

ST ANDREW'S CHURCH GREAT ILFORD

The Drive, Ilford, Essex
Charity Registration No 1132483
www.standrewsilford.org

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2020

Incumbent

Vicar

The Rev'd Canon Marie Segal
The Vicarage, St Andrew's Road, Ilford, IG1 3PE

Associate Priest

The Rev'd Hayley Morris
15 Mistle Thorn, Cranbrook Rise, Ilford, IG1 3QP

Churchwarden

Mr Gary Harley
70 Castlevue Gardens, Ilford, Essex, IG1 3QE

Churchwarden

Mr Barry Shortte
4 Durham Place, Eton Road, Ilford, IG1 2UA

Bank

Nat West
Ilford Hill, Ilford, Essex

Independent Examiner

Mr Derek Weist
1 Cleveland Mansions, South Woodford, London E18 2AJ

Hon Treasurer

Mr Michael Williams
284 Mortlake Road, Ilford, Essex, IG1 2TE

Hon Secretary

Mrs Marion Pank
82 Cranbrook Rise, Ilford, Essex, IG1 3QH

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ST ANDREW'S CHURCH GREAT ILFORD
*St Andrew's exists to spread the good news of Jesus and to be a haven of
welcome, fellowship and care for all people.*

**ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL
2020-2021**

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

The PCC of St Andrew's Church has the responsibility of cooperating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church site.

MEMBERSHIP

Members of the PCC are either ex officio or elected for a period of three years by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year, the following served as members of the PCC:

Vicar	Rev'd Canon Marie Segal	
Associate Priest	Rev'd Hayley Morris	
Churchwarden	Gary Harley	
Churchwarden	Barry Shortte	
Deanery Synod]	Joy Mortimer 2017-2021
]	Marion Pank 2017-2021
]	Mike Spencer 2017-2021
Elected Members	Ellen Harley APCM 2020	
	Elaine Hobbs APCM 2020	
	Angela Norwood APCM 2020	
	Roger Norwood APCM 2020	
	Duncan Paterson APCM 2020	
	Maggie Smith APCM 2020	
	David Wills APCM 2020	
	Sammy Zar APCM 2020	
	Michael Williams APCM 2020	

Members of the PCC are aware of potential risks, both financial and otherwise that might occur either in the church or in the adjoining halls and have taken appropriate action to control and minimise these risks.

COMMITTEES

Standing and Finance: This is the only committee required by Law. It has power to transact the business of the PCC between meetings, subject to any directions given by the Council.

Famine Fund Committee: This committee meets regularly and submits reports to PCC with recommendations for recipient charities for monies raised.

Health and Safety Committee: This committee meets to review and update health and safety policies, reporting back to PCC.

Worship Committee: This committee meets regularly and submits reports to PCC.

Executive Committee comprising members of the Asian Congregation and the 10.30 am Congregation meets intermittently.

CHURCH ELECTORAL ROLL

In line with Church Representation Rules, the Electoral Roll has been updated and we now have 174 members. Of these 47 reside within the parish and 127 outside the parish.

Ellen Harley
Electoral Roll Officer
April 2021

CHURCH ATTENDANCE

Average church attendance in the past year has been 112 adults and 20 children (these figures include our Asian Congregation).

PCC REVIEW

Due to the Covid 19 pandemic the annual meeting arranged for 2020 was postponed from April until 18th October 2020 when the previously prepared Annual Report was received and approved.

Since October, the full PCC has met on 4 occasions, the Standing and Finance Committee on 4 occasions, the Worship Committee twice and the Health and Safety Sub-Committee once. All meetings have been held on Zoom.

The first full PCC in November, being the first since the October APCM, followed the normal process of election of officers, constitution of committees, authorisation to sign cheques and resolutions for the ensuing time until the next APCM. Due to lack of time review of church policies was deferred to a further meeting later in the month.

The meeting discussed our annual charitable giving and it was agreed that donations be made as follows:

Christian Education Project	£500
Redbridge Street Pastors	£500
Redbridge Foodbank	£500
Salvation Army	£500
Christian Aid	£100
MacMillan	£300.

Following a proposal put forward by the Famine Fund it was also agreed that they make donations as follows:

WaterAid	£1260
Faulkner Trust	£250
TESO Development Trust	£250.

Our Treasurer, Michael Williams informed the meeting that he had received a letter from Chelmsford Diocese regarding the shortfall in the Parish Share and reminded that since April we had been paying only 50%. The Diocese was now asking that parishes carefully consider if they could make up the shortfall. After presentation of a comprehensive report regarding our finances and a lengthy discussion it was agreed that we pay the shortfall of £23,516.46 for this year. Our Parish Share in 2021 will be £63,886 (an increase of £1175).

Maggie Smith, MU Branch Leader advised the meeting that after careful consideration the committee and membership had regretfully decided to close the St Andrew's Branch of Mothers' Union. Once life has returned to 'normal' it is envisaged that a fellowship group will be established.

It was agreed that as we were still in lockdown each member of PCC would write a paragraph about their life during these challenging times, giving their Christmas greetings which would be sent out to the congregation email list just before Christmas.

The second meeting in November was held purely to review our church policies as listed below and which are available for scrutiny on the church website:

- Disability Access Policy
- Policy for the usage of/access to the church halls whilst pre-school is in progress.
- Health and Safety Policy
- Children's Communion Policy.
- General Privacy Policy.
- Safeguarding Policy.
- Service Guidelines during the pandemic (regularly updated as needed).

