

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 2021

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

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.*

INDEX TO THE ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH COUNCIL for the year ended 31st December 2021

	Page
PCC Membership 2021-2022	3
Committees	3
Electoral Roll	4
Attendance	4
PCC Review	4-7
Legacies	8-9
Financial Review, Independent Examiner's Report, Financial Activities, Balance Sheet and notes	10-20
Deanery Synod	21
Churchwardens' Report	21-22
Worship	22-23
Groups and Organisations	23-26
Safeguarding	26
General Privacy Notice	26

ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL 2021-2022

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.

PCC MEMBERSHIP 2021-2022

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]	Gary Harley	2021-2024
]	Joy Mortimer	2021-2024
]	Marion Pank	2021-2024
Elected Members		Ellen Harley	until APCM 2024
		Elaine Hobbs	" APCM 2022
		Angela Norwood	" APCM 2024
		Roger Norwood	" APCM 2024
		Isaac Okafor	" APCM 2024
		Toyin Okpaise	" APCM 2024
		Duncan Paterson	" APCM 2023
		Mike Spencer	" APCM 2023
		Maggie Smith	" APCM 2022
		David Wills	" APCM 2022
		Sammy Zar	" APCM 2023
		Michael Williams	" APCM 2023

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 175 members. Of these 47 reside within the parish and 128 outside the parish.

Ellen Harley
Electoral Roll Officer
April 2022

CHURCH ATTENDANCE

Average church attendance in the past year has been 63 adults and 9 children (these figures include our Asian Congregation).

PCC REVIEW

Since the last APCM the full PCC has met on 5 occasions, the Standing and Finance Committee on 5 occasions, Worship Committee on 5 occasions and the Health and Safety Committee has met 6 times.

Following the disruption to routine caused by the pandemic the first meeting agreed that in 2022 we would revert to normal practice with regard to the 3-year rule for PCC members.

The first meeting of the church year covered business matters only, agreeing constitution of committees, confirmation of resolutions and authorisation to sign cheques. Church policies were reviewed and agreed as shown below. *(All policies are available on the church website).*

- Children and Communion.
- Disability Access Policy.
- Policy for Use of and Access to Halls whilst being used by Pre-School.
- Privacy Notice.
- Service Guidelines during Covid 19 (further updated during the year).
- Safeguarding Policy.
- Child Protection Officer confirmed as Hayley Morris.
- Safeguarding Officer (adults) confirmed as Duncan Paterson.
- Health & Safety – *for review by H & S Committee on 08.06.21.*
- Lone Worker Policy – *for review by H & S Committee on 08.06.21.*
- Fire Risk Assessment – *for review by H & S Committee on 29.06.21.*
- Covid 19 Risk Assessment for Opening Church
- Covid 19 Risk Assessment for Church Hall

As a registered Charity it was confirmed that all members of the PCC had completed and returned their Trustee Eligibility declarations.

Whilst waiting to establish how finances would proceed, in June it was agreed that we would pay only half of our Family Purse to the Diocese. Following subsequent discussion, the remaining half has been paid using some surplus monies topped up by funds from the legacies. Later in the year we were informed that the method by which the Parish Share was allocated was to be re-vamped and following a Diocesan webinar and further consultation we await a decision as to the outcome being made in June 2022.

At the July meeting our Asian Congregation reported that they hoped to resume services in church from the beginning of August with the necessary restrictions and hygiene procedures for Covid in place. They subsequently reported that their congregation was approximately 70 people weekly and that they would be holding their annual awards service in November.

The Clergy reported that they would be attending a Barking Area series of courses on Zoom entitled "Leading your Church into growth, which would later become the discussion item for our following PCC meetings, the first discussion taking place at the October meeting, led by Revd Hayley.

