

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 2022

Incumbent

Vicar

*The Revd Canon Marie Segal
The Vicarage, St Andrew's Road, Ilford, IG1 3PE*

Associate Priest

*The Revd Hayley Morris
15 Mistley Thorn, Cranbrook Rise, Ilford, IG1 3QP*

Churchwarden

*Mr Gary Harley
70 Castleview 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 exists to spread the good news of Jesus and to be a haven of
welcome, fellowship and care for all people.***

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ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL 2022-2023

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 2022-2023

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	Revd Canon Marie Segal		
Associate Priest	Revd Hayley Morris		
Churchwarden	Gary Harley		
Churchwarden	Barry Shortte		
Deanery Synod	Gary Harley	2021	
Deanery Synod	Joy Mortimer	2021	
Deanery Synod	Marion Pank	2021	
Elected Members	Ellen Harley	until	APCM 2024
	Angela Norwood	"	APCM 2024
	Roger Norwood	"	APCM 2024
	Isaac Okafor	"	APCM 2024
	Toyin Okpaise	"	APCM 2024
	Duncan Paterson	"	APCM 2023
	Mike Spencer	"	APCM 2023
	Michael Williams		APCM 2023
	Sammy Zar	"	APCM 2023
Co-opted	Maggie Smith	"	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 **191** members. Of these **47** reside within the parish and **144** outside the parish.

Ellen Harley
Electoral Roll Officer
April 2023

CHURCH ATTENDANCE

Average church attendance in the past year has been 105 adults and 19 children (these figures include our Asian Congregation).

PCC REVIEW

Since the last APCM the full PCC has met on 6 occasions, the Standing and Finance Committee on 5 occasions, Worship Committee on 5 occasions, and the Health and Safety Committee and Famine Committee as needed. Two new Sub-Committees were formed: Legacies and 100th Anniversary although neither have met during the year. Reports from all Committees are subject to perusal, approval and action as necessary by the PCC.

The first meeting of the church year covered mainly business matters with constitution of committees, confirmation of resolutions and authorisation to sign cheques. Church policies and risk assessments were reviewed and agreed as shown below. (All policies are available on the church website). The next review will be in May 2023.

- Children and Communion.
- Disability Access Policy.
- Policy for Use of and Access to Halls whilst being used by Pre-School.
- Health and Safety.
- Lone Worker.
- Church Fire Risk Assessment.
- Privacy Notice.
- Safeguarding Policy and Practice Guidance
www.churchofengland.org/more/safeguarding/policy-practice-guidance
- Child Protection Officer confirmed as Hayley Morris
- Safeguarding Officer (adults) confirmed as Duncan Paterson.

It was agreed that the Covid Policies be archived.

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

In accordance with Church of England regulations, all members of the PCC are required to undergo Safeguarding training and our July and October meetings were mainly used for this

purpose with members doing the basic and foundation courses on-line, all receiving certificates to indicate successful completion of both.

Reports from Standing and Finance are always received with interest. Following the decision to pay the amount owed to the Family Purse which had been put on hold and to then continue to pay the full amount each month we had to accept that this would lead to us needing to use legacy monies for this purpose. Something that we had hoped to avoid.

It was agreed that due to the enormous rise in the cost of utilities we would need to raise the rates paid by regular hall hirers and also one-off bookings as from 1st September 2022.

We were fortunate to receive a substantial legacy from the estate of the late Jenny Tripp, a former member of St Andrew's.

As a church we have been able to continue to give generously both in respect of our Annual Charitable Giving and also to the Lent, Advent and disaster appeals as well as monies raised at various coffee mornings. (See financial reports for more information). Please also see Famine Fund Report. Note should also be made of the generosity of the congregation in supporting our local Foodbank. We were pleased to have speakers from them recently who emphasised how much they appreciate the ongoing regular aid given by St Andrew's.

Sincere thanks must be given to our Treasurer, Michael Williams for the enormous amount of work he does in respect of our finances especially in these very challenging economic times.

Following discussion at meetings our Churchwardens have been responsible for organising and overseeing building and maintenance issues throughout the year, details of which can be seen in the Churchwardens' report starting on page 21. Again we must thank Gary Harley and Barry Shortte for all the unseen work they do on our behalf to keep the church and halls safe and in good repair in addition to their other onerous duties.

