

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN THE EVANGELIST, BLACKHEATH

England & Wales · Charity number 1132894

Details

Other names ST JOHN'S PCC, BLACKHEATH

Status Registered

Legal form Previously excepted

Registered 2009-11-21

Register [View on the Charity Commission register](#)

Contact

Address St. Johns Church
Stratheden Road
London
SE3 7TH

Phone 02083050520

Email office@stjohnsblackheath.org.uk

Website <http://www.stjohnsblackheath.org.uk/>

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Spreading the Gospel of Our Lord Jesus Christ and helping those in our local community in whatever ways we can; providing religious services, education and activities for our congregation and local community; reaching out to, and supporting, overseas visitors and to our Mission partners; maintaining the church building and separate Memorial Hall.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Tanzania
- Greenwich

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£502,279	£511,641	£610,889	5
2023-12-31	£481,708	£449,495	-	-
2022-12-31	£805,877	£486,918	£588,038	5
2021-12-31	£442,708	£430,074	-	-
2020-12-31	£430,351	£530,253	-	-

Trustees

Name	Role	Appointed
Rev Edward Fraser Austin Longmer Scrase-Field	Chair	2015-09-28
ANDREW MICHAEL BESWETHERICK		
Alianore Kathryn Elisabeth Smith		2023-11-17
Babatunde Akinkugbe		2018-04-24
George Eugene Stylianides		2024-04-22
Hui Zhu		2024-04-22
Isaac Okine		2023-04-17
Jeremy Neal Olsen		2020-10-19
KATHARINE ELIZABETH MACKENZIE		2018-04-24
KATHERINE MCPHERSON		2017-04-24
Louisa Nevison-Andrews		2021-04-19
Margaret Elizabeth Joy Hayes		2023-10-17
Raki Bogan		2017-04-24
Richard Westacott Godden		
Ruth Mwende Mwangangi		2023-04-17

Accounts



St John's PCC Annual Report and Accounts

Year ended 31 December 2024

The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Blackheath
("St John's PCC") is a registered charity number 1132894

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St John's PCC: Report of the Trustees

The trustees submit their Report and the Financial Statements of St John's PCC for the year ended 31 December 2024.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Name

The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Blackheath are the trustees who administer St John's Church, Blackheath. The charity is also referred to as St John's Church, St John's Parochial Church Council and St John's PCC (which is the name used in this report).

Address

The correspondence address is St John's Church, Stratheden Road, Blackheath, London SE3 7TH. It is part of the Diocese of Southwark within the Church of England.

Legal status

St John's PCC is a registered charity under number 1132894.

Governing document

St John's PCC has two approved governing documents: The Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969, as amended).

Appointment of trustees

The Church Representation Rules specify the composition of St John's PCC who are the trustees of the charity. St John's PCC is made up of ministerial appointments, lay churchwardens (elected by the parishioners annually at the Annual Parochial Church Meeting) and lay members of the PCC and Deanery Synod (elected for a three-year renewable term at the Annual Parochial Church Meeting). In addition, there are co-opted lay members with defined responsibilities, St John's PCC is chaired by one of the churchwardens as vice-chair at the invitation of the minister under M19(2)(c). All eligible members of the church are encouraged to join the electoral roll. When vacant positions arise, requests for nominations are published in St John's Church.

Trustees' induction and training

New lay trustees are provided with detailed information on their legal obligations under charity law and an explanation of what the role will entail. Their training needs are assessed from time to time by the St John's PCC and training provided where required. Trustees are encouraged to attend appropriate external and diocesan training events where these will facilitate the undertaking of their role. All trustees are required to complete the Church of England's Foundations safeguarding training as well as any other training identified as necessary.

Organisational structure

St John's PCC members who have served from 1st January 2024 until the date this report was approved, or the date shown if different, are set out below.

Incumbent:

Reverend Dr Edward Scrase-Field

Assistant curate:

Reverend Andrew Beswetherick

Churchwardens:

Samuel Hart (until April 2024)

Katharine MacKenzie

Hui Zhu (from April 2024)

Elected Lay representatives:

Babatunde Akinkugbe (elected APCM 2022)

Joy Hayes, PCC Secretary (from November 2023, filling the casual vacancy arising from the resignation of Tim Webster)

Louisa Nevison-Andrews (elected APCM 2024)

George Stylianides (elected APCM 2024)

Lay representatives to the Deanery Synod:

Richard Godden (elected APCM 2023)

Isaac Okine (elected APCM 2023)
Katherine McPherson (elected APCM 2023)
Ruth Mwangangi (elected APCM 2023)
Jeremy Olsen (elected APCM 2023)

Lay representatives to the General Synod: Alianore Smith (from November 2023)

Co-opted members: Raki Bogan (Treasurer)

St John's PCC had nine ordinary business meetings during the year, which were held monthly excluding April (when the APCM was held), August and December. Various committees met between meetings and details of their deliberations were received by St John's PCC for discussion and endorsement where necessary.

The Standing Committee 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 PCC. The Standing Committee comprised of the Vicar, Churchwardens, PCC Secretary and Richard Godden and did not meet in the year. Day-to-day matters not reserved for the PCC or Standing Committee are dealt with by the Vicar and Churchwardens.

The following were eligible to join St John's PCC but chose not to assume their positions.

Readers: Stephen Greenall
Rosie Medhurst

The Vicar established a Leader's Council to join him in praying and discerning the strategic direction of the church. It generally meets monthly and comprised Matt Baker, Richard Godden, Samuel Hart (until April 2024), Katharine MacKenzie, Vanessa Ratcliffe, Edward Scrase-Field and Hui Zhu (from April 2024).

Risk management

The primary aim of St John's PCC is the promotion of the gospel of our Lord Jesus Christ and as Christians we trust that God will complete His work and purposes in us. St John's PCC acknowledges the requirement to identify and manage the risks faced in achieving its primary aim. Identified risks are routinely reviewed and systems or procedures designed to manage those risks have been established. To this end St John's PCC has identified the primary risks to which it is exposed along with their respective mitigants as follows:

- Reduced donations make St John's PCC unable to meet its financial obligations: whilst the church relies on God's provision through the generosity of its members, it does operate under a reserves policy outlined on p7.
- Harm comes to those in the care of St John's PCC: physical risks are managed by Health and Safety reviews, operational risks by a number of policies and procedures and safeguarding risks by the measures outlined in the Safeguarding section of this report. Church members are encouraged to raise concerns and those have been brought forward, such as the front step access rails and uneven pavement on the wheelchair ramp.
- Loss of key personnel: oversight of major areas of ministry is split amongst senior members of the church, principally members of the Leader's Council. Succession planning for different areas is regularly discussed by the Leader's Council.

Safeguarding

The PCC has a duty of care to ensure the protection of the vulnerable in the church community. In this regard the PCC promotes a safer church for all in the church community and has a plan to raise awareness and promote training where required. The PCC has adopted the House of Bishops' Promoting a Safer Church safeguarding policy statement and also has regard for the Diocesan safeguarding policies and practice guidance. The PCC has appointed Louisa Nevison-Andrews as Parish Safeguarding Officer who regularly reports on safeguarding in the parish. Safeguarding is a standing agenda item at each PCC meeting.

