

ANNUAL REPORT FOR 2020

Aims and Objectives

The church of St Aldhelm's was consecrated in 1903 to serve this growing area of north London. We welcome people from a variety of Christian denominations and traditions who wish to share their journey of faith with us. We are a vibrant and inclusive church. Our worship is varied in style and our choir and music group enrich our worship with modern and traditional music. And we seek to engage with the local community in a variety of ways.

Public Benefit

We are aware of the Charity Commission's guidance on public benefit and the advancement of religion, and we believe that, working with the Incumbent for the promotion of the mission of the Church in the parish and in the wider community, the church benefits the public by providing:

- a variety of forms of public worship and spiritual, moral and intellectual development for the wide range of its members and for any member of the public wishing to take advantage of the services and opportunities which it offers;
- pastoral care and practical support to the numbers of elderly and lonely people within the parish
- space, facilities and encouragement for community activities and for recreation.

Governance

The Parochial Church Council (the PCC) is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure 1956 (as amended) and the Church Representation Rules. It is also a charity registered with the Charity Commission (registration number 1132175).

The PCC has the responsibility of co-operating with the Incumbent in the task of participating in God's mission to the world, and taking counsel together for the sake of the pastoral, evangelistic, educational, social and ecumenical ministry of the church within the ecclesiastical parish.

Members of the PCC are either ex-officio, or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules, or co-opted by the PCC. Membership of the PCC comprises: the licensed clergy, the two churchwardens, lay members of the diocesan and deanery synods (ex officio); and 12 lay members elected by the Annual Parochial Church Meeting ("the APCM"), who serve three year terms. In addition, the PCC may co-opt up to three members annually. The names of members are listed on the cover to this report.

Churchwardens are elected annually at the meeting of Parishioners immediately preceding the Annual Parochial Church Meeting (APCM). But, because of the pandemic, the Diocese of London extended the terms of office for Churchwardens, PCC members and Deanery Synod members until the next APCM could be held [see <https://www.london.anglican.org/support/additional-information-for-london-parishes2/>]. The Wardens elected at the Annual Parishioners Meeting in April 2019 and re-elected in October 2020 were Helen Quashie and Julie Willoughby.

Also at the 2020 APCM, four members of the PCC stood down at the end of their term of office. This was in accordance with the legal advice reported in the 2019 Annual Report to improve our governance by re-introducing a regular cycle of elections. Three of these members were willing to be re-elected whilst the fourth had moved out of the area during the pandemic and regretfully resigned. More information is set out in the minutes of the APCM included elsewhere in this pack.

Clergy

Our Interim Associate Priest, Revd Harry Graham, retired on 12 January and our new Priest in Charge, Mthr Anna Stuttard, was licensed on 8 March. We are grateful to Harry for all that he gave to St Aldhelms during his year with us, and to Fr Vince Sheehan and Fr Brian Curnew who led our services in the Halls during this vacancy.

PCC meetings

The PCC met five times during the year (as well as following immediately after the APCM in October to elect Officers, co-opt additional members and appoint the Standing Committee). At the first meeting in February the annual report and accounts for 2019 were approved, replacement of the church heating was discussed as well as various building issues in the Halls, and it was agreed to continue Sunday worship in the Halls for the time being. New short term hire agreements were approved, as well as a new Health and Safety policy.

Lock down because of the COVID crisis then intervened, and we were not able to meet in person. However, the Archbishops' guidance on COVID gave the PCC permission to meet by Zoom, which we did for the remainder of the year. [Decisions requiring formal approval were circulated in writing after each meeting, using the correspondence procedure set out in the Church Representation Rules 2020, Rules M29 and 76.]

In May the PCC approved plans for communicating regularly with church members – by phone, letter and online. These costs were covered from grant funds that Mthr Anna obtained. The loss of rental income from the Halls led to discussions with the diocese on the level of Common Fund and loan repayment that was affordable, and with our staff on reducing payroll costs. Following the receipt of a major private donation for the church heating, it was agreed to apply to the Area Finance Committee for a grant and loan towards the balance of the costs, and to encourage more giving by Direct Debit to offset the loss of plate income. And in June it was agreed by email to defer the re-opening of church because of the numbers of people shielding.

At the August meeting, the focus was on making the church compliant with the new access rules, and agreeing risk management plans to restart services in person in September. The PCC also approved a Hall risk assessment to separate PSD from other users, and new hire agreements that reflect safety requirements during the pandemic. The PCC noted with pleasure the successful commissioning of the new heating system, which now allowed us to return to church when that is possible.