The Quinquennial Inspection was carried out by our appointed architect on 30th August 2022 and no major issues were identified.

The Worship Committee which is open to all members of the congregation, continues to meet regularly to review and plan services. Two special joint services with the Asian Congregation in respect of Her Majesty Queen Elizabeth II were on 5th June 2022 to celebrate her Platinum Jubilee and on 18th September a memorial service following her death on 8th September.

Discussions have taken place throughout the year with our Asian Congregation and various options considered regarding their way forward. At the time of writing this report, the PCC has just unanimously supported their wish to become fully integrated into the Church of England and whilst still remaining as two separate congregations we look forward to our more formalised and closer ties in the years to come. The following proposals were accepted:

- The PCC will delegate day to day responsibility of the Asian congregation to the Asian Management committee.

- The Asian management will provide a set of accounts for inclusion in our annual report fulfilling the legal requirements of the Church of England.
- The Asian congregation will contribute financially to support the church of St Andrew's.
- The Asian congregation will have representatives on the PCC (details to be discussed).
- The Asian management will order and prepare services in line with Church of England guidelines.
- Policies etc of St Andrew's as directed by the Church of England will cover both congregations.

Our thanks as ever go to our clergy – Revd Marie Segal and Revd Hayley Morris for their hard work, leadership, guidance and friendship. We give thanks for all those who attend our church for worship and all who help in any way in the multitude of tasks that need to be undertaken.

A focus for discussion has been our Mission Prayer, not only with regard to the reduced number of people attending services but also in respect of its other aspects: spiritual commitment and service to our community. We would urge all our readers to continue to regularly use this prayer as we move forward into the next phase of our life together.

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.

SAFEGUARDING

We have, as a PCC, adopted the Church of England National Safeguarding Policy which includes safeguarding of children, young people and vulnerable adults. At St Andrew's Revd Hayley Morris is the designated Safeguarding Officer and Revd 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 members of the PCC have all undertaken the Diocesan on-line safeguarding training and received their certificates. I have also completed my leadership Safeguarding training which must be completed every 3 years and additional training for Parish Safeguarding Officers.

Revd Hayley Morris
Associate Priest

LEGACY EXPENDITURE REPORT 2022

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, Joyce Fuller, and Margaret Riddlesdell legacies were following full congregational consultation, whilst Restoration of the Church Triptych was the specific expenditure request of Marie Spencer's legacy. Consultation regarding the use of Jenny Tripp's legacy will be held in the near future.

GRACE CROWSON LEGACY - £84,240.46 £20,651.28 AS AT 31st DECEMBER 2021

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	£8,220.00
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
Sanding/Repolishing of Hall wooden flooring (Completed August 2022)	N/A	£7,176.00
New main hall curtains and installation, including new tracks and pulleys (Completed October 2022)	£5,415	£6,792.85
TOTAL EXPENDITURE AS AT 31 DECEMBER 2022 - £77,558.03		
LEGACY FUNDS REMAINING - £6,682.43		

MARIE SPENCER LEGACY - £20,101.45 £370.51 AS AT 31st DECEMBER 2021

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 2022 - £19,731.14		
LEGACY FUNDS REMAINING - £384.34		

NORMAN HARLOW LEGACY - £281,682.03
£238,799.40 AS AT 31st DECEMBER 2021

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
JMA Garden Design Grounds Maintenance during 2022 (per Chelmsford Church grounds 5-year maintenance plan)	N/A	£672.00 (4 Invoices to Sept 22)
TOTAL EXPENDITURE AS AT 31 DECEMBER 2022 - £43,554.63		
LEGACY FUNDS REMAINING - £238,127.40		

JOYCE FULLER LEGACY – £201,790.95
£162,163.72 AS AT 31st DECEMBER 2021

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 2022 - £39,627.23		
LEGACY FUNDS REMAINING - £162,163.72		