AIMS, OBJECTIVES, ACTIVITIES AND ACHIEVEMENTS

Aims

The primary aim of St John's PCC is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

Objectives

St John's PCC has the responsibility of supporting and co-operating with the incumbent in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish and for continuing that work during the absence of an incumbent

Public benefit

The trustees have given due regard to the Charity Commission's guidance on public benefit. St John's PCC's current vision statement comprises three pillars:

- Revive: purposeful refreshing of our hearts;
- Build: purposeful building up of disciples; and
- Speak: purposeful growing in our witness.

Activities and achievements

St John's welcomes people of all ages, backgrounds and viewpoints. Up to three Sunday services are held, at 8.00 (one Sunday per month for a traditional Holy Communion using the Book of Common Prayer), 10.15 (family-friendly and welcoming services for all ages with Sunday School, Bible teaching and music worship) and 18.00 (an informal service in a variety of different formats). Regular meetings for prayer are held some weekday mornings and on the second Monday evening of each month. In addition to the regular services, baptisms, thanksgivings for the birth of children, marriage and funeral services are held throughout the year.

During the week the church building is open to visitors for a few hours each day and many group meetings and activities take place. As a church family, members support each other through the challenges of daily life. This includes through friendship and hospitality as two of the many gifts God has given to care for each other. Small groups meet in people's homes or at church to discuss the Bible, pray together, have fun and support each other in the development of their Christian faith. As Christians the desire is to be a positive presence in the community. This includes in the parish, in places of work and through mission partners in the UK and overseas.

Church attendance

The electoral roll currently totals 229, a small decrease from 233 in the previous year. Approximately 84% of these people live outside the Parish. The average weekly attendance during 2024 was approximately 170 adults and 50 children (though more watched online).

Review of the year

St John's continues to exist to grow disciples of Jesus Christ committed to worshipping God in all aspects of life. This is especially by sharing the good news of Jesus Christ and showing love to one another and the wider communities. Through 2024, led by the Vicar, St John's continued its Vision which is structured under the three pillars of Revive, Build and Speak.

Future plans

The long term aim of St John's PCC remains the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The updated Vision and medium term planning are focused around the methods judged best to effect this in the local context.

Fabric report

A quinquennial inspection was undertaken in April 2021 which identified a small number of issues, but none classified as "needing immediate attention". The items identified as requiring attention within the quinquennial period were primarily masonry in nature and were attended to in a small project during the autumn of 2022. Minor repairs were made to the interior of the building when required. The Elsie Marshall Memorial Hall continues to be let to a local nursery midweek.

Members of staff

In addition to the Vicar, Edward Scrase-Field, the work of the church continued to be supported by the staff team. Several staff continued in their roles: Cathy Livesey as Administration/Operations Assistant, Sue Redford as Parish Worker, Victoria Parsons as Ministry Assistant and Chloe Ginns as Youth Worker. Lisa Travers was appointed Children's Worker in January 2024. Non-Clergy staff are employees of St John's PCC. Their responsibilities and performance are discussed in an annual review with the Vicar and a Churchwarden. Pay

levels are set by the Vicar and Churchwardens on behalf of the PCC with regard to the level offered for similar roles in other churches and the charity sector and with consideration to prevailing inflation levels. Budgets for their respective areas as set by St John's PCC. To support the work of the paid staff a host of volunteers fulfil a number of roles within the church for the provision of the activities. Examples of those would be leading children and youth activities during the Sunday services, welcoming and serving refreshments, upkeep and care of the grounds, organising community events. The church would not be able to have it full impact to the parish/community without the loving commitments and unmeasurable time and energy sacrifice of the congregation.

Children 's work (up to school year 6)

Lisa Travers was appointed Children's Worker from January 2024. Weekly activities include: groups for 0 to 11 year olds at Sunday morning services, 'Footprints' stay and play group and 'Dig,' a bible study for children in school years 4 to 6. Evangelistic events such as a summer Holiday Bible Club, Light Party, Toddler Services and seasonal events, including an Easter show by Michael J. Tinker, have presented further opportunities to welcome members of the community into the church to hear about Jesus. Connections have remained with a number of local schools and events included a Christingle service. In December local schools visited the 'Christmas Journey' exhibition in the church building.

Youth work (school years 7-13)

Youth work continued to be led by Chloe Ginns supported by a team of volunteers. Three mid-week groups operated: 'Fuel Bible Study' (a Bible study group for those in years 7-9), 'Legacy Home Group' (a Bible study group for those in years 10-13), 'Fuel and Legacy' club night (a youth club for young people in school years 7 to 13). There have been several encouragements including growth in numbers with young people in Legacy bringing friends and a number of young people making a commitment for the first time or taking the next step of Confirmation or baptism. Other activities have included day trips, a camp in May, a youth festival (Newday) in July and termly joint church youth events co-hosted with GYFC, where over 100 young people gathered together. The young people have really enjoyed serving the wider church family as well through youth led services and getting involved in different ministry areas, such as children's work, music and AV.

Discipleship

Small Groups continued to play an important part in the life of the church, reflecting our Vision to be purposeful in building up disciples of Christ. There are 10 small groups containing a total of around 125 members, which meet predominantly on midweek evenings. Group study material has been recommended to complement the overall church teaching programme. Notes and questions specifically linked to each Sunday morning sermon are distributed weekly to the leaders and are available on the church website. In addition, there are two morning women's groups and one morning men's prayer group meeting weekly. Other activities during the year included seeker courses such as Hope Explored. Church members are strongly encouraged to use The Word One to One books for personal evangelism and discipleship. The evening services in June were dedicated to apologetics topics such as Evidence for Jesus and the Resurrection, and Making sense of evil and suffering. Our mission partners Bishop George and his wife Janeth joined us for our weekend away, with Bishop George leading the teaching on Nehemiah.

Community outreach

Activities in the community continued through the year. Regular activities include a pub discussion group and a knitting group. In November Andrew Beswetherick led the Royal Borough of Greenwich's public act of Remembrance which local councilors and other dignitaries attended. Christmas community events included a free Christmas Fair which welcomed in people of all ages. Three 'Beer and Carols' evenings were held in two local pubs. A Marathon breakfast was held outside St John's, offering refreshments to members of the local community. The church operates the St John's Foodbank Welcome Centre in the church building which is operated by church volunteers. This has now been running for four years. Church members are involved in Greenwich Christians Against Poverty. Visitors attended the church during opening hours to pray and discuss life matters. Positive relationships with local businesses continued, with regular visits to promote events, build connections and offer prayer. The church is a "warm space" in winter.

Fellowship/pastoral

Regular 1:1 meetings with church members continue, looking at Scripture and praying together. A team of volunteers and staff reach out where needed, including hospital visiting. Five services per year continue to be held at Westcombe Park Nursing Home as well as a monthly communion service is held at Tudor Grange sheltered accommodation. 'Make Your Mark', involving Scripture, prayer, exercise, craft and quizzes, continues monthly as does the Community Lunch. Both have seen growth in numbers. 'Holiday at Home', a summer week of activities for older people, was well attended. and welcome teas for newcomers. The church

now has the Dementia friendly award. Support for new parents continued, in the form of prayer and meals, as well as "Wonderfully Made", a 6-week course.