A subsequent meeting of two members of the Health and Safety Sub-Committee completed a risk assessment based on a template provided by the Church of England with regard to opening church buildings during the pandemic.

The two meetings since the beginning of the year have continued to receive reports from the Standing and Finance and Worship Committees, with much focus at S & F on arrangements for our hall hirers, additional safety arrangements in the form of cleaning being put in place, general maintenance of the church and halls and of course the effect on the church's finances during the pandemic. The Worship Committee reported on its review of services, and compliance with guidelines from the government when it has been possible to open the church for worship.

Our Asian congregation has continued to meet on Zoom during the pandemic.

A major topic has been the requirement from Chelmsford Diocese (due to its difficult financial situation) that all churches evaluate themselves on a RAG-rating system (Red, Amber, Green). After much discussion we submitted our rating as Green and have recently been advised that along with several other churches in our Deanery we have been given Amber status which means that should our incumbent leave it is likely (presuming that finances are available) that another stipendiary incumbent would be appointed.

As a PCC we end this report by extending enormous thanks to our clergy – Marie and Hayley for their steadfast commitment to the congregation throughout what has been a challenging time for everyone. Selflessly they have been supportive not only spiritually but also in practical ways since lockdown first began in March 2020 and we owe them an enormous debt of gratitude. Our thanks go to Marie for spending the thought and time to creating a message for sending out electronically on a daily basis. To both of them for overcoming the challenges of services and meetings on Zoom and via Facebook.

We thank our Churchwardens, Barry and Gary who do so much work behind the scenes to keep our church and halls functioning safely and smoothly, always with a smile on their faces.

Thanks must also be given to Duncan Paterson and the choir for the contribution to both on-line and actual services especially as the congregation is currently not able to join in singing.

At the time of writing this report we are beginning to come out of lockdown and can once more hold services in church whilst following Covid restrictions. We look forward to the time when things will become more normal and when more people will feel happy to be in church again.

We pray for all members of our church community and for the guidance of the Holy Spirit in all we do as we enter a new church year.

LEGACY EXPENDITURE REPORT 2020

At the end of the year, the PCC feel it important to give an update about the use of the generous legacies received in recent years, which is as below. Please feel free at any time to speak to any member of PCC – list on PCC board at back of church – if you want to know anything more about this. The priorities listed for the Grace Crowson, Norman Harlow and Joyce Fuller legacies were as a result of full congregational consultation, whilst Restoration of the Church Triptych was the specific expenditure request of Marie Spencer's legacy.

GRACE CROWSON LEGACY - £84,240.46 £28,631.28 AS AT 31st DECEMBER 2019

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
Chapel Door – (Completed 9.11.16)	£18,000	£17,476.80
Coffee Area at back of church (completed 2014)	£7,500	£5,484.51
Organ repairs (completed 2014)	£8,000	£8,220
Church Hall redecoration – architect costs to October 2017, redecoration of ground floor completed October 2017, upper floor and office redecoration still outstanding.	N/A	£16,821.50 (to date)
Pew Cushions (Completed 2015)	£9,000	£7,606.37
Sanding/Repolishing of Church wooden flooring (Completed July 2020)	N/A	£7,980.00
TOTAL EXPENDITURE AS AT 31 DECEMBER 2020 - £63,589.18		
LEGACY FUNDS REMAINING - £20,651.28		

DOREEN WOODS LEGACY - £200.00
£200.00 AS AT 31st DECEMBER 2019

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
Total legacy contribution towards £3215 Hall kitchen and toilet repairs/replacement kitchen boiler costs (Completed May 2020)	N/A	£200.00
LEGACY FUNDS REMAINING – Nil		

MARIE SPENCER LEGACY - £20,099.84
£474.70 AS AT 31st DECEMBER 2019

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
Repair/re-gilding of alter Triptych – Completed 3rd December 2019	£18,000	£18,825.14
Electrical re-wiring/new lighting for Triptych	N/A	£ 800.00
Commemorative plaques for Triptych restoration and new Church Audio & Visual Systems – Purchased March 2020	£106.00	£ 106.00
LEGACY FUNDS REMAINING - £368.70		£19,731.14

NORMAN HARLOW LEGACY - £281,682.03
£259,568.53 AS AT 31st DECEMBER 2019

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
JMA Garden Design Grounds Maintenance during 2019 (per Church grounds 5-year maintenance plan approved by PCC 2019)	£5,725.60	£ 1,353.50 (5 invoices)
Pruning of Trees and Shrubs (September 2019)	N/A	£ 90.00
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	£25,000	£20,670.00
JMA Garden Design Grounds Maintenance during 2020 (per Chelmsford Church grounds 5-year maintenance plan)	N/A	£ 927.89 (5 invoices)
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	N/A	£ 11,758.23
LEGACY FUNDS REMAINING - £246,882.41		£ 34,799.62

JOYCE FULLER LEGACY – £201,790.95
£181,120.95 AS AT 31st DECEMBER 2019

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	£25,000	£20,670.00
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	N/A	£11,758.23
LEGACY FUNDS REMAINING - £169,362.72		£32,428.23

FINANCIAL REVIEW

Total income of £89,967 was generated, a decrease of £53,285 on last year. £87,055 was unrestricted, with the remaining £2,912 restricted. Planned giving (donations by direct debit, bankers' order, and envelope giving) increased by £2,406 to £22,843. Donations and appeals income amounted to £8,189, a decrease of £1,050 on last year (this income included £5,400 from our Asian Congregation). Loose plate collections totalled £896, a decrease of £2,141. Income tax recovered from gift aided donations raised £6,133 (£5,745 received from unrestricted donations, £32 from designated donations, and £356 from restricted donations). Fund- raising events during the year raised £20, a decrease of £1,105 on last year. Bank and Building Society interest totalled £2,133, a decrease of £2,055 on last year. Church Hall Lettings (part of income from church activities) generated £18,945, a decrease of £19,488. £14,311 other income represents the £14,300 annual telephone mast rental income and £11 sundry receipts. The Curate's house at 49 St Andrew's Road continues to be let and generated a gross annual income of £12,600.