Our annual charitable giving for the year is shown below:

Christian Educational Project	£500
Street Pastors	£500
Redbridge Foodbank	£500
Salvation Army – Operation Malachi	£500
Christian Aid	£100

In addition, generous donations were also made during the year as below:

Children's Society	£136.65
McMillan Cancer	£380
British Legion	£100
St Francis Hospice	£155.

Donations made by StAFF (St Andrew's Famine Fund) can be seen in their separate report on page 23.

In November a service to celebrate Duncan Paterson's service as Choirmaster and Organist for 50 + 1 years was held. It was well attended by current and past members of the congregation many of whom had sung in the choir over preceding years. It was a most enjoyable occasion. Thanks were given to Duncan for his generosity in providing a feast of refreshments in the church hall afterwards with the opportunity for socialising.

In December we learned that using a legacy left by Margaret Riddelsdell, wife of a former Vicar of St Andrew's, new pew Bibles had been purchased.

In the new church year it was noted that Safeguarding would be an agenda item going forward, with training for all PCC members being arranged.

We would also need to arrange for a Quinquennial Inspection as the last one had been carried out in 2017.

Standing and Finance meetings have covered a variety of items in addition to reports on the budget and regular updates on income and expenditure. These have included the updating of the Called to Ministry Board in the baptistry, repairs caused by stones being thrown at the windows, damp issues in the hall, work on 49 St Andrew's Road, replacement of church hall doors, new curtains for the hall, arrangements for the cleaning of the church and halls, maintenance of the grounds and general issues with regard to hall hirers.

The Worship Committee has met regularly to review and plan services, both in respect of worship content and also, during the pandemic, with regard to safety and hygiene procedures following advice, when received, from the Diocese.

Once we were able to return to meeting in church rather than on Zoom/Facebook, much discussion took place on the reasons for the reduction in the number of people attending and we still pray that as time moves on those who have not yet returned will join us again.

With regard to the format of services it was agreed that we will have a service of Holy Communion each week on Sunday with Morning Worship on special occasions and on months when there are five Sundays a different form of worship will be held. Should occasions arise when no priests are present, a service of Morning Worship will be held.

We end this report by extending our sincere thanks for all the hard work and dedication of our clergy – Marie and Hayley. During another challenging year their selfless support and leadership has been much appreciated as well as practical help in so many ways. They have both now become "experts" with modern technology and despite some hiccups along the way people not able to physically attend services have been able to join in by the wonders of Zoom and Facebook.

Our earnest thanks also go to Gary Harley and Barry Shortte our Churchwardens who do so much to keep the church and halls functioning efficiently and safely. Much of their work is done behind the scenes and is unnoticed by the majority of the congregation but it is always done willingly and with a ready smile on their faces.

The work of our Treasurer is much to be applauded especially in these times when attempting to balance our finances is extremely challenging; his advice and financial knowledge is much valued.

Special thanks also go to Duncan for his work as Organist and Choirmaster and to the Choir; it was so pleasing when they were able to sing in church once again even though we were not initially able to join in as a congregation.

We end this report by repeating the prayer which we say at the beginning of our services:

God of mission
Who alone brings growth to your church,
Send your Holy Spirit to give
Vision to our planning
Wisdom to our actions
Joy to our worship
And power to our witness.

Help our church to grow in numbers,
In spiritual commitment to you,
And in service to our local community,
Through Jesus Christ our lord.
Amen.

LEGACY EXPENDITURE REPORT 2021

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 £20,651.28 AS AT 31st DECEMBER 2020

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 2021 - £63,589.18		
LEGACY FUNDS REMAINING - £20,651.28		

MARIE SPENCER LEGACY - £20,101.45 £370.31 AS AT 31st DECEMBER 2020

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
TOTAL EXPENDITURE AS AT 31 DECEMBER 2021 - £19,731.14		
LEGACY FUNDS REMAINING - £370.50		

