John Notting Hill on 25 July. I have also assisted at five funerals but have yet to lead one myself.



## Children and Youth Ministries, *Revd Dana English*

As at many other parish churches across England, St George's has struggled to re-institute the Sunday school that had been in place before the coronavirus pandemic of 2020/21. We sent a questionnaire to all the families of the church in August, asking how frequently each family would be willing to make a commitment to come to St George's for regular Sunday school. Not a single family answered that they would come each week. Patterns of attendance were broken during this time period that will be very hard to re-establish. The decision, for the time being, is to strengthen our efforts to provide a vibrant, inclusive, participatory All-Age service once a month, more often than before. On other given Sundays I have provided a teacher, or myself taught, when families have let me know ahead of time that they would be coming; the disruption of the redecoration of the interior of St George's has made it difficult, however, to fashion a space for children's teaching. I spend time getting to know new families who are coming to the church. We have a record number of baptisms requested in 2022, a sign of great hope for an increase in the numbers of children who might in the future begin to participate regularly in the life of the church.

**Older and Younger Youth** Clare Heard has led the group of perhaps a dozen older youth in a new focus: becoming an Eco-Church with ratings of Bronze, Silver and eventually Gold, through A Rocha, the one Christian environmentalist organization in England. The redecoration of the church has coincided with this new project, ensuring that the repair and better insulation of windows and LED lighting for the entire church helps to fulfil the many requirements for Eco-Church certification. The youth have helped survey the cleaning products used, and recycling bins have now been bought and positioned in a prominent position. Graham Franklin is coordinating efforts in the garden.



I am coordinating the younger youth with the *Youth Ministry in Communion* initiative led by Jacob Holme, the youth worker at St Andrew's Church, Fulham. The YMiC steering committee has created three events per year for a larger group to gather together across Kensington as an alternative to the more evangelical models of large youth events. 4<sup>th</sup> July was the first event, on the grounds of All Saints' Church, Fulham; we had nine of our youth attend, a successful afternoon there. The second was an evening event



at St Philip's Earl's Court Road on 17<sup>th</sup> October. Five of our youth attended: it was enjoyed by everyone. And the third was held at St Andrew's Fulham on March 13<sup>th</sup>, including laser tag, an escape room, making pizza and decorating small glass panels as a gift to elderly persons. Fifty young persons attended from about eight churches. The next event will return to All Saints' Fulham as an outdoor gathering on July 3<sup>rd</sup>. Our investment in this new initiative has been substantial, but rewarding.

**Confirmation** On 27<sup>th</sup> June St George's had the pleasure of baptizing one adult and confirming seven other persons, one of whom was from St Mary the Boltons. Five young people had completed an extended series of confirmation classes, interrupted by the coronavirus pandemic. Sam Williams, Max Miller, Tallulah Bunce, Lara Tahta, and Phoebe James were our young people; Sam and Max have continued to be active as readers in services and in youth group activities. Lou Jones had never been confirmed; she will see her daughter baptised in June of 2022. Sandy Clark received the sacraments of baptism and confirmation on the same day. It was a joyful celebration of preparing together for this sacrament, over a longer period of time than anticipated. Later in the year I prepared three persons for confirmation at St Paul's Cathedral on 6<sup>th</sup> November: Bea Bones, Maia Ferguson and her mother, Carole. We had met over a series of months to use the same excellent book for our study, *Faith Confirmed: Preparing for Confirmation*, by Peter Jackson. Seventy-six candidates for confirmation were presented that Saturday, a festive occasion, with the Bishop of London preaching and presiding.



### **Safeguarding Officer's Report, by *Natasha Tahta***

We have been slightly less restricted in our activities this year (2021) as Covid-19 restrictions were lifted intermittently, however very few activities involving vulnerable people could take place during this last year. During the periods when the church has been open, safeguarding our vulnerable members of the congregation has taken place again by way of hand sanitising, mask wearing and following all relevant government guidance. Our usual safeguarding audit and report has been undertaken and more of our regular activities have started in the current year (2022).

No safeguarding issues arose during or following any activities in the last year.

## Deanery Synod Report, *by Sarah Tett, Deanery Lay Chair*

As restrictions from the Covid-19 pandemic eased, meetings of the Synod alternated between zoom and in-person events:

- February's meeting was on zoom and the Revd Jim Walters, chaplain to the London School of Economics, joined Synod to help members reflect theologically on the Covid-19 pandemic.
- In June the Revd Emma Dinwiddy Smith kindly hosted Synod members for a summer garden party in the grounds of the St Mary Abbots Vicarage.
- The normal Spring Common Fund meeting had once again been postponed to the autumn. This was to allow parishes to consider the impact of the pandemic on their parish finances before making their Common Fund offers for 2022. The Archdeacon led the meeting with Mary Spredbury, the Area Finance Adviser. Representatives from each parish shared how the pandemic had impacted their churches.
- In November the Synod met in person at St John's, Holland Road. A new standing committee of the Synod was elected and then the Revd Neil Traynor and Mark Cazalet, an artist and churchwarden at St Clement and St James, gave a presentation and chaired a discussion under the title 'O Worship the Lord in the Beauty of Holiness: Towards an aesthetic of worship'.
- Looking forward, meetings for 2022 will follow a theme from the Diocese's Vision 2030 at each meeting.