Missionary Committee

The Missionary Committee aims to support and inform the congregation about St John's mission partners. The church provides both financial and prayer support for the work of several diverse missions, operating in the UK and overseas. The Committee comprises Beverley Campbell, Tony Gosden, Ann Hill, Christine Legg, Winnie Olsen, Valerie Lester, Alianore Smith (Chair) and Edward Scrase-Field. Current mission partners supported financially and in prayer are: Ben & Katy Ray (CMS), Greenwich Youth for Christ, Neil O'Boyle at Youth for Christ National, Bene & Rachel Medhurst, Mara Diocese Tanzania, Sports Chaplaincy UK (Matt Baker), Greenwich Street Pastors. Those supported in prayer only are Tearfund, London City Mission, and the Japanese Church. Three Sunday services a year are designated Mission Sundays to maintain the profile of the mission activities that the church supports. Regular mission newsletters are also produced to enable the congregation to receive updates and prayer points for the missions.

FINANCIAL REVIEW

Overview

Income for the year totaled £502,279 which primarily comprised donations. This was above the 2023 total of £481,708, an increase of 4% year-on-year. Total expenses increased 13.8% from £449,495 in 2023 to £511,641 in 2024, related to a full staff allocation and costs for the Weekend Away. Overall, there was a net General Fund decrease of £9,362. An amount of 11% of General Fund income from offerings is tithed to mission work each year (for details see note 7.1).

Whilst the legacy is unrestricted, St John's PCC is intending to set aside the funds for a specified capital investment rather than funding ongoing working capital requirements. The nature of the capital investment has not been determined. Pending further decisions on this, the funds have been allocated to the Maintenance Fund as an interim measure. In 2024, there was a transfer from the General Fund to the Maintenance Fund of £88,891, of which £74,044 for Ephesian Fund allocation, and £14,847 for ongoing maintenance which is short of our budget amount of £36,000.

During 2024 the Finance Committee was unchanged and comprised: Treasurer (Raki Bogan), Payments Manager (Christine Legg), Payroll Manager (Joanna Godden), Gift Aid Management (Chris and Amanda Coombes) and Accounts Manager (Tony Gosden).

Grants

The most significant grants made by St John's PCC are to mission partners. The distribution of these gifts is overseen by the Missionary Committee which operates under a Guidelines and Policy document agreed by St John's PCC. The overarching principles of mission are in line with the Anglican Communion Five Marks of Mission. Mission work, including work in Tanzania, incurred expenditure of just under £46,500 (for details see note 7.2). In addition, personal grants, which are generally smaller in nature, are made to individuals under a Hardship Fund policy which has been agreed by St John's PCC.

Reserves policy

St John's PCC, being a church within the jurisdiction of the Church of England, is responsible for the good order of the church building and its associated church hall and for operating the normal function of an evangelistic church.

St John's PCC has considered the reserves that are appropriate having regard to the scope of its activities and the buildings and other assets for which it is responsible. Its policy is, at the end of each financial year, to have (a) cash in bank and in hand at least equal to the amount of the creditors less the amount of the debtors (excluding prepayments and any amount owing by HMRC) at the year-end (to ensure that it can pay its year-end debts as they fall due) and (b) the following reserves:

- (i) a liquidity reserve equal to the amount of budgeted General Fund tax recoveries for the following financial year less the amount of any budgeted General Fund surplus for that year prior to any budgeted transfer to the Maintenance Fund. At the year end, the balance of the liquidity reserve was £38,300 (2023: £57,344);
- (ii) a budget deficit reserve equal to the amount of any budgeted General Fund deficit for the following financial year prior to any budgeted transfer to the Maintenance Fund. At the year end, the balance of the budget deficit reserve was £Nil (2023: £Nil);
- (iii) a short-term income deficiency reserve equal to one third of the amount of the budgeted General Fund income for the following financial year. At the year end, the balance of the short-term income deficiency reserve was £140,806 (2023: £157,500); and
- (iv) a maintenance reserve of at least £150,000 or, in the years following major expenditure on repairs and maintenance, such lower amount as the PCC may consider adequate having regard to the likely scheduling of future repair and maintenance costs. At the year end, the balance on the maintenance reserve was £424,746 (2023: £388,746).

The first three of these reserves are held within the General Fund and must be represented by cash, short-term deposits or debt owing to St John's PCC by HMRC. At the year end the residual general fund was £nil (2023: £12,415). The maintenance reserve is held within a separate Maintenance Fund and may be represented by such assets as the PCC considers appropriate from time to time.

At 31 December 2024, the church has total free reserves of £610,889 (2023: £620,251).

St John's PCC reviews the financial situation of the church at least four times per year and takes interim steps to brief the members of the church at least twice per year. Annually St John's PCC reviews the financial position of the church funds and makes decisions as appropriate.

Principal financial management policies

The Finance Committee prepares budgets annually which are approved by St John's PCC. Activities are managed in line with the approved budget with a view to ensuring that significant unplanned deficits do not arise.

Cash balances in excess of St John's PCC's immediate requirements are invested with CCLA Investment Management Ltd in COIF Charity Funds.

Principal funding sources

St John's PCC is principally funded by the members and attendees of the church through regular giving and to a lesser extent, irregular gifts.

Bankers

St John's PCC current account is held at Barclays Bank UK PLC branch at 93 Lewisham High Street, London SE13 6BB.

Auditors

The attached financial statements have been audited by Moore Kingston Smith LLP of 10 Orange Street, London WC2H 7DQ.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

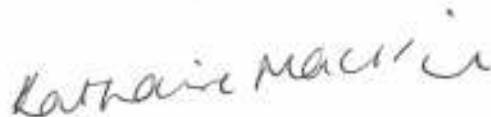
- select suitable accounting policies and then apply them consistently; observe the methods and principles in the charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business; and
- comply with section 17(5) of the Charities Act 2011 through having regard to any guidance issued by the Charities Commission when exercising any powers or duties to which such guidance is relevant.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and provisions of the Governing Documents. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by St John's PCC on 28 April 2025 and signed on its behalf by:



Hui Zhu
Churchwarden



Katharine MacKenzie
Churchwarden



St John's PCC Accounts

Year ended
31 December 2024

St John's PCC
STATEMENT OF FINANCIAL ACTIVITIES

For the period from 01 January 2024 to 31 December 2024

	Notes	Unrestricted Funds			Total Funds	Prior Year Total Funds
		General Fund	Missionary Fund	Maintenance Fund		
		£	£	£		
Income						
Donations and Legacies	3	423,261	1,567	-	424,828	424,253
Investment income	3	0	0	25,238	25,238	19,622
Income from charitable activities	3	52,213	0	0	52,213	37,833
Total Income		475,474	1,567	25,238	502,279	481,708
Expenditure						
Charitable activities	4	387,021	46,491	78,129	511,641	449,495
Total Expenditure		387,021	46,491	78,129	511,641	449,495
Net Income / (Expenditure)		88,453	-44,924	-52,891	-9,362	32,213
Transfers						
Gross transfers between funds—in	10	0	46,716	88,891	135,607	78,804
Gross transfers between funds—out	10	-135,607	0	0	-135,607	-78,804
Total Transfers		-135,607	46,716	88,891	0	0
Net Income (Expenditure) after Transfers		-47,154	1,792	36,000	-9,362	32,213
Reconciliation of funds						
Total funds brought forward		227,259	4,246	388,746	620,251	588,038
Total funds carried forward		180,105	6,038	424,746	610,889	620,251