The September meeting was taken up with agreeing the arrangements for the APCM in October – the normal deadline set out in the Church Representation Rules having been extended by the Bishop of London's Supplementary Directions, dated 20 March 2020. It was agreed to hold the meeting in church and personally invite as many members as possible to attend. The Annual Report pack was distributed electronically to 66 names on the church email list and hard copies were available in church from 27 September for collection.

At the last meeting in October, Mthr Anna reported that services were now attracting about 50% of normal congregations. Julie Willoughby agreed to co-ordinate a rota of cleaners to keep the church safe. The Halls had reopened, and the new hire agreements were being implemented. Financial forecasts to the end of the year anticipated that we would break-even on a lower turnover. It was agreed to use the VAT recovered on the heating project to repay that Area loan in 2021, but financial uncertainty meant that a decision on repaying the loan for the Hall roof will be kept under review. The church had received a grant to install public wifi and upgrade its audio-visual equipment; and we had applied for a grant to upgrade the Hall entrance doors to improve safety, accessibility and amenity. Mthr Anna proposed creating a prayer garden for those anxious during the pandemic. Lorraine Coppin was appointed as our new Safeguarding Officer, following Dorothy Nnene's resignation before lock down. A Lone Worker policy was agreed. MAP workshops for the PCC were planned for before Christmas, and the Christmas service arrangements were approved.

Committees

Standing Committee

This is the only committee required by the Church Representation Rules. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. Its function is to support the Incumbent in his/ her role as the spiritual leader of the parish, and to monitor and encourage implementation of plans agreed by the PCC. It meets between the full meetings of the PCC and in an emergency if necessary. The Standing Committee was elected after the Annual Meeting in April 2019 and again in October 2020.

Because of the extraordinary nature of the year, and the fact that lock down began so soon after Mthr Anna's licensing, the Standing Committee met with Mthr Anna by Zoom on a number of occasions between March and October to act as a sounding board on issues relating to the emergency. Key decisions or recommendations were then taken to the next PCC meeting for ratification or approval.

Social Committee

Ably chaired by Betty Schofield, the dedicated members of the Social Committee organised a very enjoyable and successful supper following Mthr Anna's licensing in March. However our normal social and fundraising events, including Mothering Sunday Lunch, Annual Coach Trip, Harvest Lunch, a Barn Dance, and Brass Band Concert, had to be postponed.

Church membership and Attendance at services

Church members must be communicants of sixteen years and upwards and on the Electoral Roll of the parish.

There were 139 names on the Electoral Roll at December 2019. Four names were removed because of deaths, relocation and resignations, and four new names were added, which resulted in a total Electoral Roll of 139 at 31 December 2020.

The Sunday morning Parish Eucharist continued to be the main focus for our corporate worship and fellowship up until lock down, and has been so again since we have been able to worship in church again. Our worship was supplemented since the summer by live streaming services, aided by Peter Clarke and Rebekah Grey-Bubu, to whom we owe our thanks. In addition, Mthr Anna introduced an online Morning Prayer service on Zoom, which has attracted a faithful following. Sadly, however, our Thursday Holy Communion Services and Bible Study had to be cancelled during the pandemic, as was our work with our children and young people.

The return to worshipping in church, which began again once the lock down was eased in September, brought great joy to the congregation – although numbers have not yet recovered to previous levels. We worshipped in person in church during September and October, closed during a lock down in November and resumed briefly in December before a much longer lock down began shortly before Christmas.

The church was open for public worship on 11 Sundays from September to December and during that time the average Sunday attendance was 27 adults (55 in 2019) and 4 (9) young people. The church was closed for the major festivals of Easter (160 in 2019) and Christmas (210 in 2019). There were no Baptisms (6 in 2019), Weddings (1) or Funerals (4) in church in 2020, and one Interment of ashes (1).

Staff Team

We are grateful to Margaret Barrett, our Parish Administrator, Chris Littler, our Halls caretaker, and Tosin Akinremi, our Director of Music, each of whom had to contend with radically changing demands on their skills, creativity and commitment to the church during a difficult year.

Margaret is an employee, for whom the church pays National Insurance and deducts PAYE tax. Under the government's furlough scheme we were able to claim back part of her salary during lockdown. Chris and Tosin are both self-employed and responsible for their own tax arrangements. They kindly agreed to a suspension of work whilst the church and halls were closed, and to a reduction in pay.