### **Director of Music's Report, *by Andrew Wells***

The parish choir has continued to lead and enhance the worship with hymns and anthems at St George's this past year. A particular highlight was a rendition of Bruce Saylor's lovely anthem 'In the Spirit' with harp accompaniment and solos provided by Cecily Beer for the Confirmation in June.

As ever, many thanks to all who contribute to the musical life at St George's. To our devoted parish choir (Joy Puritz, Jenny Thorn, Carol Stewart, Liz Oyler, Susan Shimonov and Angela Lascelles) for singing week by week. To our youngsters for their musical contributions in the parish band (led by Jenny Thorn) for our harvest festival and the Christmas pageant and as solos through the year. We always welcome vocal and instrumental talent across the ages to join in supporting the worship. We also thank as always David Buckley for playing in my absence after Christmas and Easter and during August.

The organ has given us good service with no major faults over the year.

We are pleased to continue to host at St George's the Kensington and Chelsea Music Society concerts throughout the year and the newly formed Aubrey Singers who now rehearse on Sunday evenings.



## St George's Church Lunch Club

During the early stages of lock-down we helped guests with information about shops that were doing deliveries. For a period of several weeks, we were also able to carry on a 'lunch Club at a distance' by delivering meals to many of our guests. These were supplied, mostly free of charge, by Ffiona's restaurant, and Andrea of Portobello Restaurant. We have also been telephoning many of our guests on a weekly basis in order to keep in touch.

We had a cautious re-start on 23<sup>rd</sup> September with an afternoon tea. For Covid-safety reasons, we kept this small with a guest list made up of just those that we phone on a weekly basis.

After many years of faithfully running the lunch club, Kit McAlister, Sara Yarwood and Mike Riggs have handed over the reins to others to take on the organising of the lunch club. We owe a huge debt of gratitude to them for doing such a brilliant job and helping with a smooth transition in 2022.

Things might well change in the coming months, but we are very much committed to keeping this important work going.



## Treasurer's Report for the year ending 31st December 2021

*by David Buckley*



The accounts attached to this report show the income and expenditure of St George's during the year together with a balance sheet as at 31st December 2021. GMAK Services Limited (Chartered Accountants) has carried out an independent review and its statement is set out on page 2 of the accounts.

The income of the Church derives principally from generous voluntary giving, income from its investments, and the rental of its space. During the year, the impact of Covid-19 continued to be felt across the Church's various income and expenditure streams. In turn, we continued to focus on maintaining tight control over our costs, commensurate with our income.

Throughout the year, the Church has continued to be supported by many very generous donors, and we are extremely grateful for this support. In September 2020 a highly successful fundraising campaign was launched to support the refurbishment of the interior of the Church. As at 31<sup>st</sup> December, a total of £158,609 had been raised for this purpose, with additional funds received during 2022 .

Excluding the funds raised during the year to support the refurbishment project, voluntary giving decreased by 12% during 2021 from £97,650 in 2020 to £85,711 in 2021. During 2020 a number of one-off donations were made to support the Church during the early stages of Covid at a time when other sources of income had ceased.

Investment income, which is derived principally from the Church's investments in property (Barlow House), M&G Charifund (a conservatively managed fund for charities) and cash, increased by 21% during the year to £74,595. During 2020, most of the income from Barlow House was offset against the cost of essential maintenance works, and in 2021 this income stream was restored.

Income generated from letting Church space increased during 2021 by 55% from £6,913 in 2020 to £10,740 in 2021. With the lockdown restrictions now lifted this situation continues to improve.

Benign global investment markets during 2021 increased the unrealised value of the Church's Charifund holding during the year by £41,044 to £347,837 during 2021, whilst the value of Barlow House increased during the year by £10,000 to £455,000.

Our Common Fund contribution, which is the amount that St George's has to pay the diocese to cover the salary and pensions of our clergy and the vicarage, together with a contribution to cover the costs of the clergy of other parishes who cannot afford to cover their own costs remained unchanged in 2021 at £96,089.

By retaining our Common Fund contribution at the same level as 2020, the PCC determined that St George's should play its part in supporting other Churches in the Diocese who were less fortunate than ourselves.

Total expenses for the Church decreased during the year by 11% from £244,907 in 2020 to £216,650 in 2021. In 2020, the expense figure included a one-off cost of £20,278 relating to the refurbishment of Barlow House which was not repeated during 2021.

Excluding the funds raised in anticipation of the refurbishment works, the Church posted an operating surplus of £50 for the year, a remarkable achievement under the circumstances. If the funds raised for the refurbishment work are included, this translates to a surplus of £159,813 for the year.

We have set ourselves the objective of achieving a modest operating surplus for St George's on an ongoing basis, which is essential to increase reserves to meet any unforeseen expenditure and to ensure that the Church is able to continue to meet its charitable objectives. It is our intention to achieve this goal for St. George's over the coming years.