NORMAN HARLOW LEGACY - £281,682.03
£246,882.41 AS AT 31st DECEMBER 2020

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
JMA Garden Design Grounds Maintenance during 2021 (per Chelmsford Church grounds 5-year maintenance plan)	N/A	£ 884.00 (5 invoices)
Diocese 2021 Parish Share 2021 £24,398.01 balance payment approved by PCC November – 29.51% of balance payment (December 2021)	N/A	£ 7,199.01
TOTAL EXPENDITURE AS AT 31 DECEMBER 2021 - £35,683.62		
LEGACY FUNDS REMAINING - £238,799.40		

JOYCE FULLER LEGACY – £201,790.95
£169,362.72 AS AT 31st DECEMBER 2020

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
Diocese 2021 Parish Share 2021 £24,398.01 balance payment approved by PCC November – 29.51% of balance payment (December 2021)	N/A	£ 7,199.00
TOTAL EXPENDITURE AS AT 31 DECEMBER 2021 - £32,428.23		
LEGACY FUNDS REMAINING - £162,163.72		

MARGARET RIDDELSDELL LEGACY - £500.00 (RECEIVED 1st SEPTEMBER 2021)

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
New bibles purchased for church	N/A	£255.80
TOTAL EXPENDITURE AS AT 31 DECEMBER 2021 - £255.80		
LEGACY FUNDS REMAINING – £244.20		

FINANCIAL REVIEW

Total income of £103,454 was generated, an increase of £13,487 on last year. £98,719 was unrestricted, with the remaining £4,736 restricted. Planned giving (donations by direct debit, bankers' order, and envelope giving) decreased by £730 to £22,113. Donations and appeals income amounted to £8,995, an increase of £806 on last year (this income included £5,500 from our Asian Congregation). Loose plate collections totalled £2,025, an increase of £1,129. Income tax recovered from gift aided donations raised £6,274 (£5,877 received from unrestricted donations, £7 from designated donations, and £390 from restricted donations). Fund-raising events during the year raised £1,145, an increase of £1,126 on last year. Bank and Building Society interest totalled £259, a decrease of £1,874 on last year. Church Hall Lettings (part of income from church activities) generated £31,679, an increase of £12,735. £14,307 other income represents the £14,300 annual telephone mast rental income and £7 sundry receipts. A legacy of £500.00 was received during the year. 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 £110,963, a decrease of £14,906 on last year. The diocesan parish contribution (diocesan family purse) during the year was £63,886. Expenses for the upkeep of the churchyard expenses were £2,053, a decrease of £285). Church running costs were £5,996, down £842, whilst Church and Vicarage maintenance costs were £7,172, down £9,853. Church Hall running expenses increased by £524 to £21,492. Church Hall maintenance costs decreased by £4,159 to £1,708. Missionary and Charitable giving (donations) for the year was £6,120 (specific charitable fund-raising in church for various charities not recorded in the church financial statement totalled £772). The Curate's house repairs and insurance costs were £580, down £498. Harvest Quiz costs of £400.00 were incurred.

The net movement in funds from all income and expenditure was minus £7,509 (an increase of £28,394 compared with last year's decrease of £38,665) 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 £7,509 from £548,252 at the start of the year to £540,743. The total funds consist of £538,366 of unrestricted funds (£477,139 in the General Fund, with the remaining £61,227 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 £2,377 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 58 months of running costs.

Rev'd Canon Marie Segal
Vicar
31st March 2022

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 2021.