Total expenditure was £125,870, a decrease of £14,621 on last year. The diocesan parish contribution (diocesan family purse) was £62,711 up £1,561. Expenses for the upkeep of the churchyard expenses were £2,338, a decrease of £90. Church running costs were £6,838, down £1,246, whilst Church and Vicarage maintenance costs were £17,025, down £11,088. Church Hall running expenses decreased by £3,260 to £20,968. Church Hall maintenance costs increased by £4,496 to £5,867. Missionary and Charitable giving (donations) for the year was £7,780 (specific charitable fund-raising in church for various charities not recorded in the church financial statement totalled £436). The Curate's house repairs and insurance costs were £1,078, down £3,892.

The net movement in funds from all income and expenditure was minus £35,903 (a decrease of £38,665 compared with last year's increase of £2,762) which is represented by the movement in short term deposits, cash at bank and in hand, debtors and creditors.

Total funds held consequently decreased by £35,903 from £584,155 at the start of the year to £548,252. The total funds consist of £546,311 of unrestricted funds (£488,317 in the General Fund, with the remaining £57,994 relating to funds designated by the PCC for specific purposes, namely the Hall General, Hall Fabric, Flower and Grounds, Youth Work, Training, Office Equipment Fund, and Music Funds and £1,941 restricted funds (Famine, Vicar's Discretionary, Sound System, and Marie Spencer Legacy Funds).

The PCC has a policy to try to ensure that sufficient unrestricted reserves are held to cover six months' average running costs. The actual unrestricted reserves position for the year was sufficient to cover more than 52 months of running costs.

(Approved by PCC and signed by)

Rev'd Canon Marie Segal

Vicar

11th March 2021

Independent Examiner's Report on the Accounts

I Report to the trustees/members of St Andrew's Great Ilford on Accounts for the year ending 31st December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 Trust's account 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

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

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

Signed  Date: 11th March 2021

Name: Derek Weist, FCA

Relevant professional body: Institute of Chartered Accountants in England and Wales

Address: 1 Cleveland Mansions, South Woodford, London E18 2AJ

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
Income						
<i>Donations and legacies</i>	2a	36,384.17	56.90	2,905.59	39,346.66	70,534.20
<i>Fundraising activities</i>	2b	59.00			59.00	1,125.02
<i>Income from investments</i>	2c	14,651.75	75.36	6.23	14,733.34	16,787.91
<i>Income from church activities</i>	2d	2,602.01	18,914.78		21,516.79	40,496.89
<i>Other income</i>	2e	14,311.00			14,311.00	14,308.10
Total Income		68,007.93	19,047.04	2,911.82	89,966.79	143,252.12
Expenditure						
<i>Expenditure on raising funds</i>	3a					426.22
<i>Expenditure on church activities</i>	3b	93,181.58	27,427.99	5,260.00	125,869.57	140,063.98
Total Expenditure		93,181.58	27,427.99	5,260.00	125,869.57	140,490.20
Net income/(expenditure)		(25,173.65)	(8,380.95)	(2,348.18)	(35,902.78)	2,761.92
Other recognised gains/losses						
Transfer between funds		61.33	44.67	(106)		
<i>Gains/(losses) on revaluation of fixed assets</i>	5					
<i>Gains/(losses) on investment assets</i>	6					
Net movement in funds		(25,112.32)	(8,336.28)	(2,454.18)	(35,902.78)	2,761.92
Total funds brought forward at 1st January 2020		513,429.28	66,329.95	4,395.45	584,154.68	581,392.76
Total funds carried forward at 31st December 2020		488,316.96	57,993.67	1,941.27	548,251.90	584,154.68

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

BALANCE SHEET AT 31 DECEMBER 2020

	Notes	2020	2019
		£	£
Fixed assets			
Tangible fixed assets	5	43,306.00	47,440.00
Total fixed assets		43,306.00	47,440.00
Current assets			
Debtors	7	1,332.50	6,015.13
Short term deposits		498,005.62	505,742.28
Cash at bank and in hand		6,798.81	25,503.30
		506,136.93	537,260.71
Creditors: amounts falling due within one year	8	(1,191.03)	(546.03)
Net current assets		504,945.90	536,714.68
Total assets less current liabilities		548,251.90	584,154.68
Creditors: amounts falling due after one year	9		
NET ASSETS		548,251.90	584,154.68
Funds	6		
Restricted funds	10	1,941.27	4,395.45
Designated funds	10	57,993.67	66,329.95
Unrestricted funds	10	488,316.96	513,429.28
		548,251.90	584,154.68

Approved by the Parochial Church Council on 11th March 2021 and signed on its behalf

The Revd Canon Marie Segal
PCC Chairperson

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. Accounting policies

a Accounting convention

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015 and with the Charities Act 2011.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

b Funds accounting

Funds held by the PCC are:

Unrestricted funds - general funds which can be used for PCC ordinary purposes

Designated funds - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

Restricted funds - a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

c Income

All income is accounted for gross.