### **Reserves policy**

St George's holds in reserves a minimum of the equivalent of two months general running costs and an additional one month's salary costs. It is also our policy to hold an amount for likely building works at the next quinquennial inspection.







**St George's Campden Hill**  
 Registered Charity number 1131866  
[office@hollandparkbenefice.org](mailto:office@hollandparkbenefice.org)  
[hollandparkbenefice.org](http://hollandparkbenefice.org) 020 3602 9873

**St George's Church, Campden Hill**

**Charity No. 1131866**

**Trustee's Report and Unaudited Accounts**

**31 December 2021**

**St George's Church, Campden Hill**  
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St George's Church, Campden Hill

**Independent Examiners Report**

**Independent Examiner's Report to the trustee of St George's Church, Campden Hill**

I report to the trustees on my examination of the financial statements of St George's Church, Campden Hill for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

**Responsibilities and basis of report**

As the charity's trustee you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act'). The trustee considers that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 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**

As 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 by being a qualified member of ICAEW.

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

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of the financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

*A. Ktistakis*

Angela Ktistakis  
GMAK Services Ltd  
42 Crescent Lane  
London SW4 9PU

*10 May 2022*

St George's Church, Campden Hill  
Statement of Financial Activities  
for the year ended 31 December 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>Income and endowments</b>					
<b>from:</b>					
Donations and legacies	3	100,028	160,422	260,450	114,917
Other trading activities	4	4,850	-	4,850	2,192
Investments	5	85,335	-	85,335	68,115
Other operating income	6	25,828	-	25,828	32,555
<b>Total</b>		<b>216,041</b>	<b>160,422</b>	<b>376,463</b>	<b>217,779</b>
<b>Expenditure on:</b>					
Charitable activities	7	131,184	659	131,843	147,314
Other	8	84,807	-	84,807	97,593
<b>Total</b>		<b>215,991</b>	<b>659</b>	<b>216,650</b>	<b>244,907</b>
Unrealised gains/(losses) on Investments		51,044	-	51,044	(64,400)
<b>Net income/(expenditure)</b>		<b>51,094</b>	<b>159,763</b>	<b>210,857</b>	<b>(91,528)</b>
Transfers between funds		-	-	-	-
<b>Net income/(expenditure) before other gains/(losses)</b>		<b>51,094</b>	<b>159,763</b>	<b>210,857</b>	<b>(91,528)</b>
<b>Other gains and losses</b>					
<b>Net movement in funds</b>		<b>51,094</b>	<b>159,763</b>	<b>210,857</b>	<b>(91,528)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		850,429	12,318	862,747	954,275
<b>Total funds carried forward</b>		<b>901,523</b>	<b>172,081</b>	<b>1,073,604</b>	<b>862,747</b>

St George's Church, Campden Hill

Balance Sheet

at 31 December 2021

Charity No. 1131866

		2021	2020
		£	£
<b>Fixed assets</b>			
Tangible assets	10	9,000	9,000
Investments	11	802,837	751,793
		<u>811,837</u>	<u>760,793</u>
<b>Current assets</b>			
Debtors	12	4,418	4,480
Cash at bank and in hand		260,505	99,233
		<u>264,923</u>	<u>103,713</u>
Creditors: Amount falling due within one year	13	(3,156)	(1,759)
Net current assets		261,767	101,954
Total assets less current liabilities		1,073,604	862,747
Net assets excluding pension asset or liability		1,073,604	862,747
Total net assets		<u>1,073,604</u>	<u>862,747</u>
<b>The funds of the charity</b>			
<b>Restricted funds</b>	14		
Restricted income funds		172,081	12,318
		<u>172,081</u>	<u>12,318</u>
<b>Unrestricted funds</b>	14		
General funds		275,149	224,055
Designated funds		626,374	626,374
		<u>901,523</u>	<u>850,429</u>
<b>Reserves</b>	14		
Total funds		<u>1,073,604</u>	<u>862,747</u>

Approved by the trustees on 03 May 2022

And signed on their behalf by:

  
D. BUCKLEY

Trustee

03 May 2022

**St George's Church, Campden Hill**  
**Notes to the Accounts**  
**for the year ended 31 December 2021**

**1 Accounting policies**

**Basis of preparation**

The financial statements have been prepared in accordance with 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) (effective 1 January 2019 and the Charities Act 2011. The charity is a Public Benefit Entity as defined by FRS102.

**Change in basis of accounting or to previous accounts**

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

**Fund accounting**

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

**Income**

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

## **St George's Church, Campden Hill**

### **Notes to the Accounts**

#### **Expenditure**

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

**Going Concern** At the time of approving the financial statements the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Therefore the trustees continue to adopt the going concern basis in preparing the financial statements.

#### **Taxation**

The charity is exempt from tax on its charitable activities.

#### **Freehold investment property**

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

#### **Stocks**

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

#### **Trade and other debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

# St George's Church, Campden Hill

## Notes to the Accounts

### Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

### Research and development

Expenditure on research and development is written off in the year in which it is incurred.

### Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

## 2 Statement of Financial Activities - prior year

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
<b>Income and endowments from:</b>			
Donations and legacies	144,157	3,315	147,472
Other trading activities	2,192	-	2,192
Investments	68,115	-	68,115
<b>Total</b>	<b>214,464</b>	<b>3,315</b>	<b>217,779</b>
<b>Expenditure on:</b>			
Charitable activities	139,342	7,972	147,314
Other	97,593	-	97,593
<b>Total</b>	<b>236,935</b>	<b>7,972</b>	<b>244,907</b>
Net gains on investments	(64,400)	-	(64,400)
<b>Net income</b>	<b>(86,871)</b>	<b>(4,657)</b>	<b>(91,528)</b>
<b>Net income before other gains/(losses)</b>	<b>(86,871)</b>	<b>(4,657)</b>	<b>(91,528)</b>
<b>Other gains and losses:</b>			
<b>Net movement in funds</b>	<b>(86,871)</b>	<b>(4,657)</b>	<b>(91,528)</b>
<b>Reconciliation of funds:</b>			
Total funds brought forward	937,300	16,975	954,275
<b>Total funds carried forward</b>	<b>850,429</b>	<b>12,318</b>	<b>862,747</b>

St George's Church, Campden Hill

Notes to the Accounts

3 Income from donations and legacies

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Regular donations	77,636	-	77,636	80,552
Sundry donations	6,262	160,422	166,684	17,098
Income tax recoverable	16,130	-	16,130	17,267
	<u>100,028</u>	<u>160,422</u>	<u>260,450</u>	<u>114,917</u>

4 Income from other trading activities

	Unrestricted	Total 2021	Total 2020
	£	£	£
Miscellaneous income	3,219	3,219	380
Events	1,631	1,631	1,812
	<u>4,850</u>	<u>4,850</u>	<u>2,192</u>

5 Income from investments

	Unrestricted	Total 2021	Total 2020
	£	£	£
Investment income	38,539	38,539	37,129
Rent	36,056	36,056	24,073
Use of church	10,740	10,740	6,913
	<u>85,335</u>	<u>85,335</u>	<u>68,115</u>

6 Other Income

	Unrestricted	Total 2021	Total 2020
	£	£	£
Salary contribution	25,828	25,828	32,555
	<u>25,828</u>	<u>25,828</u>	<u>32,555</u>

St George's Church, Campden Hill

Notes to the Accounts

7 Expenditure on charitable activities

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
<i>Expenditure on charitable activities</i>				
Ministry: diocesan common fund, clergy expenses and accommodation, Intern	96,089	-	96,089	98,409
Church running and maintenance	14,711	395	15,106	28,014
Services/sunday school/events, music and flowers	12,534	264	12,798	12,791
<i>Governance costs</i>				
Independent examination	1,500	-	1,500	1,500
Professional fees	6,350	-	6,350	6,600
	<u>131,184</u>	<u>659</u>	<u>131,843</u>	<u>147,314</u>

8 Other expenditure

	Unrestricted	Total 2021	Total 2020
	£	£	£
Investment property service charges	2,324	2,324	1,494
Investment property repairs costs	-	-	20,278
Employee costs	68,940	68,940	68,966
General administrative costs	13,543	13,543	6,063
Legal and professional costs	-	-	792
	<u>84,807</u>	<u>84,807</u>	<u>97,593</u>

9 Staff costs

	2021	2020
Salaries and wages	54,824	54,957
Social security costs	2,407	2,300
Pension costs	11,709	11,709
	<u>68,940</u>	<u>68,966</u>

No employee received emoluments in excess of £60,000. None of the trustees or anyone connected with them received any remuneration during the year nor were they reimbursed any expense.

**St George's Church, Campden Hill**  
**Notes to the Accounts**

**10 Tangible fixed assets**

	£	£
<b>Cost or revaluation</b>		
At 1 January 2021	9,000	9,000
At 31 December 2021	9,000	9,000
<b>Net book values</b>		
At 31 December 2021	9,000	9,000
At 31 December 2020	9,000	9,000

**11 Investments**

	Freehold Investment Property £	Other Investments - Listed £	Total £
<b>Cost or revaluation</b>			
At 1 January 2021	445,000	306,793	751,793
Revaluation	10,000	41,044	51,044
At 31 December 2021	455,000	347,837	802,837
<b>Net book values</b>			
At 31 December 2021	455,000	347,837	802,837
At 31 December 2020	445,000	306,793	751,793

**12 Debtors**

	2021 £	2020 £
Trade debtors	2,755	3,880
Other debtors	1,663	600
	4,418	4,480

**13 Creditors:**

amounts falling due within one year

	2021 £	2020 £
Trade creditors	1,156	-
Other creditors	-	59
Accruals	2,000	1,700
	3,156	1,759