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: 31/3/2022

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 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
Income						
<i>Donations and legacies</i>	2a	37,580.95	86.79	3,669.07	41,336.81	39,346.66
<i>Fundraising activities</i>	2b	116.05		1,066	1,181.74	59.00
<i>Income from investments</i>	2c	12,848.87	9.74	0.80	12,859.41	14,733.34
<i>Income from church activities</i>	2d	2,089.12	31,679.50		33,768.62	21,516.79
<i>Other income</i>	2e	14,307.50			14,307.50	14,311.00
Total Income		66,942.49	31,776.03	4,735.56	103,454.08	89,966.79
Expenditure						
<i>Expenditure on raising funds</i>	3a			400	400.00	
<i>Expenditure on church activities</i>	3b	83,120.25	23,542.96	3,900.00	110,563.21	125,869.57
Total Expenditure		83,120.25	23,542.96	4,300.00	110,963.21	125,869.57
Net income/(expenditure)		(16,177.76)	8,233.07	435.56	(7,509.13)	(35,902.78)
Other recognised gains/losses						
Transfer between funds		5,000.00	(5,000.00)			
<i>Gains/(losses) on revaluation of fixed assets</i>	5					
<i>Gains/(losses) on investment assets</i>	6					
Net movement in funds		(11,177.76)	3,233.07	435.56	(7,509.13)	(35,902.78)
Total funds brought forward at 1st January 2021		488,316.96	57,993.67	1,941.27	548,251.90	584,154.68
Total funds carried forward at 31st December 2021		477,139.20	61,226.74	2,376.83	540,742.77	548,251.90

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

BALANCE SHEET AT 31 DECEMBER 2021

	Notes	2021	2020
		£	£
Fixed assets			
Tangible fixed assets	5	39,172.00	43,306.00
Total fixed assets		39,172.00	43,306.00
Current assets			
Debtors	7	2,386.50	1,332.50
Short term deposits		498,265.03	498,005.62
Cash at bank and in hand		28,331.59	6,798.81
		528,983.12	506,136.93
Creditors: amounts falling due within one year	8	-27,412.35	-1,191.03
Net current assets		501,570.77	504,945.90
Total assets less current liabilities		540,742.77	548,251.90
Creditors: amounts falling due after one year	9		
NET ASSETS		540,742.77	548,251.90
Funds	6		
Restricted funds	10	2,376.83	1,941.27
Designated funds	10	61,226.74	57,993.67
Unrestricted funds	10	477,139.20	488,316.96
		540,742.77	548,251.90

Approved by the Parochial Church Council on 31 March 2022 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 2021

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 2021

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 a 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 2021**

2 Income

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
a Donations and legacies					
Planned giving	22,113.18			22,113.18	22,843.15
Collections at all services	2,025.46			2,025.46	896.09
Gift days			1,429.00	1,429.00	1,285.00
Donations and appeals	7,065.10	80.00	1,850.00	8,995.10	8,189.44
Income tax recoverable	5,877.21	6.79	390.07	6,274.07	6,132.98
Grants					
Legacies	500.00			500.00	
	37,580.95	86.79	3,669.07	41,336.81	39,346.66
b Fundraising activities					
Fetes, bazaars and other fund-raising events	80.00		1,065.69	1,145.69	20.00
Bookstall	36.05			36.05	39.00
	116.05		1,065.69	1,181.74	59.00
c Income from Investments					
Bank & Building Society Interest	248.87	9.74	0.80	259.41	2,133.34
Curate's House Rental Income	12,600.00			12,600.00	12,600.00
	12,848.87	9.74	0.80	12,859.41	14,733.34
d Income from church activities					
Donations for use of church					
Church hall lettings etc		31,679.50		31,679.50	18,944.78
Fees from weddings etc	1,992.00			1,992.00	2,497.00
Parish magazine					
Coffee money	97.12			97.12	75.01
	2,089.12	31,679.50		33,768.62	21,516.79
e Other income					
Insurance Claims					
Duplicating	7.50			7.50	11.00
Sundry Income	14,300.00			14,300.00	14,300.00
	14,307.50			14,307.50	14,311.00
Total Income	66,942.49	31,776.03	4,735.56	103,454.08	89,966.79