MARGARET RIDDELSDELL LEGACY - £500.00 (RECEIVED 1st SEPTEMBER 2021)
£244.20 AS AT 31st DECEMBER 2021

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
New bibles purchased for church (Oct 2021)	N/A	£255.80
TOTAL EXPENDITURE AS AT 31 DECEMBER 2022 - £255.80		
LEGACY FUNDS REMAINING – £244.20		

JENNIFER TRIPP LEGACY - £110,000.00 (RECEIVED APRIL 2022)
£110,000 AS AT APRIL 2022

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
TOTAL EXPENDITURE AS AT 31 DECEMBER 2022 - £nil		
LEGACY FUNDS REMAINING – £110,000.00		

FINANCIAL REVIEW

Total income of £231,198 was generated, an increase of £127,744 on last year. £226,878 was unrestricted, with the remaining £4,320 restricted. Planned giving (donations by direct debit, bankers' order, and envelope giving) decreased by £994 to £21,119. Donations and appeals income amounted to £8855, a decrease of £140 on last year (this income included £5,400 from our Asian Congregation). Loose plate collections totalled £3503, an increase of £1478. Income tax recovered from gift aided donations raised £6,580 (£5,907 received from unrestricted donations, £9 from designated donations, and £664 from restricted donations). Fund-raising events during the year raised £835, a decrease of £311 on last year. Bank and Building Society interest totalled £7,213, an increase of £6,954 on last year. Church Hall Lettings (part of income from church activities) generated £42,019, an increase of £10,340. £14,839 other income represents the £14,838 annual telephone mast rental income and £1 sundry receipts. A legacy of £110,000 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 £167,790, an increase of £56,827 on last year. The diocesan parish contribution (diocesan family purse) during the year was £63,078. Expenses for the upkeep of the churchyard expenses were £1,560, a decrease of £493. Church running costs were £12,390, up £6,394, whilst Church and Vicarage maintenance costs were £12,645, up £5,473. Church Hall running expenses increased by 14,496 to £35,988. Church Hall maintenance costs increased by £25,683 to £27,390. Missionary and Charitable giving (donations) for the year was £4,120 (specific charitable fund-raising in church for various charities not recorded in the church financial statement totalled £3,025). The Curate's house repairs and insurance costs were £8,562, up £7,982. Harvest Thanksgiving costs of £500 were incurred.

The net movement in funds from all income and expenditure was £63,408 (an increase of £70,917 compared with last year's £7,509 deficit) which is represented by the movement in short term deposits, cash at bank and in hand, debtors, and creditors.

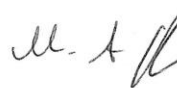
Total funds held consequently increased by £63,408 from £540,743 at the start of the year to £604,151. The total funds consist of £599,954 of unrestricted funds (£541,488 in the General Fund, with the remaining £58,466 relating to funds designated by the PCC for specific purposes, namely the Hall General, Hall Fabric, Flower and Grounds, Youth Work, Training, Office Equipment Fund, and Music Funds) and £4,196 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 43 months of running costs.

Revd Canon Marie Segal

Vicar

23 March 2023



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 2022.

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: 7/03/23

Name: Derek Weist, FCA
Relevant professional body: Institute of Chartered Accountants in England and Wales
Address: 1 Cleveland Mansions, South Woodford, London E18 2AJ

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
Income						
<i>Donations and legacies</i>	2a	147,186.72	178.12	3,431.01	150,795.85	41,336.81
<i>Fundraising activities</i>	2b	82.20		835	917.20	1,181.74
<i>Income from investments</i>	2c	19,108.17	651.62	53.58	19,813.37	12,859.41
<i>Income from church activities</i>	2d	2,812.62	42,019.50		44,832.12	33,768.62
<i>Other income</i>	2e	14,838.18	1.00		14,839.18	14,307.50
Total Income		184,027.89	42,850.24	4,319.59	231,197.72	103,454.08
Expenditure						
<i>Expenditure on raising funds</i>	3a			500	500.00	400.00
<i>Expenditure on church activities</i>	3b	101,690.15	63,599.41	2,000.00	167,289.56	110,563.21
Total Expenditure		101,690.15	63,599.41	2,500.00	167,789.56	110,963.21
Net income/(expenditure)		82,337.74	(20,749.17)	1,819.59	63,408.16	(7,509.13)
Other recognised gains/losses						
Transfer between funds		(17,988.85)	17,988.85			
<i>Gains/(losses) on revaluation of fixed assets</i>	5					
<i>Gains/(losses) on investment assets</i>	6					
Net movement in funds		64,348.89	(2,760.32)	1,819.59	63,408.16	(7,509.13)
Total funds brought forward at 1st January 2022		477,139.20	61,226.74	2,376.83	540,742.77	548,251.90
Total funds carried forward at 31st December 2022		541,488.09	58,466.42	4,196.42	604,150.93	540,742.77