St George's Church, Campden Hill

Notes to the Accounts

14 Movement in funds

	At 1 January 2021	Incoming resources (including other gains/losses) £	Resources expended £	At 31 December 2021 £
<b>Restricted funds:</b>				
<b>Restricted income funds:</b>				
Christian Education	3,165	-	-	3,165
Flowers	530	125	-	655
Accommodation SJB	-	1,000	-	1,000
Bishop of London Fund	-	80	(80)	-
Lunch club	2,250	500	(395)	2,355
Donations for specific charities	481	-	(184)	297
Building Fund	5,882	158,609	-	164,491
CSSI (20% Baptism)	10	108	-	118
<b>Total</b>	<b>12,318</b>	<b>160,422</b>	<b>(659)</b>	<b>172,081</b>
<b>Unrestricted funds:</b>				
<b>General funds</b>	<b>224,055</b>	<b>267,085</b>	<b>(215,991)</b>	<b>275,149</b>
<b>Designated funds:</b>				
	626,374	-	-	626,374
<b>Total</b>	<b>626,374</b>	<b>-</b>	<b>-</b>	<b>626,374</b>
<b>Total funds</b>	<b>862,747</b>	<b>427,507</b>	<b>(216,650)</b>	<b>1,073,604</b>

15 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	9,000	-	9,000
Investments	802,837	-	802,837
Net current assets	89,685	172,082	261,767
	<b>901,522</b>	<b>172,082</b>	<b>1,073,604</b>

**16 Church Worker's Pension Fund (CWPF)**

The Parochial Church Council of St George's Campden Hill 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 Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, 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 means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2021: £11,709, £2020: 11,709).

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 under way 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 Parochial Church Council of St George's Campden Hill could become responsible for paying a share of that employer's pension liabilities.

St George's Church, Campden Hill  
Detailed Statement of Financial Activities  
for the year ended 31 December 2021

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>Income and endowments from:</b>				
Donations and legacies				
Regular donations	77,636	-	77,636	80,552
Sundry donations	6,262	160,422	166,684	17,098
Income tax recoverable	16,130	-	16,130	17,267
	<u>100,028</u>	<u>160,422</u>	<u>260,450</u>	<u>114,917</u>
Other trading activities				
Miscellaneous income	3,219	-	3,219	380
Events	1,631	-	1,631	1,812
	<u>4,850</u>	<u>-</u>	<u>4,850</u>	<u>2,192</u>
Investments				
Investment income	38,539	-	38,539	37,129
Rent	36,056	-	36,056	24,073
Use of church	10,740	-	10,740	6,913
	<u>85,335</u>	<u>-</u>	<u>85,335</u>	<u>68,115</u>
Other				
Salary contribution	25,828	-	25,828	32,555
	<u>25,828</u>	<u>-</u>	<u>25,828</u>	<u>32,555</u>
<b>Total income and endowments</b>	<b>216,041</b>	<b>160,422</b>	<b>376,463</b>	<b>217,779</b>
<b>Expenditure on:</b>				
Charitable activities				
Ministry: diocesan common fund, clergy expenses and accommodation, intern	96,089	-	96,089	98,409
Church running and maintenance	14,711	395	15,106	28,014
Services/sunday school/events, music and flowers	12,534	264	12,798	12,791
	<u>123,334</u>	<u>659</u>	<u>123,993</u>	<u>139,214</u>
Governance costs				
Independent examination	1,500	-	1,500	1,500
Professional fees	6,350	-	6,350	6,600
	<u>7,850</u>	<u>-</u>	<u>7,850</u>	<u>8,100</u>
<b>Total of expenditure on charitable activities</b>	<b>131,184</b>	<b>659</b>	<b>131,843</b>	<b>147,314</b>
Other expenditure				
Investment property service charges	2,324	-	2,324	1,494
Investment property repairs costs	-	-	-	20,278

**St George's Church, Campden Hill**  
**Detailed Statement of Financial Activities**

	2,324	-	2,324	21,772
Employee costs				
Salaries/wages	54,824	-	54,824	54,957
Employer's NIC	2,407	-	2,407	2,300
Pension costs	11,709	-	11,709	11,709
	68,940	-	68,940	68,966
General administrative costs, including depreciation and amortisation				
Bad debts	3,610	-	3,610	80
Bank charges	547	-	547	474
General insurances	4,373	-	4,373	-
Stationery and printing	2,608	-	2,608	4,517
Sundry expenses	1,325	-	1,325	-
Telephonic, fax and broadband	1,080	-	1,080	992
	13,543	-	13,543	6,063
Legal and professional costs				
Other legal and professional costs	-	-	-	792
	-	-	-	792
<b>Total of expenditure of other costs</b>	<b>84,807</b>	<b>-</b>	<b>84,807</b>	<b>97,593</b>
<b>Total expenditure</b>	<b>215,991</b>	<b>659</b>	<b>216,650</b>	<b>244,907</b>
Net gains on investments	51,044	-	51,044	(64,400)
<b>Net income/(expenditure)</b>	<b>51,094</b>	<b>159,763</b>	<b>210,857</b>	<b>(91,528)</b>
<b>Net income/(expenditure) before other gains/(losses)</b>	<b>51,094</b>	<b>159,763</b>	<b>210,857</b>	<b>(91,528)</b>
Other Gains	-	-	-	-
<b>Net movement in funds</b>	<b>51,094</b>	<b>159,763</b>	<b>210,857</b>	<b>(91,528)</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward	850,429	12,318	862,747	954,275
<b>Total funds carried forward</b>	<b>901,523</b>	<b>172,081</b>	<b>1,073,604</b>	<b>862,747</b>

**St George's Church, Campden Hill**

**Charity No. 1131866**

**Trustee's Report and Unaudited Accounts**

**31 December 2021**

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St George's Church, Campden Hill

**Independent Examiners Report**

**Independent Examiner's Report to the trustee of St George's Church, Campden Hill**

I report to the trustees on my examination of the financial statements of St George's Church, Campden Hill for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

**Responsibilities and basis of report**

As the charity's trustee you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act'). The trustee considers that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 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**

As 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 by being a qualified member of ICAEW.