St John's PCC
BALANCE SHEET

For the period from 01 January 2024 to 31 December 2024

	<i>Unrestricted Funds</i>					
	General Fund	Missionary Fund	Maintenance Fund	Total Funds	Prior Year Total Funds	
	Notes	£	£	£	£	£
Current assets						
Debtors	8	72,231	0	0	72,231	82,565
Cash in bank and in hand		117,296	6,038	424,746	548,080	603,315
Total Current Assets		189,527	6,038	424,746	620,311	685,880
Liabilities						
Creditors: Amounts falling due in one year	9	9,422	0	0	9,422	65,629
Net current assets less current liabilities		180,105	6,038	424,746	610,889	620,251
Total net assets less liabilities		180,105	6,038	424,746	610,889	620,251

Represented by

Unrestricted - General

-liquidity reserve	12	38,300			38,300	57,344
-budget deficit reserve	12	0			0	0
-short term income deficiency reserve	12	141,805			141,805	157,500
-general reserve	12	0			0	12,415
Unrestricted: Maintenance				424,746	424,746	388,746
Unrestricted: Mission			6,038		6,038	4,246
Total funds		180,105	6,038	424,746	610,889	620,251

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of Approval
	Rev E Scrase-Field	04/07/2025
	Mr R Bogan	04/07/2025

St John's PCC
STATEMENT OF CASH FLOWS

For the period from 01 January 2024 to 31 December 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net income	(9,362)	32,213
Adjustments for:		
Interest from investments	(25,238)	(19,622)
Changes in:		
Debtors	10,334	333,235
Creditors	(56,207)	48,794
Cash generated from operations	(80,473)	394,620
Cash flows from investing activities		
Interest from investments	25,238	19,622
Net cash from investing activities	25,238	19,622
Net decrease in cash and cash equivalents	(55,235)	414,242
Cash and cash equivalents at beginning of the year	603,315	189,073
Cash and cash equivalents at end of the year	548,080	603,315

Analysis of change in debt	At 1 Jan 2024	Cash flows	At 31 Dec 2024
Net cash			
Cash at bank and in hand	603,315	(55,235)	548,080
Analysis of change in debt	At 1 Jan 2023	Cash flows	At 31 Dec 2023
Net cash			
Cash at bank and in hand	189,073	414,242	603,315

Note 1 Basis of Preparation

General information

St John's PCC Blackheath is unincorporated and registered with the Charity Commission in England. The principal address is St John's Church, Stratheden Road, Blackheath, London, SE3 7TH. The objectives of the PCC are set out on page 5.

Basis of accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) 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) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019. The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The functional currency of the PCC is considered to be pounds sterling because that is the currency of the primary economic environment in which the Company operates. The financial statements are also presented in pounds sterling.

There are no material areas of judgement or estimation.

Preparation of the accounts on a going concern basis

The Finance Committee prepares budgets annually which are approved by St John's PCC, and the PCC reviews the financial situation of the church during the course of the year and takes interim steps to brief the members of the church at least twice per year. Annually the PCC reviews the financial position of the church funds and makes decisions as appropriate. Activities are managed in line with the approved budget with a view to ensuring that significant unplanned deficits do not arise. Cash balances in excess of St John's PCC immediate requirements are invested with CCLA Investment Management Ltd in COIF Charity Funds. The trustees are satisfied that, based on its current forecasts, the charity has sufficient funds to meet its liabilities and have prepared the accounts on a going concern basis.

There are no material uncertainties about the PCC's ability to continue as a going concern.

Note 2
Accounting policies

INCOME

Recognition of Income:

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income with related expenditure:

Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and donations:

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources, it is probable that the income will be received and the amount can be measured reliably.

Tax reclaims on donations and gifts:

Income from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Investment income:

This is included in the accounts when receivable.

Legacies:

Income from legacies is included when the entitlement becomes known to St John's PCC, receipt is probable and the amount can be reliably measured.

Volunteers:

The Trust benefits greatly from the involvement and enthusiastic support of its many volunteers. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

EXPENDITURE

Recognition of expenditure:

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Charitable activities:

Include costs of the general running of the church, its maintenance and of supporting mission causes.

Governance costs:

Include costs of the preparation and examination of statutory accounts, the cost of trustee meetings and cost of any legal advice to trustees on governance and constitutional matters.

Irrecoverable VAT:

St John's PCC is not able to recover any VAT. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Note 2

Accounting policies (cont'd)

FUND ACCOUNTING

General Fund:

Unrestricted funds in that the PCC is entitled to dispose of them as it decides, in accordance with the PCC's objectives.

Missionary Committee:

Funds are to be used for mission purposes (note 7).

Liquidity reserve: This reserve is the lesser of the following two amounts:

- (i) The amount of the budgeted General Fund tax recovery for the following financial year less the amount of any budgeted General Fund surplus for that year prior to any budgeted transfer to the Maintenance Fund; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less the amount of cash notionally allocated to the payment of year-end creditors (being an amount equal to the amount of the General Fund creditors less the amount of the General Fund debtors, excluding prepayments and the HMRC debtor).

Budget deficit reserve: This reserve is the lesser of the following two amounts:

- (i) The amount of any budgeted General Fund deficit for the following financial year prior to any budgeted transfer to the Maintenance Fund; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less an amount equal to the sum of the amounts of the notional cash allocation referred to above under the liquidity reserve.

Short-term income deficiency reserve: This reserve is the lesser of the following two amounts:

- (i) One third of the amount of the budgeted General Fund income for the following year; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less an amount equal to the sum of the amounts of the notional cash allocation referred to above, under the liquidity reserve and the budget deficit reserve.

Maintenance Reserve: This reserve is the amount in the Maintenance Fund at the year-end.

General reserve: This reserve is the balancing figure (i.e. the amount of the total General Fund reserve less the aggregate of the other General Fund reserves)

PENSIONS

Contributions to defined benefit contribution plans are recognised in the period in which the related service is provided.

ASSETS

Tangible fixed assets for use by charity:

Consecrated and beneficed property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

Other fixed assets are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt. All fixed assets are depreciated over 3 years on a straight line basis.

DEBTORS

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

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Note 2

Accounting policies (cont'd)

LIABILITIES

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

FINANCIAL INSTRUMENTS

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Note 3
Analysis of Income

	<i>Unrestricted Funds</i>			Total Funds 2024	Prior Year Total Funds 2023
	General Fund	Missionary Fund	Maintenance Fund		
	£	£	£		
Donations and Legacies					
Gift Aid—Bank and Envelopes	176,917			176,917	214,615
One off Gift Aid gifts	81,100			81,100	62,280
CAF Stewardship giving	21,834			21,834	11,900
Cash collections and envelopes	10,268			10,268	11,342
Monthly giving—Bank	20,638			20,638	15,388
Earmarked giving and donations	31,871	1,567		33,438	14,128
Legacies	0			0	5,881
Rent	14,475			14,475	17,078
Sub totals	357,103	1,567		358,670	352,612
Tax recoverable on Gift Aid	66,158			66,158	69,557
Other Grants				0	2,084
Sub-totals	423,261	1,567		424,828	424,253
Investment income					
on Bank and COIF deposits			25,238	25,238	19,622
Sub totals			25,238	25,238	19,622
Income from Generated Funds Totals	423,261	1,567	25,238	450,066	443,875
Income from charitable activities					
Fees for weddings and funerals	3,265			3,265	1,766
Older people's work	966			966	1,323
Memorial Hall lettings	20,167			20,167	26,122
Church use	600			600	450
Parish weekend	20,291			20,291	457
Church events	3,643			3,643	4,857
Income re youth activities	2,028			2,028	1,244
Footprints	1,218			1,218	1,382
Administration	33			33	32
Sundries	2			2	200
Income from Charitable Activity Totals	52,213			52,213	37,833
Income Grand Totals	475,474	1,567	25,238	502,279	481,708