Donation and legacies

Collections are recognised when received.

Planned giving receivable is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is received

Donations, grants and legacies are recognised when the PCC is legally entitled to the amount due, there is evidence of entitlement to the gift, receipt is probable and can be measured reliably

Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

All other income

All other income is recognised when it is receivable, the PCC becomes entitled to the resources, and it is more likely than not that the PCC will receive the resources and its monetary value can be measured with sufficient reliability.

Gains and losses on investments

Realised gains are recognised when the investments are sold

Unrealised gains and losses are accounted for on revaluation on 31 December.

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020**

d Expenditure

Resources expended are accounted for on an accruals basis and are accounted for gross.

Grants

Grants and donations are accounted for when paid over, or when awarded where the award creates a binding obligation on the PCC.

Church Activities

The diocesan parish contribution is accounted for when paid. Any parish contribution unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

e Fixed Assets

Tangible fixed assets

Consecrated and beneficed property of any kind is excluded from the accounts by s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishing held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected. For inalienable property acquired prior to (date) there is insufficient cost information available and therefore such assets are not valued in the accounts. Individual items acquired since (date) have been capitalised in the accounts and depreciated over their useful economic life (see note (d)).

All expenditure on consecrated or beneficed buildings and individual items costing under £2000 are written off in the year they were incurred.

Depreciation

Depreciation is calculated to write down the cost of tangible fixed assets, excluding freehold properties, over their expected useful lives. The rates generally applicable are:

Fixtures and fittings	25% straight line
Computer equipment	30% straight line
Audio Visual Equipment	10% straight line

No depreciation is provided on freehold property as it is the PCC's policy to maintain these assets in a continual state of sound repair. The useful economic life of these assets is so long and residual values so high that any depreciation would not be material. These assets will be subject to annual impairment reviews. Provision will be made if there has been any permanent diminution in value.

Investments

Investments are stated at market value at the balance sheet date.

f Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds, or at the bank

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020**

2 Income

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
a Donations and legacies					
Planned giving	22,843.15			22,843.15	20,436.99
Collections at all services	896.09			896.09	3,036.65
Gift days			1,285.00	1,285.00	1,175.00
Donations and appeals	6,899.44	25.00	1,265.00	8,189.44	9,238.98
Income tax recoverable	5,745.49	31.90	355.59	6,132.98	6,208.38
Grants					
Legacies					30,438.20
	36,384.17	56.90	2,905.59	39,346.66	70,534.20
b Fundraising activities					
Fetes, bazaars and other fund-raising events	20.00			20.00	1,125.02
Bookstall	39.00			39.00	
	59.00			59.00	1,125.02
c Income from Investments					
Bank & Building Society Interest	2,051.75	75.36	6.23	2,133.34	4,187.91
Curate's House Rental Income	12,600.00			12,600.00	12,600.00
	14,651.75	75.36	6.23	14,733.34	16,787.91
d Income from church activities					
Donations for use of church					270.00
Church hall lettings etc	30.00	18,914.78		18,944.78	38,433.02
Fees from weddings etc	2,497.00			2,497.00	1,296.00
Parish magazine					
Coffee money	75.01			75.01	497.87
	2,602.01	18,914.78		21,516.79	40,496.89
e Other income					
Insurance Claims					
Duplicating	11.00			11.00	2.10
Sundry Income	14,300.00			14,300.00	14,306.00
	14,311.00			14,311.00	14,308.10
Total Income	68,007.93	19,047.04	2,911.82	89,966.79	143,252.12

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020**

3 Expenditure

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
a Expenditure on raising funds					
Fete costs					426.22
					<u>426.22</u>
b Expenditure on church activities					
Missionary and charitable giving:					
Overseas:					
Christian Aid	100.00			100.00	307.50
Disasters Emergencies Committee (DEC)					500.00
Shelter Box			400.00	400.00	
British Red Cross					807.50
Medicins Sans Frontiers			500.00	500.00	500.00
Water Aid			1,260.00	1,260.00	250.00
Smile Train			400.00	400.00	
Sight Savers			650.00	650.00	250.00
Falconer Trust			900.00	900.00	
Relief For Oppressed People Everywhere			250.00	250.00	500.00
Teso Development Trust			900.00	900.00	250.00
Archishop of West Ham (Marsabit Appeal)					50.00
Home:					
CEP	500.00			500.00	500.00
Redbridge Street Pastors	620.00			620.00	620.00
Redbridge Foodbank	500.00			500.00	500.00
Salvation Army	500.00			500.00	500.00
Macmillan Cancer Support	300.00			300.00	
	<u>2,520.00</u>		<u>5,260.00</u>	<u>7,780.00</u>	<u>5,535.00</u>
Ministry costs:					
diocesan parish contribution	62,710.56			62,710.56	61,149.36
Parish Fees	755.00			755.00	506.00
other clergy costs	247.45			247.45	507.95
Church running expenses	6,760.91	77.30		6,838.21	8,083.89
Church & Vicarage maintenance	16,763.95	261.04		17,024.99	28,113.19
Major Installation					2,769.00
Curates House Repairs & Insurance	1,033.35	44.67		1,078.02	4,969.66
Upkeep of services					
Upkeep of churchyard	2,044.89	293.38		2,338.27	2,428.30
Parish magazine					
Youth Church					
Church hall running expenses	83.57	20,884.85		20,968.42	24,228.75
Church hall maintenance		5,866.75		5,866.75	1,370.71
Education & Training					
Administration - Printing & Stationery	11.90			11.90	234.18
Administration - Sundry	250.00			250.00	167.99
Bank Charges					
Independent examination fee					
	<u>93,181.58</u>	<u>27,427.99</u>	<u>5,260.00</u>	<u>125,869.57</u>	<u>140,063.98</u>
Total Expenditure	<u>93,181.58</u>	<u>27,427.99</u>	<u>5,260.00</u>	<u>125,869.57</u>	<u>140,490.20</u>