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

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of the financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

*A. Ktistakis*

Angela Ktistakis  
GMAK Services Ltd  
42 Crescent Lane  
London SW4 9PU

*10 May 2022*

St George's Church, Campden Hill  
Statement of Financial Activities  
for the year ended 31 December 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>Income and endowments</b>					
<b>from:</b>					
Donations and legacies	3	100,028	160,422	260,450	114,917
Other trading activities	4	4,850	-	4,850	2,192
Investments	5	85,335	-	85,335	68,115
Other operating income	6	25,828	-	25,828	32,555
<b>Total</b>		<b>216,041</b>	<b>160,422</b>	<b>376,463</b>	<b>217,779</b>
<b>Expenditure on:</b>					
Charitable activities	7	131,184	659	131,843	147,314
Other	8	84,807	-	84,807	97,593
<b>Total</b>		<b>215,991</b>	<b>659</b>	<b>216,650</b>	<b>244,907</b>
Unrealised gains/(losses) on Investments		51,044	-	51,044	(64,400)
<b>Net income/(expenditure)</b>		<b>51,094</b>	<b>159,763</b>	<b>210,857</b>	<b>(91,528)</b>
Transfers between funds		-	-	-	-
<b>Net income/(expenditure) before other gains/(losses)</b>		<b>51,094</b>	<b>159,763</b>	<b>210,857</b>	<b>(91,528)</b>
<b>Other gains and losses</b>					
<b>Net movement in funds</b>		<b>51,094</b>	<b>159,763</b>	<b>210,857</b>	<b>(91,528)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		850,429	12,318	862,747	954,275
<b>Total funds carried forward</b>		<b>901,523</b>	<b>172,081</b>	<b>1,073,604</b>	<b>862,747</b>

St George's Church, Campden Hill

Balance Sheet

at 31 December 2021

Charity No. 1131866

		2021	2020
		£	£
<b>Fixed assets</b>			
Tangible assets	10	9,000	9,000
Investments	11	802,837	751,793
		<u>811,837</u>	<u>760,793</u>
<b>Current assets</b>			
Debtors	12	4,418	4,480
Cash at bank and in hand		260,505	99,233
		<u>264,923</u>	<u>103,713</u>
Creditors: Amount falling due within one year	13	(3,156)	(1,759)
Net current assets		<u>261,767</u>	<u>101,954</u>
Total assets less current liabilities		<u>1,073,604</u>	<u>862,747</u>
Net assets excluding pension asset or liability		<u>1,073,604</u>	<u>862,747</u>
Total net assets		<u>1,073,604</u>	<u>862,747</u>
<b>The funds of the charity</b>			
<b>Restricted funds</b>	14		
Restricted income funds		172,081	12,318
		<u>172,081</u>	<u>12,318</u>
<b>Unrestricted funds</b>	14		
General funds		275,149	224,055
Designated funds		626,374	626,374
		<u>901,523</u>	<u>850,429</u>
<b>Reserves</b>	14		
Total funds		<u>1,073,604</u>	<u>862,747</u>

Approved by the trustees on 03 May 2022

And signed on their behalf by:

  
D. BUCKLEY

Trustee

03 May 2022

**St George's Church, Campden Hill**  
**Notes to the Accounts**  
**for the year ended 31 December 2021**

**1 Accounting policies**

**Basis of preparation**

The financial statements have been prepared in accordance with 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) (effective 1 January 2019 and the Charities Act 2011. The charity is a Public Benefit Entity as defined by FRS102.

**Change in basis of accounting or to previous accounts**

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

**Fund accounting**

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

**Income**

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

## **St George's Church, Campden Hill**

### **Notes to the Accounts**

#### **Expenditure**

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

#### **Going Concern**

At the time of approving the financial statements the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Therefore the trustees continue to adopt the going concern basis in preparing the financial statements.

#### **Taxation**

The charity is exempt from tax on its charitable activities.

#### **Freehold investment property**

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

#### **Stocks**

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

#### **Trade and other debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

# St George's Church, Campden Hill

## Notes to the Accounts

### Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

### Research and development

Expenditure on research and development is written off in the year in which it is incurred.

### Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

## 2 Statement of Financial Activities - prior year

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
<b>Income and endowments from:</b>			
Donations and legacies	144,157	3,315	147,472
Other trading activities	2,192	-	2,192
Investments	68,115	-	68,115
<b>Total</b>	<b>214,464</b>	<b>3,315</b>	<b>217,779</b>
<b>Expenditure on:</b>			
Charitable activities	139,342	7,972	147,314
Other	97,593	-	97,593
<b>Total</b>	<b>236,935</b>	<b>7,972</b>	<b>244,907</b>
Net gains on investments	(64,400)	-	(64,400)
<b>Net income</b>	<b>(86,871)</b>	<b>(4,657)</b>	<b>(91,528)</b>
<b>Net income before other gains/(losses)</b>	<b>(86,871)</b>	<b>(4,657)</b>	<b>(91,528)</b>
<b>Other gains and losses:</b>			
<b>Net movement in funds</b>	<b>(86,871)</b>	<b>(4,657)</b>	<b>(91,528)</b>
<b>Reconciliation of funds:</b>			
Total funds brought forward	937,300	16,975	954,275
<b>Total funds carried forward</b>	<b>850,429</b>	<b>12,318</b>	<b>862,747</b>

St George's Church, Campden Hill

Notes to the Accounts

3 Income from donations and legacies

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Regular donations	77,636	-	77,636	80,552
Sundry donations	6,262	160,422	166,684	17,098
Income tax recoverable	16,130	-	16,130	17,267
	<u>100,028</u>	<u>160,422</u>	<u>260,450</u>	<u>114,917</u>

4 Income from other trading activities

	Unrestricted	Total 2021	Total 2020
	£	£	£
Miscellaneous income	3,219	3,219	380
Events	1,631	1,631	1,812
	<u>4,850</u>	<u>4,850</u>	<u>2,192</u>

5 Income from investments

	Unrestricted	Total 2021	Total 2020
	£	£	£
Investment income	38,539	38,539	37,129
Rent	36,056	36,056	24,073
Use of church	10,740	10,740	6,913
	<u>85,335</u>	<u>85,335</u>	<u>68,115</u>

6 Other income

	Unrestricted	Total 2021	Total 2020
	£	£	£
Salary contribution	25,828	25,828	32,555
	<u>25,828</u>	<u>25,828</u>	<u>32,555</u>

St George's Church, Campden Hill

Notes to the Accounts

7 Expenditure on charitable activities

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
<i>Expenditure on charitable activities</i>				
Ministry: diocesan common fund, clergy expenses and accommodation, Intern	96,089	-	96,089	98,409
Church running and maintenance	14,711	395	15,106	28,014
Services/sunday school/events, music and flowers	12,534	264	12,798	12,791
<i>Governance costs</i>				
Independent examination	1,500	-	1,500	1,500
Professional fees	6,350	-	6,350	6,600
	<u>131,184</u>	<u>659</u>	<u>131,843</u>	<u>147,314</u>

8 Other expenditure

	Unrestricted	Total 2021	Total 2020
	£	£	£
Investment property service charges	2,324	2,324	1,494
Investment property repairs costs	-	-	20,278
Employee costs	68,940	68,940	68,966
General administrative costs	13,543	13,543	6,063
Legal and professional costs	-	-	792
	<u>84,807</u>	<u>84,807</u>	<u>97,593</u>

9 Staff costs

	2021	2020
Salaries and wages	54,824	54,957
Social security costs	2,407	2,300
Pension costs	11,709	11,709
	<u>68,940</u>	<u>68,966</u>

No employee received emoluments in excess of £60,000. None of the trustees or anyone connected with them received any remuneration during the year nor were they reimbursed any expense.

**St George's Church, Campden Hill**  
**Notes to the Accounts**

**10 Tangible fixed assets**

	£	£
<b>Cost or revaluation</b>		
At 1 January 2021	9,000	9,000
At 31 December 2021	9,000	9,000
<b>Net book values</b>		
At 31 December 2021	9,000	9,000
At 31 December 2020	9,000	9,000

**11 Investments**

	Freehold Investment Property £	Other Investments - Listed £	Total £
<b>Cost or revaluation</b>			
At 1 January 2021	445,000	306,793	751,793
Revaluation	10,000	41,044	51,044
At 31 December 2021	455,000	347,837	802,837
<b>Net book values</b>			
At 31 December 2021	455,000	347,837	802,837
At 31 December 2020	445,000	306,793	751,793

**12 Debtors**

	2021 £	2020 £
Trade debtors	2,755	3,880
Other debtors	1,663	600
	4,418	4,480

**13 Creditors:**

amounts falling due within one year

	2021 £	2020 £
Trade creditors	1,156	-
Other creditors	-	59
Accruals	2,000	1,700
	3,156	1,759