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2021**

3 Expenditure

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
a Expenditure on raising funds					
Harvest quiz costs			400.00	400.00	
			400.00	400.00	
b Expenditure on church activities					
Missionary and charitable giving:					
Overseas:					
Christian Aid	100.00			100.00	100.00
Embrace The Middle East			250.00	250.00	
Shelter Box			400.00	400.00	400.00
Medicins Sans Frontiers					500.00
Water Aid			400.00	400.00	1,260.00
Smile Train					400.00
Sight Savers			250.00	250.00	650.00
Falconer Trust			650.00	650.00	900.00
Relief For Oppressed People Everywhere					250.00
Teso Development Trust			1,050.00	1,050.00	900.00
Project Possible			500.00	500.00	
UNICEF UK			400.00	400.00	
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
	2,220.00		3,900.00	6,120.00	7,780.00
Ministry costs:					
diocesan parish contribution	63,885.96			63,885.96	62,710.56
Parish Fees	854.00			854.00	755.00
other clergy costs	100.00			100.00	247.45
Church running expenses	5,886.51	109.25		5,995.76	6,838.21
Church & Vicarage maintenance	7,171.86			7,171.86	17,024.99
Major Installation					
Curates House Repairs & Insurance	580.00			580.00	1,078.02
Upkeep of services					
Upkeep of churchyard	1,819.48	233.72		2,053.20	2,338.27
Parish magazine					
Youth Church					
Church hall running expenses		21,492.39		21,492.39	20,968.42
Church hall maintenance		1,707.60		1,707.60	5,866.75
Education & Training					
Administration - Printing & Stationery	52.44			52.44	11.90
Administration - Sundry	550.00			550.00	250.00
Bank Charges					
Independent examination fee					
	83,120.25	23,542.96	3,900.00	110,563.21	125,869.57
Total Expenditure	83,120.25	23,542.96	4,300.00	110,963.21	125,869.57

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2021**

4 Staff costs

	2021	2020
	£	£
a <i>Wages, salaries & Expenses</i>	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 2021	6,100.00	41,340.00	47,440.00
Additions			
Disposals			
Revaluation			
At 31 December 2021	<u>6,100.00</u>	<u>41,340.00</u>	<u>47,440.00</u>
Depreciation			
At 1 January 2021		4,134.00	4,134.00
Provided in the year		4,134.00	4,134.00
Disposals			
At 31 December 2021		<u>8,268.00</u>	<u>8,268.00</u>
Net book amounts			
At 31 December 2021	<u>6,100.00</u>	<u>33,072.00</u>	<u>39,172.00</u>
At 31 December 2020	<u>6,100.00</u>	<u>37,206.00</u>	<u>43,306.00</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 over 10 years 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 2021**

6 Analysis of Net assets by fund

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
Fixed assets for church use	39,172.00			39,172.00
Investment fixed assets				
Current assets	457,455.21	69,087.05	2,440.86	528,983.12
Current liabilities	-24,488.01	-2,860.31	-64.03	-27,412.35
Long term liabilities				
	472,139.20	66,226.74	2,376.83	540,742.77

7 Debtors

	2021 £	2020 £
Income tax recoverable		
Prepayments and accrued income	2,386.50	1,332.50
Other debtors		
	2,386.50	1,332.50

8 Creditors: amounts falling due within one year

	2021 £	2020 £
Deferred income		
Accruals for utilities and other costs	27,348.32	1,127.00
Other creditors	64.03	64.03
	27,412.35	1,191.03