Note 4

Analysis of Expenditure

	<i>Unrestricted Funds</i>			Income			Prior Year Gross Total 2023
	General Fund	Missionary Fund	Maintenance Fund	Gross Total	General Fund	Total Funds 2024	
	£	£	£	£	£	£	
Charitable activities							
Giving to missionary societies	3,950	44,460		48,410		48,410	47,850
Home mission	16,805	2,000		18,805		18,805	11,625
Parish share	86,300		74,044	160,344		160,344	160,344
Parish Staff	91,971			91,971		91,971	83,683
Youth Activities Staff	66,260			66,260		66,260	29,648
Working expenses of clergy/readers	134			134		134	496
Youth work expenses	12,493			12,493		12,493	0
Visiting speakers	712			712		712	361
Vicarage expenses	52			52		52	709
Church insurance	6,816			6,816		6,816	6,540
Church office—telephone	1,517			1,517		1,517	1,468
Organ tuning and maintenance	726			726		726	607
Worship group	2,332			2,332		2,332	2,738
Church maintenance	151		4,085	4,236		4,236	28,219
Cleaning	7,803			7,803		7,803	6,188
Communion wine	401			401		401	365
Service and festival expenses	2,360			2,360		2,360	4,227
Wedding and funeral expenses	1,826			1,826	3,265	-1,439	847
Administration	22			22	33	-11	268
Printing, stationery and computing	6,779			6,779		6,779	10,176
Holiday club expenses	177			177		177	27
Footprints	865			865	1,218	-353	227
Youth activities and training	2,452			2,452	2,028	424	10,036
Conferences and courses	239			239		239	787
Parish weekend	36,504			36,504	20,291	16,213	2,032
PCC and other church events	7,899			7,899	3,643	4,256	7,453
Older people's work	2,095			2,095	966	1,129	2,990
Sundry expense	5,890			5,890	602	5,288	9,150
Church heat, light and water	17,973			17,973		17,973	15,189
Hall expenses	4,109			4,109	20,167	-16,058	6,101
NIC employment allowance	-5,000			-5,000		-5,000	-5,000
Charitable activities totals	382,613	46,460	78,129	507,202	52,213	454,989	445,351
Governance costs							
Subscriptions	626			626		626	633
Bank Charges	62	31		93		93	31
Audit Fee	3,720			3,720		3,720	3,480
Total	4,408	31	0	4,439	0	4,439	4,144
Expenditure Grand totals	387,021	46,491	78,129	511,641	52,213	459,428	449,495

Note 5**Details of certain types of expenditure****5.1 Trustee travel and subsistence expenses**

	<u>2024</u>	<u>2023</u>
Number of trustees who were paid expenses	1	1
Nature of the expenses	Travel and subsistence	Travel and subsistence
Total amount paid	£134	£496

No Trustee or member of key management was paid a salary in the current or prior year.

5.2 Fees for examination of the accounts

Auditor's fee	£3,720	£3,480
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Note 6**Paid employees****6.1 Staff costs**

	<u>2024</u>	<u>2023</u>
	£	£
Gross wages and salaries	138,700	98,047
Employer's national insurance costs	12,890	10,702
NICs employment allowance	-5,000	-5,000
Pension Costs	6,529	4,582
	<u>153,119</u>	<u>108,331</u>

6.2 Average number of full-time equivalent employees in the year

Working on charitable activities	4.4	3.1
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The average number of employees during the year was 5.0 (2023: 3.7)

6.3 Emoluments

There are no employees with emoluments in excess of £60,000 per annum.

Note 7**Grant making****7.1 Missionary grants**

The PCC has decided to transfer 11% of the prior year's General Fund income, excluding contributions towards specific expenses, to the Missionary Committee for distribution. If, however, this amount is less than the amount given in the prior year, the PCC agreed to reduce the transfer and only 11% of the prior year's General Fund income will be given. In 2024, therefore, £46,716 was given and in 2025 £45,996 should be given.

7.2. Breakdown of Missionary grant making

(a) The Missionary Committee made the following gifts during the year:

	<u>2024</u>	<u>2023</u>
	£	£
Tear Fund	1,000	4,000
Tanzania (Mara) (unrestricted)	5,691	3,031
Youth for Christ (To support Neil & Joy)	6,600	6,600
CMS (To support Ben & Katy)	7,600	6,600
Street Pastors	3,000	3,000
Sports Chaplaincy	8,400	7,500
Greenwich Youth for Christ	6,000	6,000
London City Mission	100	1,050
Other	<u>3,600</u>	<u>3,600</u>
	£41,991	£41,381
Other grants	<u>4,500</u>	<u>10,925</u>
	£46,491	£52,306
Total Missionary activities	<u>£46,491</u>	<u>£52,306</u>

7.3 The Missionary Fund holds the following balances at the year end

	<u>2024</u>	<u>2023</u>
	£	£
Allocated to named organisations	150	1,889
Not allocated	<u>5,888</u>	<u>2,357</u>
	6,038	4,246
Total Missionary balances	<u>£6,038</u>	<u>£4,246</u>

Note 8

Debtors and prepayments

	<u>2024</u>	<u>2023</u>
Insurance	6,073	5,930
Parish Weekend	0	7,080
Tax recoverable	66,158	69,555
Other	0	0
Total	<u>£72,231</u>	<u>£82,565</u>

Note 9**Creditors and accruals**

	<u>2024</u>	<u>2023</u>
Audit	3,600	3,360
Various creditors	1,878	1,536
PAYE / NIC	3,090	2,221
Pension provider	854	579
Parish Support	0	57,933
Total	£9,422	£65,629

Note 10**Additional disclosures****Transfers between funds**

During 2024 £88,891 (2023: £36,000) was transferred from the General Fund to the Maintenance Fund and £46,716 (2023: £42,804) was transferred from the General Fund to the Missionary Fund, each in accordance with decisions of St John's PCC

Income from legacies

There was £0 income from legacies during 2024 (2023: £5,881).

Note 11**Related party transactions**

Earmarked giving was received from the St John's Housing Association to support the Vanbrugh Estate ministry of £12,300 (2023: £5,125)

The PCC and St John's Housing Association have common trustees.

Note 12**Reserves Policy**

The liquidity reserve is equal to the target amount that the PCC has considered to be appropriate pursuant to the Reserves Policy set out in the Trustees Report. The short-term income deficiency reserves are below target. No budget deficit reserve is required in 2024 since the 2025 budget is positive prior to maintenance allocation. The general reserve represents the balance of the reserves in the General Fund after deduction of the other reserves.