Safeguarding

Sadly Dorothy Nnene resigned as Safeguarding Officer in March, and we are grateful for her work in this role. Implementation of the Action Plan developed last year was impacted by this and by the pandemic. In October Lorraine Coppin was appointed by the PCC as Parish Safeguarding Officer to replace Dorothy, and will be responsible with Mthr Anna for completing this task. Because of the closure of our Sunday school during the year and the limited opportunity for home visits, the PCC does not believe this hiatus has had any deleterious effect.

The PCC therefore believes that it has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults.

Data Protection

Mthr Anna and the PCC Secretary have kept the PCC's Data Protection obligations pursuant to GDPR under review, and are satisfied as to compliance.

Halls and community use

Because of the difficulties caused by the pandemic, it has not been possible for much of the year to continue with our normal range of social and other important services for the church and wider community. These include:

Silver Threads	Bible Study
Mums, Carers and Toddlers group	Mothers' Union
Family group	

We hope that St Aldhelm's will be able to continue this work to meet the needs of so many in our worshipping and wider community once lockdown eases further, but this is dependent on both the continuing work so sacrificially and generously given by the organisers of these activities, and the willingness and ability of users to continue to attend. We will have to wait and see. Attention is drawn to the reports which follow for more information.

The Halls are a vital source of income for the church, as well as an important meeting point for community activities. Regular users of the Halls up to March included:

Other Churches:

- Greek church
- DRCC church
- Lighthouse Chapel Int'l
- Beulah Church

Commercial and Community groups:

- PSD nursery
- Cardiac Rehab
- Age Concern Aerobics
- Age Concern Pilates

- Age Concern Zumba
- Age Concern Line dance
- Drama Academy
- Krishan Karate

Since March PSD has been the only regular user of the Halls, operating in accordance with government guidelines for nurseries, and we were glad to enable that to happen safely by agreeing with them new safety protocols. However, our loss of rental income has been significant.

Mothers' Union

Under the leadership of Dorothy Nnene, St Aldhelm's Mothers' Union organised a number of important events, including a church cleaning day, and continued meetings via Zoom during lock down. The Report below sets out further details.

LOOKING FORWARD

This report was written as the lock-down for the coronavirus pandemic begins to ease. We are now able to worship together in church again or online. But what we have learned during this period, will mean that we will form community in a new way, learning from the experience of the lock-down what our needs and those of the world around us are, and using our faith and the new skills we have acquired to meet them.

In particular:

- We will continue to use new ways of communicating - using online communications, including regular emails, refreshing our website, Facebook, A Church Near You; sending out regular mailings to those members not using computers; and keeping in touch with the most vulnerable by telephone
- We will welcome back the community organisations for whom we provide space in our halls with a new rental agreement and new hire charges to reflect both that they will have to build up their activities again from scratch and that they will have added responsibilities to keep their users safe
- We will finalise our Health and Safety audit and our Disability Compliance plan to ensure we meet the requirements of current legislation
- We will continue work on the development of a 5 year strategy to fund repair and maintenance work on our buildings. Initial discussions have been held with the Archdeacon and our inspecting architect.
- We will develop a new Mission Action Plan that will explore new ways of engaging with the community around us (eg through providing public wifi, work space and a coffee shop)
- We will continue to seek an increase in Stewardship giving to provide a more stable financial basis for church operations.

FINANCIAL REVIEW AND RESULTS

The church's accounts for 2020 form part of this annual report and are set out on pages 8 to 11 of this document.

Total receipts on unrestricted funds were £73,904 (£108,603 in 2019) of which £36,631 was from hall lettings, £14,315 from the planned giving scheme (£20,066 in 2019), £12,113 from gift aid claims (£9,397 in 2019), and £3,065 in furlough payments from the HMRC job retention scheme. Total payments on unrestricted funds amounted to £80,475 (£103,536 in 2019), of which £18,408 was contributed to the London Diocesan Common Fund (£37,000 in 2019), and there were loan repayments to the Diocese of £2,800.

There was restricted income of £50,653 in gifts and grants, and restricted payments of £45,859, mainly in connection with the heating project.

The net result for the year was an excess of payments over receipts of £6,571 on unrestricted funds, and an excess of receipts over payments on restricted funds of £4,794. The balance to carry forward at 31 December 2020 at the bank on unrestricted funds was £37,991, and on restricted funds, £10,849. The loan from the Diocese for the church heating was repaid before 31 December. The balance owing to the Diocese at 31 December 2020 on the loan for the Hall roof was £8,566, which will be repaid at £600 per month.