St George's Church, Campden Hill

Notes to the Accounts

14 Movement in funds

	At 1 January 2021	Incoming resources (including other gains/losses) £	Resources expended £	At 31 December 2021 £
<b>Restricted funds:</b>				
<b>Restricted income funds:</b>				
Christian Education	3,165	-	-	3,165
Flowers	530	125	-	655
Accommodation SJB	-	1,000	-	1,000
Bishop of London Fund	-	80	(80)	-
Lunch club	2,250	500	(395)	2,355
Donations for specific charities	481	-	(184)	297
Building Fund	5,882	158,609	-	164,491
CSSI (20% Baptism)	10	108	-	118
<b>Total</b>	<b>12,318</b>	<b>160,422</b>	<b>(659)</b>	<b>172,081</b>
<b>Unrestricted funds:</b>				
<b>General funds</b>	<b>224,055</b>	<b>267,085</b>	<b>(215,991)</b>	<b>275,149</b>
<b>Designated funds:</b>				
	626,374	-	-	626,374
<b>Total</b>	<b>626,374</b>	<b>-</b>	<b>-</b>	<b>626,374</b>
<b>Total funds</b>	<b>862,747</b>	<b>427,507</b>	<b>(216,650)</b>	<b>1,073,604</b>

15 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	9,000	-	9,000
Investments	802,837	-	802,837
Net current assets	89,685	172,082	261,767
	<b>901,522</b>	<b>172,082</b>	<b>1,073,604</b>

**16 Church Worker's Pension Fund (CWPF)**

The Parochial Church Council of St George's Campden Hill 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 Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, 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 means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2021: £11,709, £2020: 11,709).

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 under way 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 Parochial Church Council of St George's Campden Hill could become responsible for paying a share of that employer's pension liabilities.

St George's Church, Campden Hill  
Detailed Statement of Financial Activities  
for the year ended 31 December 2021

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>Income and endowments from:</b>				
Donations and legacies				
Regular donations	77,636	-	77,636	80,552
Sundry donations	6,262	160,422	166,684	17,098
Income tax recoverable	16,130	-	16,130	17,267
	<u>100,028</u>	<u>160,422</u>	<u>260,450</u>	<u>114,917</u>
Other trading activities				
Miscellaneous income	3,219	-	3,219	380
Events	1,631	-	1,631	1,812
	<u>4,850</u>	<u>-</u>	<u>4,850</u>	<u>2,192</u>
Investments				
Investment income	38,539	-	38,539	37,129
Rent	36,056	-	36,056	24,073
Use of church	10,740	-	10,740	6,913
	<u>85,335</u>	<u>-</u>	<u>85,335</u>	<u>68,115</u>
Other				
Salary contribution	25,828	-	25,828	32,555
	<u>25,828</u>	<u>-</u>	<u>25,828</u>	<u>32,555</u>
<b>Total income and endowments</b>	<b>216,041</b>	<b>160,422</b>	<b>376,463</b>	<b>217,779</b>
<b>Expenditure on:</b>				
Charitable activities				
Ministry: diocesan common fund, clergy expenses and accommodation, intern	96,089	-	96,089	98,409
Church running and maintenance	14,711	395	15,106	28,014
Services/sunday school/events, music and flowers	12,534	264	12,798	12,791
	<u>123,334</u>	<u>659</u>	<u>123,993</u>	<u>139,214</u>
Governance costs				
Independent examination	1,500	-	1,500	1,500
Professional fees	6,350	-	6,350	6,600
	<u>7,850</u>	<u>-</u>	<u>7,850</u>	<u>8,100</u>
<b>Total of expenditure on charitable activities</b>	<b>131,184</b>	<b>659</b>	<b>131,843</b>	<b>147,314</b>
Other expenditure				
Investment property service charges	2,324	-	2,324	1,494
Investment property repairs costs	-	-	-	20,278

**St George's Church, Campden Hill**  
**Detailed Statement of Financial Activities**

	2,324	-	2,324	21,772
Employee costs				
Salaries/wages	54,824	-	54,824	54,957
Employer's NIC	2,407	-	2,407	2,300
Pension costs	11,709	-	11,709	11,709
	68,940	-	68,940	68,966
General administrative costs, including depreciation and amortisation				
Bad debts	3,610	-	3,610	80
Bank charges	547	-	547	474
General insurances	4,373	-	4,373	-
Stationery and printing	2,608	-	2,608	4,517
Sundry expenses	1,325	-	1,325	-
Telephonic, fax and broadband	1,080	-	1,080	992
	13,543	-	13,543	6,063
Legal and professional costs				
Other legal and professional costs	-	-	-	792
	-	-	-	792
<b>Total of expenditure of other costs</b>	<b>84,807</b>	<b>-</b>	<b>84,807</b>	<b>97,593</b>
<b>Total expenditure</b>	<b>215,991</b>	<b>659</b>	<b>216,650</b>	<b>244,907</b>
Net gains on investments	51,044	-	51,044	(64,400)
<b>Net income/(expenditure)</b>	<b>51,094</b>	<b>159,763</b>	<b>210,857</b>	<b>(91,528)</b>
<b>Net income/(expenditure) before other gains/(losses)</b>	<b>51,094</b>	<b>159,763</b>	<b>210,857</b>	<b>(91,528)</b>
Other Gains	-	-	-	-
<b>Net movement in funds</b>	<b>51,094</b>	<b>159,763</b>	<b>210,857</b>	<b>(91,528)</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward	850,429	12,318	862,747	954,275
<b>Total funds carried forward</b>	<b>901,523</b>	<b>172,081</b>	<b>1,073,604</b>	<b>862,747</b>