Note 13

Analysis of Funds

	Funds at 01/01/2024	Income	Expenditure	Transfers	Funds at 31/12/2024
Unrestricted funds					
General fund	227,259	475,474	-387,021	-135,607	180,105
Missionary fund	4,246	1,567	-46,491	46,716	6,038
Maintenance fund	388,746	25,238	-78,129	88,891	424,746
Total funds	£620,251	£502,279	-£511,641	£0	£610,889
	Funds at 01/01/2023	Income	Expenditure	Transfers	Funds at 31/12/2023
Unrestricted funds					
General fund	160,167	458,113	-312,217	-78,804	227,259
Missionary fund	11,859	1,889	-52,306	42,804	4,246
Maintenance fund	416,012	21,706	-84,972	36,000	388,746
Total funds	£588,038	£481,708	-£449,495	£0	£620,251

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH

OPINION

We have audited the financial statements of St. John the Evangelist Church, Blackheath for the year ended 31 December 2024 which comprise the statement of financial activities, balance sheet and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the PCC's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the PCC with respect to going concern are described in the relevant sections of this report.

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (*continued*)

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The PCC are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF PCC

As explained more fully in the trustees' responsibilities statement, the PCC are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the PCC determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the PCC are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the PCC either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH *(continued)*

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the charity's activities, controls and laws and regulations and assessed the susceptibility of the charity's financial statements to material misstatement from irregularities, including fraud.
- We determined that the laws and regulations that are most significant to the charity are the Church Accounting Regulations 2006, the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules.
- Based on this understanding we designed our audit procedures to detecting irregularities, including fraud. Testing undertaken included making enquiries on the management and those charged with governance; journal entry testing; review of bank letters, PCC minutes and governing documents; reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations. These procedures were designed to provide reasonable assurance that the financial statements were free from fraud or error.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the PCC.

**INDEPENDENT AUDITORS' REPORT TO THE PCC OF
ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (continued)**

- Conclude on the appropriateness of the PCC's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

USE OF OUR REPORT

This report is made solely to the PCC (also known as "trustees"), as a body, in accordance with Section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act, and the requirements of the Church Accounting Regulations 2006. Our audit work has been undertaken so that we might state to the PCC those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the PCC as a body, for our audit work, for this report, or for the opinions we have formed.

Moore Kingston Smith LLP

Moore Kingston Smith LLP
Statutory Auditors
10 Orange Street
Haymarket
London, WC2H 7DQ

8th July 2025

Accounts



St John's PCC Annual Report and Accounts

Year ended 31 December 2023

The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Blackheath
("St John's PCC") is a registered charity number 1132894

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St John's PCC: Report of the Trustees

The trustees submit their Report and the Financial Statements of St John's PCC for the year ended 31 December 2023.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Name

The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Blackheath are the trustees who administer St John's Church, Blackheath. The charity is also referred to as St John's Church, St John's Parochial Church Council and St John's PCC (which is the name used in this report).

Address

The correspondence address is St John's Church, Stratheden Road, Blackheath, London SE3 7TH. It is part of the Diocese of Southwark within the Church of England.

Legal status

St John's PCC is a registered charity under number 1132894.

Governing document

St John's PCC has two approved governing documents: The Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969, as amended).

Appointment of trustees

The Church Representation Rules specify the composition of St John's PCC who are the trustees of the charity. St John's PCC is made up of ministerial appointments, lay churchwardens (elected by the parishioners annually at the Annual Parochial Church Meeting) and lay members of the PCC and Deanery Synod (elected for a three-year renewable term at the Annual Parochial Church Meeting). In addition, there are co-opted lay members with defined responsibilities. St John's PCC is chaired by one of the churchwardens as vice-chair (Samuel Hart) at the invitation of the minister under M19(2)(c). All eligible members of the church are encouraged to join the electoral roll. When vacant positions arise, requests for nominations are published in St John's Church.

Trustees induction and training

New lay trustees are provided with detailed information on their legal obligations under charity law and an explanation of what the role will entail. Their training needs are assessed from time to time by the St John's PCC and training provided where required. Trustees are encouraged to attend appropriate external and diocesan training events where these will facilitate the undertaking of their role. All trustees are required to complete the Church of England's Foundations safeguarding training.

Organisational structure

St John's PCC members who have served from 1st January 2023 until the date this report was approved, or the date shown if different, are set out below.

Incumbent:

Reverend Dr Edward Scrase-Field

Assistant curate:

Reverend Andrew Beswetherick

Churchwardens:

Samuel Hart

Katharine MacKenzie (from April 2023)

Vanessa Ratcliffe (until April 2023)

Elected lay representatives:

Babatunde Akinkugbe (elected APCM 2022)

Joy Hayes, PCC Secretary (from November 2023, filling the casual vacancy arising from the resignation of Tim Webster)

Louisa Nevison-Andrews (elected APCM 2021)

Tim Webster, PCC Secretary (elected APCM 2022, until September 2023)

Julia Wright (elected APCM 2021, until September 2023)

Lay representatives to the Deanery Synod:

Victoria Alexander (elected APCM 2020, until April 2023)

Richard Godden (elected APCM 2023)

Isaac Okine (elected APCM 2023)
Katharine MacKenzie (elected APCM 2020, until April 2023)
Katherine McPherson (elected APCM 2023)
Ruth Mwangangi (elected APCM 2023)
Jeremy Olsen (elected APCM 2023)

Lay representatives to the General Synod: Alianore Smith (from November 2023)

Co-opted members: Raki Bogan (Treasurer)

St John's PCC had nine ordinary business meetings during the year, which were held monthly excluding April (when the APCM was held), August and December. Various committees met between meetings and details of their deliberations were received by St John's PCC for discussion and endorsement where necessary.

The Standing Committee 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 PCC. The Standing Committee comprised the Vicar, Churchwardens, PCC Secretary and Richard Godden and did not meet in the year. Day-to-day matters not reserved for the PCC or Standing Committee are dealt with by the Vicar and Churchwardens.

The following were eligible to join St John's PCC but chose not to assume their positions.

Readers: Louis Alexander (until April 2023)
Stephen Greenall
Rosie Medhurst

The Vicar established a Leader's Council to join him in praying and discerning the strategic direction of the church. It generally meets monthly and comprised Victoria Alexander (until April 2023), Matt Baker, Richard Godden, Samuel Hart, Katharine MacKenzie (from April 2023), Vanessa Ratcliffe and Edward Scrase-Field.

Risk management

The primary aim of St John's PCC is the promotion of the gospel of our Lord Jesus Christ and as Christians we trust that God will complete His work and purposes in us. St John's PCC acknowledges the requirement to identify and manage the risks faced in achieving its primary aim. Identified risks are routinely reviewed and systems or procedures designed to manage those risks have been established.

Safeguarding

The PCC has a duty of care to ensure the protection of the vulnerable in the church community. In this regard the PCC promotes a safer church for all in the church community and has a plan to raise awareness and promote training where required. The PCC has adopted the House of Bishops' Promoting a Safer Church safeguarding policy statement and also has regard for the Diocesan safeguarding policies and practice guidance. The PCC has appointed Louisa Nevison-Andrews as Parish Safeguarding Officer who regularly reports on safeguarding in the parish. Safeguarding is a standing agenda item at each PCC meeting.

AIMS, OBJECTIVES, ACTIVITIES AND ACHIEVEMENTS

Aims

The primary aim of St John's PCC is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

Objectives

St John's PCC has the responsibility of supporting and co-operating with the incumbent in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish and for continuing that work during the absence of an incumbent.