Thank you to our supporters

At St Aldhelm's we are grateful for the support of all our donors and value every gift, however large or small. In 2020 we were particularly thankful for all the individuals who gave to our heating appeal – their help meant we could replace the unsafe heating in the church in time for our return to public worship in September.

In 2020 we also received several grants from trusts and foundations and we are deeply grateful for their help and support. We would like to express our thanks to:

- The City Bridge Trust for a grant as part of the London Community Response Fund in May 2020; the grant of £2,420 enabled us to continue to support our community by phone and post
- The Bishop Radford Trust for a grant enabling us to stay in touch with our congregation during lockdown
- London Diocese for a grant to enable us to complete the heating project
- The Coronavirus Community Support Fund, distributed by The National Lottery Community Fund, for a grant of £9,980 which helped us to find new ways to connect with people while keeping everyone safe – among other things, by installing wifi in church, updating and upgrading our online communications, and providing signage and cleaning materials to keep people safe in church; our thanks to the Government for making this possible
- The B&Q Foundation for a grant of £4,500 to make our halls safer and more accessible by improving the entrances.

The support we received enable us not only to continue to support our community during this very tough year, but also to make improvements, the benefits of which will continue to bless us for years to come. Thank you.

Investment policy

None of the church's funds are permanently endowed, and in the event of any significant surplus funds arising the PCC will take advice to ensure safe long-term growth commensurate with planned spending needs from time to time.

Reserves

It is the PCC policy to try to maintain sufficient working capital to meet expenditure as incurred. It has agreed a level of unrestricted funds which equates to at least three months unrestricted payments, which amounts to about £25,000. The balance of available unrestricted funds, as shown on the statement of assets and liabilities, is £37,000 and thus, at 31 December 2020, the PCC met its reserves policy. However recovery from the Covid-19 pandemic in 2021 is uncertain and is likely to reduce our Reserves further by the end of the current year.

Risk management

The principal risks and uncertainties faced by St Aldhelm's continue to be those that inevitably attend a small church. Themes in recent years have been the need to reduce reliance on rental income and to broaden the donor base from within the church membership, and the need to build up reserves to meet a backlog of maintenance work on the church building and Halls. Our Reserves at the year end gave us a strong base from which to tackle the financial challenges of 2021, but these could drain our resources further. During the year the PCC will undertake a full risk analysis and review how well any major risks identified as arising from or in connection with the Church's activities are being managed, and how to rebuild our Reserves.

CONCLUSION

This annual report and the associated accounts were approved by the Parochial Church Council on 27 April 2021 and signed on its behalf by:

Mthr Anna Stuttard
Priest in Charge and PCC Chairman

ST ALDHELM'S PCC, EDMONTON
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNTS

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	£	£	£	£
Receipts				
Voluntary receipts	29,666	20,917	50,583	37,680
Activities for generating funds	-	-	-	2,342
Church activities	40,173	-	40,173	63,192
Legal fees refunded	1,000	-	1,000	-
Grants:				
City Bridge Trust, for communication costs	-	2,420	2,420	-
Bishop Radford Trust, for communication costs	-	500	500	-
LDF for heating project	-	3,890	3,890	-
Coronavirus Community Support Fund, distributed by The National Lottery Community Fund, for the Connect and Protect project	-	9,980	9,980	-
B&Q Foundation, for improved access and security	-	4,500	4,500	-
HMRC furlough repayments	3,065	-	3,065	-
Loan from London Diocesan Fund	-	8,446	8,446	-
Insurance claim	-	-	-	7,660
Total receipts	73,904	50,653	124,557	110,874
Payments				
Church activities	77,675	37,413	115,088	101,009
London Diocese loan repayments	2,800	8,446	11,246	3,000
Total payments	80,475	45,859	126,334	104,009
Excess of payments over receipts	(6,571)	4,794	(1,777)	6,865
Cash at bank, 1 January 2020	44,562	6,055	50,617	43,752
Cash at bank, 31 December 2020	37,991	10,849	48,840	50,617