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020**

4 Staff costs

	2020	2019
	£	£
a Wages, salaries & Expenses	576.00	576.00

During the year the PCC employed an Organist, but no payment was large enough to attract social security costs.

b Payments to PCC members

As the parish organist, Mr D Paterson who is member of the PCC, was paid £576 during the year. There were no other disclosable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

5 Tangible fixed assets

	Freehold land and buildings	Church equipment	TOTAL
Cost or valuation	£	£	£
At 1 January 2020	6,100.00	41,340.00	47,440.00
Additions			
Disposals			
Revaluation			
At 31 December 2020	<u>6,100.00</u>	<u>41,340.00</u>	<u>47,440.00</u>
Depreciation			
At 1 January 2020			
Provided in the year		4,134.00	4,134.00
Disposals			
At 31 December 2020		<u>4,134.00</u>	<u>4,134.00</u>
Net book amounts			
At 31 December 2020	<u>6,100.00</u>	<u>37,206.00</u>	<u>43,306.00</u>
At 31 December 2019	<u>6,100.00</u>	<u>41,340.00</u>	<u>47,440.00</u>

The freehold land and buildings comprises the curate's house at 49 St Andrews Road. The cost value is the original purchase value paid in 1962. A professional current market valuation has yet to be obtained, but it is estimated that its value is in excess of £400,000.

Church Equipment (audio and visual system purchased at cost of £41,340 November 2019) is being depreciated at 10% per annum of the 2019 purchase cost from 31 December 2020

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020**

6 Analysis of Net assets by fund

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
Fixed assets for church use	43,306.00			43,306.00
Investment fixed assets				
Current assets	445,100.94	59,030.69	2,005.30	506,136.93
Current liabilities	(89.98)	(1,037.02)	(64.03)	(1,191.03)
Long term liabilities				
	488,316.96	57,993.67	1,941.27	548,251.90

7 Debtors

	2020 £	2019 £
Income tax recoverable		
Prepayments and accrued income	1,332.50	6,015.13
Other debtors		
	1,332.50	6,015.13

8 Creditors: amounts falling due within one year

	2020 £	2019 £
Deferred income		
Accruals for utilities and other costs	1,127.00	482.00
Other creditors	64.03	64.03
	1,191.03	546.03

9 Creditors: amounts falling due after more than one year

	2020 £	2019 £

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020**

10 Statement of funds

	Bal b/fwd 1 Jan 2020	Income	Expenditure	Transfers, other gains and losses	Bal c/fwd 31 Dec 2020
	£	£	£	£	£
Unrestricted Fund					
General Fund	513,429.28	68,007.93	(93,181.58)	61.33	488,316.96
	<u>513,429.28</u>	<u>68,007.93</u>	<u>(93,181.58)</u>	<u>61.33</u>	<u>488,316.96</u>
Designated Fund					
Hall General Fund	47,178.95	18,914.78	(25,491.99)	43.62	40,645.36
Hall Fabric Fund	17,557.70	68.31	(1,890.00)	0	15,736.01
Flower & Grounds Fund	547.81	38.10	(46.00)	1.05	540.96
Youth Work	367.17	1.61	0	0	368.78
Training Fund	133.21	0.60	0	0	133.81
Office Equipment Fund	373.34	1.65	0	0	374.99
Music Fund	171.77	21.99	0.00	0	193.76
	<u>66,329.95</u>	<u>19,047.04</u>	<u>(27,427.99)</u>	<u>45</u>	<u>57,993.67</u>
Restricted Fund					
Famine Fund	2,735.65	2,905.59	(5,260.00)	0	381.24
Internal Fabric Fund	0	0	0	0	0
Vicars Discretionary Fund	127.00	0	0	0	127.00
Vicars Board Appeal	0	0	0	0	0
Sound System Fund	1,058.10	4.62	0	0.00	1,062.72
Marie Spencer Legacy Fund	474.70	1.61	0.00	(106)	370.31
Kitchen Equipment Fund	0	0	0	0	0
	<u>4,395.45</u>	<u>2,911.82</u>	<u>(5,260.00)</u>	<u>(106.00)</u>	<u>1,941.27</u>
Total funds	<u><u>584,154.68</u></u>	<u><u>89,966.79</u></u>	<u><u>(125,869.57)</u></u>	<u><u>0</u></u>	<u><u>548,251.90</u></u>

DEANERY SYNOD REPORT

Redbridge Deanery Synod only met twice during 2020 due to the Covid 19 pandemic.

The first meeting of the year was held on 10th February 2020 at St Paul's, Goodmayes when the guest speaker was Rev Jonathan Evens from Heart Edge (based at St Martin in the Fields).