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

BALANCE SHEET AT 31 DECEMBER 2022

	Notes	2022	2021
		£	£
Fixed assets			
Tangible fixed assets	5	35,038.00	39,172.00
Total fixed assets		35,038.00	39,172.00
Current assets			
Debtors	7	2,655.00	2,386.50
Short term deposits		552,780.39	498,265.03
Cash at bank and in hand		17,559.19	28,331.59
		572,994.58	528,983.12
Creditors: amounts falling due within one year	8	-3,881.65	-27,412.35
Net current assets		569,112.93	501,570.77
Total assets less current liabilities		604,150.93	540,742.77
Creditors: amounts falling due after one year	9		
NET ASSETS		604,150.93	540,742.77
Funds	6		
Restricted funds	10	4,196.42	2,376.83
Designated funds	10	58,466.42	61,226.74
Unrestricted funds	10	541,488.09	477,139.20
		604,150.93	540,742.77

Approved by the Parochial Church Council on 23 March 2023 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 2022**

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 2022**

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 2022**

2 Income

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
a Donations and legacies					
Planned giving	21,093.53	25.00		21,118.53	22,113.18
Collections at all services	3,502.73			3,502.73	2,025.46
Gift days			740.00	740.00	1,429.00
Donations and appeals	6,683.74	144.00	2,026.90	8,854.64	8,995.10
Income tax recoverable	5,906.72	9.12	664.11	6,579.95	6,274.07
Grants					
Legacies	110,000.00			110,000.00	500.00
	147,186.72	178.12	3,431.01	150,795.85	41,336.81
b Fundraising activities					
Fetes, bazaars and other fund-raising events			835.00	835.00	1,145.69
Bookstall	82.20			82.20	36.05
	82.20		835.00	917.20	1,181.74
c Income from Investments					
Bank & Building Society Interest	6,508.17	651.62	53.58	7,213.37	259.41
Curate's House Rental Income	12,600.00			12,600.00	12,600.00
	19,108.17	651.62	53.58	19,813.37	12,859.41
d Income from church activities					
Donations for use of church	275.00			275.00	
Church hall lettings etc		42,019.50		42,019.50	31,679.50
Fees from weddings etc	2,310.00			2,310.00	1,992.00
Parish magazine					
Coffee money	227.62			227.62	97.12
	2,812.62	42,019.50		44,832.12	33,768.62
e Other income					
Insurance Claims					
Duplicating		1		1.00	7.50
Sundry Income	14,838.18			14,838.18	14,300.00
	14,838.18	1.00		14,839.18	14,307.50
Total Income	184,027.89	42,850.24	4,319.59	231,197.72	103,454.08