9 Creditors: amounts falling due after more than one year

2021 £	2020 £

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2021**

10 Statement of funds

	Bal b/fwd 1 Jan 2021	Income	Expenditure	Transfers, other gains and losses	Bal c/fwd 31 Dec 2021
	£	£	£	£	£
Unrestricted Fund					
General Fund	488,316.96	66,942.49	-83,120.25	5,000.00	477,139.20
	<u>488,316.96</u>	<u>66,942.49</u>	<u>-83,120.25</u>	<u>5,000.00</u>	<u>477,139.20</u>
Designated Fund					
Hall General Fund	40,645.36	31,679.50	-23,542.96	-5,000.00	43,781.90
Hall Fabric Fund	15,736.01	8.79	0.00	0	15,744.80
Flower & Grounds Fund	540.96	87.14	0.00	0.00	628.10
Youth Work	368.78	0.21	0	0	368.99
Training Fund	133.81	0.07	0	0	133.88
Office Equipment Fund	374.99	0.21	0	0	375.20
Music Fund	193.76	0.11	0.00	0	193.87
	<u>57,993.67</u>	<u>31,776.03</u>	<u>-23,542.96</u>	<u>-5,000</u>	<u>61,226.74</u>
Restricted Fund					
Famine Fund	381.24	4,734.76	-4,300.00	0	816.00
Internal Fabric Fund	0	0	0	0	0
Vicars Discretionary Fund	127.00	0	0	0	127.00
Sound System Fund	1,062.72	0.60	0	0.00	1,063.32
Marie Spencer Legacy Fund	370.31	0.20	0.00	0	370.51
	<u>1,941.27</u>	<u>4,735.56</u>	<u>-4,300.00</u>	<u>0.00</u>	<u>2,376.83</u>
Total funds	<u>548,251.90</u>	<u>103,454.08</u>	<u>-110,963.21</u>	<u>0</u>	<u>540,742.77</u>

Michael Williams
PCC Treasurer

DEANERY SYNOD REPORT

Redbridge Deanery Synod met on 4 occasions during 2021. Meetings start with an act of worship and usually include reports from Diocesan Synod, the deanery treasurer, the education scrutiny representative and the MMU's in the deanery. In addition, there is usually a speaker who talks about new ideas and initiatives in the diocese or Church of England.

The first meeting of the year was held on Zoom on 21st January 2021 when Rev'd Martyn Hawkes, Area Dean, led a presentation on "Generous God, Generous Disciples", an initiative intended to be part of a stewardship campaign between Advent and Easter, and the resources that were available on the diocesan website.

The second meeting of the year was a business meeting held via Zoom on 20th May 2021.

On 22nd September 2021, Rev'd James Gilder, the Diocesan Environmental Officer gave a presentation with suggestions on how to become an environmentally friendly deanery:

- Measure our energy use.
- Change to a green supplier.
- Become an eco-church.
- Involve our community.
- Create a zero-carbon plan.

The final meeting of the year was held on 23rd November when Father Gareth Jones gave an update on the Afghani refugees in Redbridge, numbering about 2000, most of whom are living in bridging hotels. Most, if not all parishes in the deanery, have one or more families in their area. A toddler group is being run at St Mary's and an "English for Women" course at Goodmayes is planned.

In addition, Rev'd Chris Wragg gave a presentation on "Living in Love and Faith" which is an initiative to get people talking about relationships and sexuality.

***Gary Harley, Joy Mortimer, Marion Pank
Deanery Synod Lay Representatives***

CHURCHWARDENS' REPORT

CHURCH BUILDINGS 2021 – 2022: CAPITAL, REVENUE AND REPAIR PROJECTS

The start of the reporting period was a quiet time at St Andrew's as the church doors were closed from the beginning of January and re-opened on Easter Sunday due to the pandemic. The hall continued to be hired by pre-school and our regular hirers and in the second half of the year was opened to weekend hirers.

We have been planning new projects but were not able to secure them in this reporting period and they will be reported on in the following period.

Throughout the year we have carried out general maintenance and service works to our electrical, heating and plumbing systems in both the church and hall. These costs were considerably less than the previous year.

Church and vicarage maintenance **Cost - £7,171.86**

Hall maintenance **Cost - £1,707.60**

The church grounds have been maintained throughout the year by our local garden design contractor and the grounds continue to be enjoyed by the congregation and the local community **Cost: £2,053.20**

The property at 49 St Andrew's Road continues to be let and generates annual funds which help in 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.

If you have any ideas for a project that you think we should consider then please speak to Barry or myself.