ST ALDHELM'S PCC, EDMONTON

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2020

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Cash funds				
Bank current account	37,991	10,849	48,840	50,617
Other monetary assets				
Gift aid recoverable	1,368	-	1,368	6,947
Recoverable from LDF	2,242	-	2,242	229
Other debtors and prepayments	5,214	-	5,214	2,142
	8,824	-	8,824	9,318
Liabilities				
Bills outstanding	-	-	-	923
Charitable giving	-	-	-	95
Accrued expenses	922	-	922	780
Insurance claim received in advance	-	-	-	7,660
Loan from London Diocese	8,566	-	8,566	11,366
	9,488	-	9,488	20,824
Net assets	37,327	10,849	48,176	39,111
(2019:	33,056	6,055	39,111)

ST ALDHELM'S PCC, EDMONTON
NOTES TO THE ACCOUNTS - 31 DECEMBER 2020

Notes:

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
2. The loan from the London Diocese is due to be repaid at £600 per month from January 2021 so that £7,200 will be repaid in 2021 and the balance in 2022.

3. Restricted funds:

The restricted funds are:

	at 1.1.20	Receipts	Payments	at 31.12.20
Heating project	3,845	23,707	27,552	-
Loan for heating project	-	8,446	8,446	-
Wifi installation	-	9,980	5,841	4,139
Church running costs	-	2,920	2,920	-
Tree work	-	990	990	-
Charitable giving	-	110	110	-
Access and security	-	4,500	-	4,500
Children and youth	2,210	-	-	2,210
	<u>6,055</u>	<u>50,653</u>	<u>45,859</u>	<u>10,849</u>

4. Income through planned giving includes £20,999 received from PCC members.

5. Covid - 19 pandemic

For a considerable part of 2020 the church has been closed or offering limited access. As a result, expenditure and receipts have varied from what would normally be expected. It is not possible to reliably estimate the duration and consequences of the pandemic, as well as their impact, on the financial position and results for future years.

Approved by the PCC on 27 April 2021 and signed on its behalf by :

.....
 Mother Anna Stuttard

ST ALDHELM'S PCC, EDMONTON
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	£	£	£	£
Receipts				
Voluntary income				
Planned giving	14,315	-	14,315	20,066
Collections at all services	758	110	868	3,642
Donations	2,480	790	3,270	1,085
Donations for heating project	-	18,847	18,847	1,990
Legacies	-	-	-	1,500
Gift aid recovered	12,113	1,170	13,283	9,397
	<u>29,666</u>	<u>20,917</u>	<u>50,583</u>	<u>37,680</u>
Activities for generating funds				
Social committee fundraising events	-	-	-	2,342
Income from church activities				
Church hall lettings	36,631	-	36,631	59,383
Income from solar panels	2,515	-	2,515	1,855
PCC fees from weddings and funerals	-	-	-	1,318
Sundry income	1,027	-	1,027	636
	<u>40,173</u>	<u>-</u>	<u>40,173</u>	<u>63,192</u>
Payments				
Church activities				
Charitable giving	95	110	205	473
Diocesan Common Fund	18,408	-	18,408	37,000
Visiting clergy	400	-	400	710
Fees paid to London Diocese	-	-	-	2,218
Church running costs	6,292	3,495	9,787	6,242
Church light, heat and water	1,200	-	1,200	5,498
Church insurance	3,034	-	3,034	2,985
Church electrical repairs	5,178	-	5,178	-
Church new heating installation	-	27,552	27,552	-
Church wifi installation	-	5,266	5,266	-
Vicarage costs	5,311	-	5,311	1,015
Organist fees	4,845	-	4,845	7,420
Hall running costs	3,188	-	3,188	6,248
Hall light, heat and water	4,684	-	4,684	7,411
Hall insurance	1,995	-	1,995	1,951
Hall repairs re insurance claim	7,760	-	7,760	-
Hall caretaking costs	6,016	-	6,016	8,014
Tree work in church grounds	-	990	990	3,090
Structural engineer survey	-	-	-	1,296
Events costs	-	-	-	1,200
Office expenses	347	-	347	356
Parish administrators' cost	8,112	-	8,112	6,102
Independent examiner's fee	810	-	810	780
Legal expenses	-	-	-	1,000
	<u>77,675</u>	<u>37,413</u>	<u>115,088</u>	<u>101,009</u>

ST ALDHELM'S PCC, EDMONTON
INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

I report on the financial statements of the church for the year ended 31 December 2020.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Responsibilities and basis of report

As the charity's trustees 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

I have completed my examination. I 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:

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.

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.

Richard Hill FCA
Griffin Stone Moscrop & Co
Chartered Accountants
21-27 Lamb's Conduit Street
London
WC1N 3GS
Date: 2021