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022**

3 Expenditure

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
a Expenditure on raising funds					
Harvest quiz costs			500.00	500.00	400.00
			500.00	500.00	400.00
b Expenditure on church activities					
Missionary and charitable giving:					
Overseas:					
Christian Aid					100.00
Embrace The Middle East			250.00	250.00	250.00
Shelter Box			500.00	500.00	400.00
Water Aid					400.00
Sight Savers			250.00	250.00	250.00
Falconer Trust			250.00	250.00	650.00
Teso Development Trust			250.00	250.00	1,050.00
Project Possible					500.00
UNICEF UK			500.00	500.00	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
	2,120.00		2,000.00	4,120.00	6,120.00
Ministry costs:					
diocesan parish contribution	63,077.92			63,077.92	63,885.96
Parish Fees	974.00			974.00	854.00
other clergy costs	262.66			262.66	100.00
Church running expenses	12,381.69	8.00		12,389.69	5,995.76
Church & Vicarage maintenance	12,645.12			12,645.12	7,171.86
Major Installation					
Curates House Repairs & Insurance	8,561.81			8,561.81	580.00
Upkeep of services					
Upkeep of churchyard	1,347.06	213.00		1,560.06	2,053.20
Parish magazine					
Youth Church	3.75			3.75	
Church hall running expenses		35,987.83		35,987.83	21,492.39
Church hall maintenance		27,390.58		27,390.58	1,707.60
Education & Training	49.33			49.33	
Administration - Printing & Stationery	51.81			51.81	52.44
Administration - Sundry	215.00			215.00	550.00
Bank Charges					
Independent examination fee					
	101,690.15	63,599.41	2,000.00	167,289.56	110,563.21
Total Expenditure	101,690.15	63,599.41	2,500.00	167,789.56	110,963.21

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022**

4 Staff costs

	2022	2021
	£	£
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 2022	6,100.00	41,340.00	47,440.00
Additions			
Disposals			
Revaluation			
At 31 December 2022	<u>6,100.00</u>	<u>41,340.00</u>	<u>47,440.00</u>
Depreciation			
At 1 January 2022		8,268.00	8,268.00
Provided in the year		4,134.00	4,134.00
Disposals			
At 31 December 2022		<u>12,402.00</u>	<u>12,402.00</u>
Net book amounts			
At 31 December 2022	<u>6,100.00</u>	<u>28,938.00</u>	<u>35,038.00</u>
At 31 December 2021	<u>6,100.00</u>	<u>33,072.00</u>	<u>39,172.00</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 2022**

6 Analysis of Net assets by fund

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £
Fixed assets for church use	35,038.00			35,038.00
Investment fixed assets				
Current assets	506,643.21	62,090.92	4,260.45	572,994.58
Current liabilities	-193.12	-3,624.50	-64.03	-3,881.65
Long term liabilities				
	541,488.09	58,466.42	4,196.42	604,150.93

7 Debtors

	2022 £	2021 £
Income tax recoverable		
Prepayments and accrued income	2,655.00	2,386.50
Other debtors		
	2,655.00	2,386.50

8 Creditors: amounts falling due within one year

	2022 £	2021 £
Deferred income		
Accruals for utilities and other costs	3,817.62	27,348.32
Other creditors	64.03	64.03
	3,881.65	27,412.35

9 Creditors: amounts falling due after more than one year

	2022 £	2021 £

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022**

10 Statement of funds

	Bal b/fwd 1 Jan 2022	Income	Expenditure	Transfers, other gains and losses	Bal c/fwd 31 Dec 2022
	£	£	£	£	£
Unrestricted Fund					
General Fund	477,139.20	184,027.89	-101,690.15	-17,988.85	541,488.09
	<u>477,139.20</u>	<u>184,027.89</u>	<u>-101,690.15</u>	<u>-17,988.85</u>	<u>541,488.09</u>
Designated Fund					
Hall General Fund	43,781.90	42,020.50	-63,386.41	17,988.85	40,404.84
Hall Fabric Fund	15,744.80	589.30	0.00	0	16,334.10
Flower & Grounds Fund	628.10	200.36	-213.00	0.00	615.46
Youth Work	368.99	13.82	0	0	382.81
Training Fund	133.88	4.95	0	0	138.83
Office Equipment Fund	375.20	14.05	0	0	389.25
Music Fund	193.87	7.26	0.00	0	201.13
	<u>61,226.74</u>	<u>42,850.24</u>	<u>-63,599.41</u>	<u>17,989</u>	<u>58,466.42</u>
Restricted Fund					
Famine Fund	816.00	4,266.01	-2,500.00	0	2,582.01
Internal Fabric Fund	0	0	0	0	0
Vicars Discretionary Fund	127.00	0	0	0	127.00
Sound System Fund	1,063.32	39.75	0	0.00	1,103.07
Marie Spencer Legacy Fund	370.51	13.83	0.00	0	384.34
	<u>2,376.83</u>	<u>4,319.59</u>	<u>-2,500.00</u>	<u>0.00</u>	<u>4,196.42</u>
Total funds	<u>540,742.77</u>	<u>231,197.72</u>	<u>-167,789.56</u>	<u>0</u>	<u>604,150.93</u>