The Heart Edge initiative began at St Martin's in 2017 as a movement for renewal for the whole church. It is a partnership across denominations both in the UK and overseas. At the time of the meeting there were 235 churches, individuals and organisations involved. The movement offers workshops, conferences, and resources.

Heart Edge is about churches reimagining themselves and their place in society and developing the four Cs:

- **Commerce:** Generating finance via enterprise, creatively extending mission.
- **Culture:** Art, music, performance re-imagining the Christian narrative for the present.
- **Congregation:** Inclusive liturgy, worship and common life.
- **Compassion:** Empowering congregations to address social need.

Some examples/case studies were given.

More information is available at

www.heartedge.org/twitter:@heartedge/Facebook:www.facebook:/theheartedge/.

The second meeting of the year was held via Zoom on 18th November 2020. The Area Dean, Canon Martyn Hawkes, introduced Jillian Leonard, Lay Chair, Philip Carnelley, Deanery Treasurer and Stephen Gilson, Deanery Secretary, all of whom were completing their terms of office, and asked them to give a summary of their roles.

A report was given from the Diocesan Synod and we learned that the Diocesan Environmental Group is to engage with Deanery Synods to achieve net zero carbon emissions and a scheme is to be put in place to encourage each parish to achieve at least Bronze level Eco-Church and to enable Chelmsford to become an eco-Diocese.

Philip Carnelley presented his Treasurer's Report. At the end of October 2020, 83% of parishes had made a Parish Share contribution, but not all. Redbridge had contributed 63% of the year-to-date assessment; the Diocesan average is 66%. The £3m Diocesan shortfall is postulated on a collection rate of 80-85%. Redbridge contributions are less than both Waltham Forest and Newham deaneries.

An update was also given on MMU activities in the Deanery.

Joy Mortimer, Marion Pank, Mike Spencer, Deanery Synod Lay Representatives

CHURCHWARDENS' REPORT

CHURCH BUILDINGS 2020 – 2021: CAPITAL, REVENUE AND REPAIR PROJECTS

In June 2020, we contracted a wood flooring specialist to renovate the flooring in the main hall, the Wilson room and surrounding areas, the lady chapel and the church. Since the church was shut at the time due to us being in lockdown, we decided to move the pews to allow for the sanding and polishing in between the pews.

Cost: £9,870.00

The renewal of our cleaning contract was due in March 2020 and we were advised that the costs would increase for the next year. We decided not to renew the contract and in July, we approached and signed a contract with a competitor company. We needed to add extra cleaning services in the hall to allow the pre-school and other hall hirers to safely use the hall when the initial restrictions were lifted. The costs for July through to December.

Cost: £4,020.00

Even though the church buildings have been closed for the best part of the reporting year we have still had to pay maintenance costs relating to electrical, heating, plumbing and general maintenance works.

Church and vicarage maintenance

Cost: £17,024.99

Hall maintenance

Cost: £5,866.75

Last year we reported that we have taken out an annual contract with a local garden design company to maintain our church grounds. Although most of us have not been able to appreciate the gardens on a weekly basis, this work has continued.

Cost: £927.89

49 St Andrew's Road continues to be let and generates annual funds which help with the running costs of the church

Income: £12,600.00

We continue to receive an annual income for housing the Mobile Telephone Mast on the church premises.

Income: £14,300.00

A special thank you to Geoffrey Eze, Halls' Booking Secretary, for the fantastic job he continues to do in managing the hall bookings and liaising with the hall hirers, especially in the difficult year we have just had.

If you would like more information about any of the projects or maintenance plans, please feel free to speak to Barry or Gary.

Barry Shortte, Churchwarden
Gary Harley, Churchwarden

WORSHIP

The Worship Committee has continued to meet but not as regularly as usual. It has been involved in the creation and review of service guidelines for the public worship in church or on-line. This year we have kept our regular pattern of worship going but as most of our families and younger people were not attending the services most of our services have been Holy Communion. The Sunday service has been sent out on Saturdays so that the

congregation could take part in the service. We have tried to keep services as close to what they would be in church by involving members of the congregation to read Bible passages and lead the intercessions.

Thanks to those who are on this Committee and make their contributions towards developing our worship. We continue to reflect on the special services that occur throughout the year and also the regular services.

As many of us know, music offers a different dimension to our services and for many people this was an aspect of the worship that was missing for most of the year. A special thanks to Duncan and the choir both for coming together to sing in church and also on-line. We have greatly appreciated the solos that have been sung by members of the choir.

Mothering Sunday and Easter services took place on-line and we followed the pattern of services that usually take place. Fortunately, we were able to hold the Advent and Christmas services in church.

Worship must continue to be at the heart of St Andrews.

GROUPS AND ORGANISATIONS

Many groups have stopped in the last few years, leaving a gap in the social and missionary life of the church. Unfortunately because of the pandemic we have not been able to create or develop new groups. Please pray that in 2021 we will be inspired to find more ways of meeting at times other than on Sunday mornings.

BIBLE STUDY GROUPS

This year our regular pattern of monthly Bible Study and Home Group has been affected by the pandemic but we have tried to maintain them especially during the first lockdown. Of course discussion via Zoom has proved to be difficult. Marion's group and the monthly Bible study met for the first part of the year.