Public benefit

The trustees have given due regard to the Charity Commission's guidance on public benefit. St John's PCC's current vision statement comprises three pillars:

- Revive: purposeful refreshing of our hearts;
- Build: purposeful building up of disciples; and
- Speak: purposeful growing in our witness.

Activities and achievements

St John's welcomes people of all ages, backgrounds and viewpoints. Up to three Sunday services are held, at 07.30 (one Sunday per month for a traditional Holy Communion using the Book of Common Prayer), 10.15 (family-friendly and welcoming services for all ages with Sunday School, Bible teaching and music worship) and 18.00 (an informal service in a variety of different formats). Regular meetings for prayer are held some weekday mornings and on the second Monday evening of each month. In addition to the regular services, baptisms, thanksgivings for the birth of children, marriage and funeral services are held throughout the year.

During the week the church building is open to visitors for a few hours each day and many group meetings and activities take place. As a church family, members support each other through the challenges of daily life. This includes through friendship and hospitality as two of the many gifts God has given to care for each other. Small groups meet in people's homes or at church to discuss the Bible, pray together, have fun and support each other in the development of their Christian faith. As Christians the desire is to be a positive presence in the community. This includes in the parish, in places of work and through mission partners in the UK and overseas.

Church attendance

The electoral roll currently totals 233, a small increase from 221 in the previous year. Approximately 84% of these people live outside the Parish. The average weekly attendance during 2023 was 170 adults and 50 children (though more watched online).

Review of the year

St John's continues to exist to grow disciples of Jesus Christ committed to worshipping God in all aspects of life. This is especially by sharing the good news of Jesus Christ and showing love to one another and the wider communities. Through 2023, led by the Vicar, St John's continued its Vision which is structured under the three pillars of Revive, Build and Speak.

Fabric report

A quinquennial inspection was undertaken in April 2021 which identified a small number of issues, but none classified as "needing immediate attention". The items identified as requiring attention within the quinquennial period were primarily masonry in nature and were attended to in a small project during the autumn of 2022. Minor repairs were made to the interior of the building when required. The Elsie Marshall Memorial Hall continues to be let to a local nursery midweek.

Members of staff

In addition to the Vicar, Edward Scrase-Field, the work of the church continued to be supported by the staff team. Cathy Livesey continued as Administration/Operations Assistant and Sue Redford as Parish Worker. Hannah Mugenyi was Children's Worker until March 2023, after which children's work was coordinated by lay members of the church until Lisa Travers was appointed Children's Worker in January 2024. Chloë Ginns continued as Youth Worker on a part time basis. Liam Chilton was employed as Ministry Assistant (Music Coordinator) until June 2023. Victoria Parsons was appointed Ministry Assistant in September 2023. Non-Clergy staff are employees of St John's PCC. Their responsibilities and performance are discussed in an annual review with the Vicar and a Churchwarden. Pay levels are set by the Vicar and Churchwardens on behalf of the PCC with regard to the level offered for similar roles in other churches and the charity sector and with consideration to prevailing inflation levels. Budgets for their respective areas as set by St John's PCC.

Children's work (up to school year 6)

Children's work was led by Hannah Mugenyi until she left the role at Easter. For the rest of 2023, Marie Buckley co-ordinated the children's work on a voluntary basis. Lisa Travers was appointed Children's Worker from January 2024. Weekly activities include: groups for two to 11 year olds at Sunday morning services, 'Footprints' stay and play group and 'Dig' a bible study for children in school years 4 to 6. Evangelistic events such as a summer Holiday Club, Light Party, Toddler Services and Christmas Events, including a play by the Artless Theatre company, have presented further opportunities to welcome members of the community into the church to hear about Jesus. Connections have remained with a number of local schools and events included a collective worship and Christingle service. In December local schools visited the 'Christmas Journey' exhibition in the church building.

Youth work (school years 7-13)

Youth work continued to be led by Chloë Ginns supported by a team of volunteers. Four mid-week groups operated: 'Fuel Up' (a Bible study group for those in years 7-9), 'Legacy Home Group' (a Bible study group for those in years 10-13), 'Fuel' club night (a youth club for young people in school years 7 to 9) and 'Legacy' club

night (a youth club for young people in school years 10 to 13). There have been several encouragements including growth in numbers with young people bringing friends and a number of young people making a commitment for the first time or taking the next step of Confirmation or baptism. Other activities have included day trips, sleepovers in the church building, a camp in July and termly joint church youth events co-hosted with GYFC, where over 100 young people gathered together.

Discipleship

Small Groups continued to play an important part in the life of the church, reflecting our Vision to be purposeful in building up disciples of Christ. There are 11 small groups containing a total of around 125 members, which meet predominantly on Tuesday, Wednesday and Thursday evenings. Group study material has been recommended to complement the overall church teaching programme. Notes and questions specifically linked to each Sunday morning sermon are distributed weekly to the leaders and more recently have been made available on the church website. In addition, there are two midweek women's groups and one early morning men's prayer groups meeting weekly. Other activities during the year included seeker courses including Hope Explored and Case for Christ. Church members are strongly encouraged to use The Word One to One books for personal evangelism and discipleship.

Community outreach

Activities in the community continued through the year. Regular activities include a pub discussion group and a knitting group. In November Andrew Beswetherick led the Royal Borough of Greenwich's public act of Remembrance where local councillors and other dignitaries attended. Christmas community events included a play for families hosted by the church and advertised in our local schools and the community newspaper. Three 'Beer and Carols' evenings were held in two local pubs. A Marathon breakfast was held outside St John's, offering refreshments to members of the local community. The church operates the St John's Foodbank Welcome Centre in the church building which is operated by church volunteers. This has now been running for three years and has recently seen growing numbers attending. Members of the church are actively involved in Greenwich Christians Against Poverty. Visitors attended the church during opening hours to pray and discuss life matters. Positive relationships with local businesses continued, with regular visits to promote events, build connections and offer prayer.

Fellowship/pastoral

About 20 weekly telephone calls are made to keep in contact with both church attenders and those who are housebound. One to one appointments are held to support members of the church and wider community. Alongside weekly visits, five services per year continue to be held at Westcombe Park Nursing Home and a monthly communion service is held at Tudor Grange sheltered accommodation. Other activities in the year included 'Make Your Mark', a monthly lunch and quiz, 'Holiday at Home', a summer week of activities for older people and welcome teas for newcomers. Support for new parents continued, including prayer meetings prior to giving birth and meals delivered for parents afterwards.

Missionary Committee

The Missionary Committee aims to support and inform the congregation about St John's mission partners. The church provides both financial and prayer support for the work of several diverse missions, operating in the UK and overseas. The Committee comprises Beverley Campbell, Tony Gosden, Ann Hill, Christine Legg, Barbara Ray, Janel Rehn, Alianore Smith (Chair) and Edward Scrase-Field. Current mission partners are: CMS, Greenwich Youth for Christ, London City Mission, Mara Dicoese Tanzania, Sports Chaplaincy UK, Street Pastors, Tear Fund and Youth for Christ. Three Sunday services a year are designated Mission Sundays to maintain the profile of the mission activities that the church supports. Regular mission newsletters are also produced to enable the congregation to receive updates and prayer points for the missions.