***Gary Harley, Churchwarden
Barry Shortte, Churchwarden***

WORSHIP

The Worship Committee has continued to meet on a quarterly basis and 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 both on line and in person. In many ways it was challenging as at different points different guidelines were being given and we tried to follow them closely.

Most of our families and younger people were not attending the services but in the last six months we have seen new families joining us. Most of our services are now Holy Communion with one morning worship service each month and on fifth Sundays we have Songs of Praise. It was good to see the January Songs of Praise incorporated into our Christingle service.

Mothering Sunday and Lent Services in 2021 were on line but it was with great joy that our Easter Sunday services took place in church and marked the return to church. Sadly it wasn't until the autumn that we could begin singing again in church and I know that everyone really welcomed that. We thank Duncan and the Choir for the way they lead the musical aspect of our services. It was also uplifting that we could have our advent and Christmas services in church.

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. If you would be interested in joining this committee please speak to Rev'd Marie; it would be good to have different views influencing our services.

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

Rev'd Marie Segal
Vicar

GROUPS AND ORGANISATIONS

BIBLE STUDY GROUPS

This year our regular pattern of monthly Bible Study and Home Group has been affected by the pandemic. Discussion via Zoom has proved to be difficult and unfortunately, we have had to cancel these groups but hope that in 2022 they will resume.

The daily messages continued in 2021 and in September 2021 became the weekly bulletin. Included in these have been daily readings, Lent and Advent readings: the Gospel of Luke, Galatians, 'Wake up to Advent', daily saints. These have acted as a regular Bible study allowing people to reflect on the different readings throughout the year. I do hope these have been useful and I would be delighted to hear your thoughts and responses – which we can always share via the church email list.

We have read as a church "At home in Lent" and "Wake up to Advent". The number of people reading these books increased and I do hope everyone enjoyed them along with this year's book "Lent: wandering in the wilderness".

I do hope more of you will join us by receiving the weekly bulletin and for our courses throughout 2022.

BOOK CLUB

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. We have met every 4–6 weeks throughout the year and for most of this last year thanks to the wonders of modern technology on Zoom. Finally in July we met in person with one or two members still joining us on Zoom. This year we have read a variety of different books including one where a couple of the group knew the author. We enjoy good company, some drinks and nibbles. We are grateful for the hospitality and the hosts of the places where we meet. At Christmas we had our Secret Santa and our annual fish and chip supper, though we now often meet for fish and chips before our meetings!!

We look forward to this year's book choices.

Rev'd Hayley Morris
Associate Priest

STAFF REPORT 2021-2022 (St Andrew's Famine Fund)

Despite the best efforts of the pandemic, to disrupt our church life, it is encouraging to report there has been generous support of the Famine Fund, both from church members and people who are not members of St Andrew's.

Our fund-raising event on Saturday, 2nd October to celebrate Harvest Thanksgiving raised a total profit of £665.69 with some 70 people enjoying a fun quiz with David Wills as quiz master together with a tasty supper provided by Luigi's.

Our Asian congregation contributed a generous £400 to our funds plus harvest envelopes raising a further £1024 which included two generous cheques from former members of our church. An additional bonus was the £390.07 received from the Chancellor of the Exchequer for Gift Aid.

Our treasurer has also been able to report that a growing number of the congregation has joined our monthly donation scheme.

The STAFF committee wish to express their thanks to everyone who has contributed to STAFF, which has enabled us to make the following donations, approved by the PCC.

Embrace the Middle East	£250.00
Sight Savers	£250.00
Falconer Trust	£250.00 plus £400.00
TESO Development Trust	£250.00 plus £800.00
Project Possible	£500.00
WaterAid	£400.00
Shelter Box	£400.00
UNICEF UK (Afghanistan)	<u>£400.00</u>
Total	£3,900.00

Donations were made throughout the year as funds became available.