One of the treasures that we received over 2020 was the creation of our daily messages which are emailed to members (and past members) of the congregation, reaching as far as the West Indies!). Included in these have been daily readings, Lent and Advent readings, the Psalms and daily saints. These have acted as a regular Bible study, allowing people to reflect on the different readings throughout the year. I do hope they have been useful

We worked our way through the 150 Psalms. This not only included daily reflections but also sermons on Sunday. It was a challenge for us all but it was a joy to read all the Psalms together.

Our Advent Course ran via Zoom and was based on the book "An unexpected Christmas", written by David Mathias. Thank you to those who joined us and also those who bought the book.

I do hope more of you will join us on the daily message and for our courses throughout 2021 and we hope it will continue to be blessed by God.

BOOK GROUP

St Andrew's Book Club has now been meeting for several years. Our members enjoy a get together where we choose a book from a selection that the members bring along, then we discuss the chosen book at our next meeting. This year we have read a variety of different genres including science fiction, historical, and autobiographies. We meet every 4-6 weeks throughout the year usually in each other's homes, where we enjoy good company, some drinks and nibbles but of course for most of 2020 on Zoom. We look forward to this year's book choices.

Rev'd Hayley Morris

MOTHERS' UNION (MU)

St Andrew's MU branch was started in 2004 and has been a very successful and rewarding group. However this year, and not helped by the Covid-19 pandemic, the committee and I, as Branch Leader, who have all been in post longer than our terms of office, felt that it was time to close the branch. We consulted all the members and they agreed with this decision.

Our branch was officially closed at the end of 2020. A few of our members have opted to become Diocesan members of MU.

Maggie Smith

StAFF (St ANDREW'S FAMINE FUND) REPORT 2020

Ever since the foundation of St Andrew's Famine Relief Fund in 1985, St Andrew's has regularly supported WaterAid. As you will see from our Treasurer's Report below, WaterAid was the main beneficiary of our giving this past year. Our donation was doubled with a government grant!

The health benefits of fresh clean water provided by new wells, giving a regular supply of water, transforms the lives of impoverished communities that have, hitherto, been reliant on polluted water from distant rivers. Photographs of local villagers watching water spouting from their well show ecstatic faces rejoicing at such a wonderful provision knowing that their lives will be transformed.

Below, please see our Treasurer's Report, showing how other charities are serving the needs of poor people who have benefitted from our church donations.

John Manuel, Chairman StAFF

StAFF TREASURER'S REPORT

We started 2020 with a presentation in church encouraging members of the congregation to sign up to making a financial commitment into the Famine Fund Bank Account. As Treasurer I am delighted to report we have 11 parishioners making a regular commitment, giving us a regular income. We are also blessed with past parishioners who have moved away who still make a valuable contribution to StAFF. My sincere thanks to all our supporters.

Just to give you an idea of how one of the charities we support, The Falconer Trust, has used our donations over the last 2 years, the very old generator at the orphanage in Zambia was constantly breaking down and replacement parts were impossible to obtain. A UK company which manufactures generators very kindly donated a brand-new generator for the orphanage. However they could not help with transportation costs. Our donations went

towards these costs and the generator is now installed, providing electricity for the orphanage and power to run the water pumps, making a huge difference to the quality of life for children and careers.

Roger Norwood, Treasurer StAFF

UNIFORMED ORGANISATIONS

10th ILFORD (ST ANDREW'S) BROWNIES

2020 was certainly a challenging year for Girlguiding but we have still managed to have lots of fun along the way.

We had our annual trip to the panto at the Kenneth More Theatre with Rainbows, Brownies, Guides, Rangers, Leaders family and friends and our trip to see panto at St George's Church Hall. Both were great fun and everyone enjoyed themselves and a great way to start the year off. In between the panto trips we worked on the Brownie Programme, taking part in Skills' Builders and Unit Meeting Activities.

Then along came February, a short month because of half term but we managed to do a few fun activities for Valentine Day and Thinking Day. In March we always have a mother & Daughter Evening and the Brownies had made cards and gifts for their mums but we had to cancel the event as the UK went into lockdown and Guiding was forced to close.

As it was coming up to Easter, we had an extended break to see what the plans were for the lockdown and what instructions we received from Girlguiding. After Easter we started to set the Brownies challenges to complete at home each week via our 'WhatsApp' group. The leaders took it in turn to write cards and letters to the brownies, then in June Brown Owl visited all the Brownies on their doorsteps with a gift bag with badges and a special activity to paint a stone with a picture or message and then to leave it somewhere when they went out for a walk for others to enjoy.

We then had August and September off and when some more restrictions were lifted, we invited the Brownies back to face-to-face meetings at the hall. We were limited to how many girls we could meet with, lots of strict guidelines to follow, social distancing and hand sanitising. It was lovely to see the Brownies face to face even with all the leaders wearing clear visors and having to split the girls so they could only attend every other week. Running normal meetings were hard but we adapted to these new requirements.

Then just as we were getting back into meeting, we went into lockdown again. This time we decided to give Zoom meetings a go. The first week we had 12 girls join in and over the weeks the numbers rose and now most weeks all the Brownies are on Zoom. We are so pleased that even after a week of Zoom sessions for school the Brownies are so keen to join us on-line. We continue to work on the Brownie Programme which has been adapted for Zoom and we even managed to complete 3 weeks in December of make things activities which were prepared by the Leaders and delivered to each Brownie so they could take part. For our final meeting of the year we held a Harry Potter Themed Party which was great fun.

We hope that in 2021 we can start to meet again and get back to some normality.