DEANERY SYNOD REPORT

Redbridge Deanery Synod met on three occasions during 2022. Meetings start with an act of worship led by the host parish and usually include reports from Diocesan Synod, the Deanery Treasurer, the Education Scrutiny representative and the MMUs 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 on 23rd February 2022, hosted by St Margaret's, Ilford, when Rev Sam Maginnis of St John the Baptist, Loughton gave a talk about the General Synod, the national synod for the whole Church of England which comprises 483 members made up of House of Bishops, House of Clergy and House of Laity.

The second meeting of the year was held at Christ Church, Wanstead on 23rd June and included a feature on the Growing Good initiative from the Church urban Fund which can help churches support their communities more effectively and an introduction and overview of the new Parish Share Scheme.

The final meeting of the year was held on 1st December at St Paul's, Goodmayes when Bishop Guli gave an address and took questions. She told of her upbringing in Iran, and the events that led to her family's exile in Britain (including the assassination of her brother, and the attempt on her father's life). She spoke of her family and how she came to be Bishop of Chelmsford and what she had found in the Diocese on arrival: there was weariness but also openness to change. She is confident that together we will discern the way forward: we need to jointly discern what it means to be God's people, how we need to journey well together. She sees the Diocese as a blessing and gift. We must be faithful and trusting; she sees her role as empowering, but we all have a shared responsibility for change.

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

CHURCHWARDENS' REPORT

CHURCH BUILDINGS 2022 – 2023: CAPITAL, REVENUE AND REPAIR PROJECTS

Throughout the year we have carried out maintenance and servicing work to our buildings. Our buildings include the church, hall, vicarage and the house at 49 St Andrew's Road. The maintenance and service costs are broken down as follows:

Electrical	Cost - £787.57
Plumbing	Cost - £895.00
Cleaning	Cost - £8,265.00
Organ	Cost - £826.00
Fire and Safety Equipment-	Cost £1,311.21

We have also carried out several projects and/or upgrades to areas of our buildings that the Standing and Finance Committee felt necessary. The description and costs of these upgrades are listed below.

The PCC, in agreement with the Standing and Finance Committee, agreed to update the “Call to Ministry” board to add the names of the members who had worshipped at St Andrew’s church prior to receiving their calling. This work was completed in May and the board can be viewed on the wall behind the baptism font.

Cost: £3,855.60

During the summer holidays we closed the hall to the hirers for two weeks to carry out essential work. We arranged for the two double fire exit doors at the back of the hall to be replaced with similar doors and for the wooden floor in the main hall to be sanded and polished. The respective costs were:

Cost: £14,800.00

Cost: £7,176.00

In October it was necessary to replace the overhead linkway glass between the church and the hall and on the other side between the Wilson Room and the kitchen. The glass had become damaged and leaked during heavy down pours of rain.

Cost: £3,768.00

A number of hirers had expressed concerns about the state of the curtains in the hall and asked whether we could arrange to get them cleaned. We took the view that since the curtains had been up for many years, if we attempted to take them down to get them professionally cleaned, they would probably have fallen apart. So, we decided to replace them and purchased new curtains and rails and had them fitted.

Cost: £850.00

We finally carried out the upgrade to the porch at 49 St Andrew’s Road. This had been delayed because of Covid, then there was an issue in getting the materials and we had to wait on the availability of the supplier. The works were successfully completed in November.

Cost - £8,047.00

As you are aware St Andrew’s church receives an income from the hire of the church and hall. Two further sources of income are described below.

The property at 49 St Andrew’s Road continues to be let and generates annual funds to the help with the running costs of the church and hall.

Income - £12,600.00

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

Income - £14,838.00

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 an idea of a project that you think would enhance the welcome and worshipping at St Andrew’s, 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 have been involved in the creation and review of services which thankfully this year have all taken place in church.

Most of our families and younger people have not returned to church but we do have new families joining us. Most of our services are now Holy Communion with one Morning Worship service each month and on the fifth Sunday of a month we have Songs of Praise. It was good to see the January 2023 songs of praise as a Carols of Praise service.