2022: We have agreed to send £500.00 to the UN World Food Programme to be used in Afghanistan, which has been given PCC approval.

John Manuel
Chairman, STAFF

UNIFORMED ORGANISATIONS

10th ILFORD (ST ANDREW'S) BROWNIES 2021

We began 2021 still running Brownies on Zoom but by then we had all become used to using it and much fun and laughter was had at each meeting with games, scavenger hunts, dance challenge, bingo, make things with crafts delivered to the Brownies' doors the week before. We celebrated a festival over a weekend, did a Mother and Daughter cooking session, showed our pets and worked on our Fire Safety badge – all between January and April.

In May we were able to return to the hall with social distancing and masks for all the adults. It was lovely to see the Brownies face to face and although at times it was challenging keeping them at a distance, we managed to adapt games and activities to fit.

In June the weather was lovely so we managed to carry out an enrolment ceremony in the front of the vicarage so the parents could watch at a distance. We also presented all the

badges the Brownies had been working on over lockdown and gave them all a little present too. It was a lovely evening, followed by us making slime in the hall.

We finished the term off with our annual sports event for the Brownies but in the hall with a plastic duck race, then had a well-earned rest before returning in September when some of the Brownies moved up to Guides and we started 12 new Brownies. They were enrolled at our first event in November - the parents' entertainment evening - which was really well supported and great fun was had with a show by the Brownies, a raffle and stalls.

Before we finished for the Christmas holidays we took part in the reverse advent calendar for the Foodbank and Brownies brought in lots of items for us to take along to help families over the Christmas period.

***Mandy Shepherd
Brown Owl***

10th ILFORD (ST ANDREW'S) RAINBOWS 2021

In 2021 the Rainbows continued to meet via Zoom until the middle of May when face to face meetings could begin again in the church hall. Rainbows went back to meeting again every Friday from 5.15 pm to 6.15 pm and carried on for the rest of the year, implementing Covid mitigations including cleaning chairs and tables, sanitising hands after sharing equipment, social distancing where possible and ventilating the room. The girls were very happy to get together, play games and take part in activities together again.

The unit continues to be run by Jenny Bowen. Our Unit Helper, Ade, had to leave because her job meant she couldn't get to Rainbows on time and one of our Young Leaders, Abhi, left to go to university. Another volunteer joined us during the year to train as a leader but unfortunately, she also had to leave when she got a new job. Hannah continued to be our Young Leader. Because we are required to have 2 adults over the age of 18 at every meeting, we started a parents' rota which was very successful, with mums only too willing to help out and bringing their different skills.

With face-to-face meetings taking place again we increased the number of girls in the unit and had between 10 and 12 on the register throughout the year. In September our 7-year-olds moved up to Brownies and we were able to take 8 new girls from our waiting list.

Because we made no charge while meeting on Zoom and had extra expenses connected with Covid, we had to increase our termly subs but this does not appear to have caused a problem for parents.

We booked to see the Kenneth More pantomime in January but sadly this had to be cancelled because of the increased Covid restrictions over Christmas and New Year.

We were able to hold a very enjoyable sports evening at the end of the summer term in the Vicar's garden, for which we are very grateful.

Together with the Brownies, we held our annual parents' evening in November in aid of Children in Need. Several of the Rainbows made their Promise and they all danced and sang the Rainbow song.

Jenny Bowen

18th ILFORD GUIDES AND RANGERS – No report available.

SAFEGUARDING

As a PCC we have adopted the Church of England National Safeguarding Policy which includes safeguarding of children, young people and vulnerable adults. At St Andrew's I am the designated Safeguarding Officer and Rev'd Canon Marie Segal is deputy but it is the responsibility of the whole church to play a part in promoting a safer church for all.

During this last church year Rev'd Canon Marie completed the Diocesan face to face Safeguarding training which all clergy and Licensed Ministers in the diocese are required to attend every 3 years and I will be doing mine some time during the summer 2022.

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