Mandy Shepherd

10th ILFORD (ST ANDREW'S) RAINBOWS

In normal times, Rainbows meet every Friday from 5.15 pm to 6.15 pm and the unit is open to all girls between the ages of 5 to 7. The unit is run by Jenny Bowen, assisted by Unit Helper, Ade Onuaguluchi and 2 Young Leaders, Abhi and Hannah. Numbers have gone down over the year to 8 girls, but there are more on the waiting list who will join when face to face meetings can start again.

Meetings were held as usual from January to mid-March, during which time we celebrated Chinese New Year, learnt some basic first aid and made brooches for Mother's Day. Also during that time, members visited the pantomime at Kenneth More Theatre and took part in a Nature Badge Skills Day at Chigwell Row campsite.

From the first lockdown in March, Rainbows did not meet face to face in the church hall or at special events. For the next few months, activities were sent out by email each week, and Zoom meetings started at the end of the summer term and continued from September to December, with activities still being sent out for girls who could not or did not want to meet virtually. Rainbows have still been able to complete parts of the Girlguiding programme on Zoom or with their families at home and play games online.

Jenny Bowen

18th ILFORD GUIDES AND RANGERS

The Guide unit has been established since 1929 and is for girls aged 10-14. In 2012 the Ranger unit was re-established when the girls aged 14+ did not want to leave guides and wanted to continue with Girlguiding. Rangers are for girls/young ladies aged 14-18.

Both Guides and Rangers meet during term time in separate halls on Tuesday evenings from 7:30 - 9:00 pm.

We entered Winter term, September 2019, with 3 out of 4 leaders having to step back from Guiding due to personal reasons. This left the prospect and threat of our Ranger unit from closing. Despite our recruitment drive we failed to find committed volunteers; I was grateful for the occasional parent helper which allowed me to combine some Guide and Ranger meetings. But this was not sustainable and not always practical which resulted in some meetings being cancelled. Despite our struggles with volunteers the Guides were able to host an interactive stall creating edible Christmas treats, at St Andrews Christmas Bazaar and the Rangers organised a collection of food and toiletries for the local Foodbank. They took the items and volunteered at Redbridge Foodbank, weighing, sorting and packing parcels for the clients. The Rangers found this truly humbling as they had no idea as to how invaluable the service is and what was involved.

Spring term, commencing in January 2020, was more promising as we established a more committed parent rota. This meant that we were able to continue with our Guiding programme and in late February 2020 take both the Guides and Rangers to ice skating in Romford. However, it was not long afterwards that things were starting to change, and rumours of a pandemic were being realised. Due to Coronavirus/Covid-19, in March 2020 all Guiding meetings were cancelled.

Like most, we never anticipated that Covid-19 would dominate our lives in 2020 and all Guiding activities were withdrawn until October 2020. The Government and Girlguiding UK allowed uniformed groups to re-start and thankfully, St Andrews put in place rigorous steps

to make St Andrew's halls Covid-19 secure. Combined with our thorough internal risk assessment this allowed us to offer face to face guiding. Activities were adapted to restrict contact, anti-bac gel was introduced and administered before, during and after the meetings and the face mask became the new accessory. We introduced a new kind of Guiding, a Covid 'secure' Guiding programme enjoyed by the girls and gratefully appreciated by the parents. We are truly grateful for the steps that St Andrew's have put in place to allow this to happen.

Though our numbers of Guides have declined from 25 to 23 and Rangers from 16 to 9, we have managed to keep our Guides and Rangers engaged and provide them with some welcome release from the restrictions that they are undergoing.

Our units could not run and be successful without volunteers and we are always in need of active volunteers. Volunteering does not have to be every week but can be the occasional helper, so if you could spare an hour or two of your time at a time that's mutually convenient then please do get in touch.

I would just like to re-iterate our deepest thanks to St Andrew's for all that they do to help and support our unit. Thank you, thank you, thank you!

Lorraine Stiles

SAFEGUARDING

The PCC has adopted the Church of England National Safeguarding Policy which includes safeguarding of children, young people and vulnerable adults. At St Andrew's Rev'd Hayley Morris is the designated Safeguarding Officer and Rev'd Canon Marie Segal is Deputy. Duncan Paterson is the designated lead person responsible for vulnerable adults. Though we have designated officers for Safeguarding it does however remain the responsibility of the whole church to play its part in promoting a safer church for all.

Rev'd Hayley Morris, Associate Priest

GENERAL PRIVACY NOTICE

On 28th May 2018 General Data Protection Regulations (GDPR) came into force. As a church we hold data on our members which comprises name, address, telephone number and, in some cases, e-mail address. This information is used to maintain a record of church members (both those on the electoral roll* and those who have not signed up to this).

The data held allows us to contact members of the congregation for pastoral matters, and matters associated with the life of the church. The information will not be used for any other purpose, eg marketing and it will never be made available to any third party without express permission from the individual(s) concerned.

You may, at any time, request that your personal data be removed from our records by contacting the PCC Secretary.

*If you have registered to be on the Electoral Roll, you will have received a copy of the more extensive Church of England Electoral Roll Privacy Notice. Copies can be obtained from the Electoral Roll Officer or from the Church website – www.saintandrews.wordpress.com.

If you would like further details on anything mentioned in this report, please speak to any of the following:

***Rev'd Marie Segal, Rev'd Hayley Morris,
Churchwarden - Barry Shortte, Churchwarden – Gary Harley,
PCC Secretary – Marion Pank, PCC Treasurer – Michael Williams***