We follow the church's yearly festivals beginning with Lent and Easter. Once again, we had a Maundy Thursday service and three hours before the cross on Good Friday. Again numbers were low but hopefully those who attended received spiritual nourishment to help them as we celebrated Easter Sunday. It was a joy to also see our Asian church meeting in church for this very special service and even though numbers were down, there were at least 200 people celebrating the resurrection of Christ.

In 2022 we had a joint service for the Queen's Jubilee and then, sadly, for her funeral, and our annual joint Carol Service. It is a pleasure to come together not only in worship but in fellowship to praise God and raise a fork together. We are hoping to have a joint service this year in May for the King's coronation.

It was also up lifting that we could have our Advent and Christmas services in church. A big thank you to everyone who helped. particularly at the Carol Service when Duncan, our Organist and Choirmaster, could not be with us because of Covid and we managed to sing without music.

Thank you to those who are on this Committee and who make their contributions towards developing our worship. If you would like to be involved in this important aspect of church life then please do have a word with Revd Marie about joining us. Ideas and comments are always welcome. It would be good to have different views influencing our services. We continue to reflect on the special services that occur throughout the year and also the regular services.

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

Revd Marie Segal
Vicar

GROUPS AND ORGANISATIONS

BIBLE STUDY

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, daily saints, and working our way through the books of the bible. 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.

Unfortunately neither the Lent ("Lent Reflections") nor Advent course ("An unsettled Advent") in person and on Zoom were well attended; it is hard to know if people want these to continue - please let me know.

As a church we have read "Wondering in the wilderness" and "Advent and Christmas Waiting for Joy". The number of people reading these books increased and I do hope everyone enjoyed them along with this year's book "Sharing the Easter story".

I do hope more of you will join us in receiving the weekly bulletin and for our courses throughout 2023 which we trust will continue to be blessed by God.

Revd Marie Segal
Vicar

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.

This year we have read a variety of different books including "The Humans" by Matt Haig and "Slow Fires Burning" by Paula Hawkins. 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 chips before most of our meetings!!

We look forward to this year's book choices.

Rev'd Hayley Morris
Associate Priest

ST ANDREW'S FAMINE FUND (StAFF)

As always there has been generous support of the Famine Fund, throughout the last financial year.

At the Harvest Thanksgiving Service we heard about the work of Shelter Box and a cheque for £500 was given to them. Also at this service we said thank you to John Manual who stepped down as Chair of the Committee. John and Audrey were presented with flowers and a book token. We are grateful for their leadership and contribution to StAFF since its beginning in the mid eighties. Once again more than £1000 was given by the congregation through the Harvest envelopes, Harvest lunch ticket sales and raffle ticket sales. We are as always thankful for the generosity of the people of St Andrew's.

The StAFF committee wishes to express its thanks to everyone who has contributed to StAFF, which has enabled us to make the following donations approved by the PCC this year (2022):

- | | |
|---------------------------|------|
| • UNICEF | £500 |
| • Embrace the Middle East | £250 |
| • Falconer Trust | £250 |

- TESO Development Trust £250
- Sightsavers £250
- ShelterBox £500

In February 2023 a retiring collection amounting to £835 was made following the Turkish/Syria earthquake and this was donated to the “Save the Children Turkey/Syria Appeal”.

Rev’d Hayley Morris
Chair of StAFF

COMMUNITY

As well as our day-to-day interaction with members of the community, we have specific links as below:

- Revd Marie Segal is on the Governing Body of Cranbrook Primary School.

Our halls are hired out on a regular basis throughout the year to the following organisations:

- Munchkinz Pre-School – daily throughout term times.
- Ilford National Trust Association – evening meetings.
- Karate – evening meetings.
- Kumon – Saturday morning and evening meetings.
- Yoga – evening meetings.
- Uniformed organisations – Brownies, Rainbows and Guides – evening meetings.
- Surgeries for local councillors.

The halls are also available for one-off hire.

We take this opportunity of thanking Geoffrey Eze, our Halls’ Booking Secretary, for his hard work and diligence in managing the lettings.

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:

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