FINANCIAL REVIEW

Overview

Income for the year totalled £481,708 which primarily comprised donations. Whilst this was below the 2022 total of £805,877, excluding a legacy of £345,783 in 2022, income year increased 4% year-on-year. Total expenses decreased 8% from £486,918 in 2022 to £449,495 in 2023, partly reflecting lower staff costs owing to vacancies. Overall there was a net General Fund gain of £32,213. An amount of 11% of General Fund income from offerings is tithed to mission work each year (for details see note 7.1).

Whilst the legacy is unrestricted, St John's PCC is intending to set aside the funds for a specified capital investment rather than funding ongoing working capital requirements. The nature of the capital investment has

not been determined. Pending further decisions on this, the funds have been allocated to the Maintenance Fund as an interim measure. In 2023, there was a full transfer to the Maintenance Fund of the £36,000 budget amount per St John's PCC's reserves policy.

During 2023 the Finance Committee was unchanged and comprised: Treasurer (Raki Bogan), Payments Manager (Christine Legg), Payroll Manager (Joanna Godden), Gift Aid Management (Chris and Amanda Coombes) and Accounts Manager (Tony Gosden).

Grants

The most significant grants made by St John's PCC are to mission partners. The distribution of these gifts is overseen by the Missionary Committee which operates under a Guidelines and Policy document agreed by St John's PCC. The overarching principles of mission are in line with the Anglican Communion Five Marks of Mission. Mission work, including work in Tanzania, incurred expenditure of just over £52,000 (for details see note 7.2). In addition, personal grants, which are generally smaller in nature, are made to individuals under a Hardship Fund policy which has been agreed by St John's PCC.

Reserves policy

St John's PCC, being a church within the jurisdiction of the Church of England, is responsible for the good order of the church building and its associated church hall and for operating the normal function of an evangelistic church.

St John's PCC has considered the reserves that are appropriate having regard to the scope of its activities and the buildings and other assets for which it is responsible. Its policy is, at the end of each financial year, to have (a) cash in bank and in hand at least equal to the amount of the creditors less the amount of the debtors (excluding prepayments and any amount owing by HMRC) at the year-end (to ensure that it can pay its year-end debts as they fall due) and (b) the following reserves:

- (i) a liquidity reserve equal to the amount of budgeted General Fund tax recoveries for the following financial year less the amount of any budgeted General Fund surplus for that year prior to any budgeted transfer to the Maintenance Fund. At the year end, the balance of the liquidity reserve was £57,344 (2022: £52,294);
- (ii) a budget deficit reserve equal to the amount of any budgeted General Fund deficit for the following financial year prior to any budgeted transfer to the Maintenance Fund. At the year end, the balance of the budget deficit reserve was £Nil (2022: £Nil);
- (iii) a short-term income deficiency reserve equal to one third of the amount of the budgeted General Fund income for the following financial year. At the year end, the balance of the short-term income deficiency reserve was £157,500 (2022: £107,873); and
- (iv) a maintenance reserve of at least £150,000 or, in the years following major expenditure on repairs and maintenance, such lower amount as the PCC may consider adequate having regard to the likely scheduling of future repair and maintenance costs. At the year end, the balance on the maintenance reserve was £388,746 (2022: £416,012).

The first three of these reserves are held within the General Fund and must be represented by cash, short-term deposits or debt owing to St John's PCC by HMRC. At the year end the residual general fund was £12,415 (2022: £Nil). The maintenance reserve is held within a separate Maintenance Fund and may be represented by such assets as the PCC considers appropriate from time to time.

At 31 December 2023, the church has total free reserves of £620,251 (2022: £558,038).

St John's PCC reviews the financial situation of the church at least four times per year and takes interim steps to brief the members of the church at least twice per year. Annually St John's PCC reviews the financial position of the church funds and makes decisions as appropriate.

Principal financial management policies

The Finance Committee prepares budgets annually which are approved by St John's PCC. Activities are managed in line with the approved budget with a view to ensuring that significant unplanned deficits do not arise.

Cash balances in excess of St John's PCC's immediate requirements are invested with CCLA Investment Management Ltd in COIF Charity Funds.

Principal funding sources

St John's PCC is principally funded by the members and attendees of the church through regular giving and to a lesser extent, irregular gifts.

Bankers

St John's PCC current account is held at Barclays Bank UK PLC branch at 93 Lewisham High Street, London SE13 6BB.

Auditors

The attached financial statements have been audited by Shipleys LLP of 10 Orange Street, Haymarket, London WC2H 7DQ.

STATEMENT OF TRUSTEE'S RESPONSIBILITIES

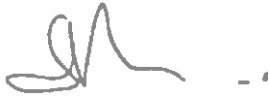
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently; observe the methods and principles in the charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business; and
- comply with section 17(5) of the Charities Act 2011 through having regard to any guidance issued by the Charities Commission when exercising any powers or duties to which such guidance is relevant.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and provisions of the Governing Documents. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by St John's PCC on 22 April 2024 and signed on its behalf by:



Samuel Hart
Churchwarden



Katharine MacKenzie
Churchwarden



St John's PCC Accounts

Year ended
31 December 2023

St John's PCC
STATEMENT OF FINANCIAL ACTIVITIES

For the period from 01 January 2023 to 31 December 2023

	Notes	Unrestricted Funds			Total Funds 2023	Prior Year Total Funds 2022
		General Fund	Missionary Fund	Maintenance Fund		
		£	£	£	£	£
Income						
Donations and Legacies	3	420,280	1,889	2,084	424,253	752,005
Investment income	3	0	0	19,622	19,622	1,492
Income from charitable activities	3	37,833	0	0	37,833	52,380
Total Income		458,113	1,889	21,706	481,708	805,877
Expenditure						
Charitable activities	4	312,217	52,306	84,972	449,495	486,918
Total Expenditure		312,217	52,306	84,972	449,495	486,918
Net Income / (Expenditure)		145,896	-50,417	-63,266	32,213	318,959
Transfers						
Gross transfers between funds—in	11	0	42,804	36,000	78,804	399,231
Gross transfers between funds—out	11	-78,804	0	0	-78,804	-399,231
Total Transfers		-78,804	42,804	36,000	0	0
Net Income (Expenditure) after Transfers		67,092	-7,613	-27,266	32,213	318,959
Reconciliation of funds						
Total funds brought forward		160,167	11,859	416,012	588,038	269,079
Total funds carried forward		227,259	4,246	388,746	620,251	588,038

St John's PCC
BALANCE SHEET

For the period from 01 January 2023 to 31 December 2023

	Unrestricted Funds				Total Funds 2023	Prior Year Total Funds 2022
	General Fund	Missionary Fund	Maintenance Fund			
	Notes	£	£	£		
Fixed Assets	8					
Current assets						
Debtors	9	82,565	0	0	82,565	415,800
Cash in bank and in hand		152,390	4,246	446,679	603,315	189,073
Total Current Assets		234,955	4,246	446,679	685,880	604,873
Liabilities						
Creditors: Amounts falling due in one year	10	7,696	0	57,933	65,629	16,835
Net current assets less current liabilities		227,259	4,246	388,746	620,251	588,038
Total net assets less liabilities		227,259	4,246	388,746	620,251	588,038



Represented by

Unrestricted : General

-liquidity reserve	14	57,344			57,344	52,294
-budget deficit reserve	14	0			0	0
-short term income deficiency reserve	14	157,500			157,500	107,873
-general reserve	14	12,415			12,415	0
Unrestricted: Maintenance				388,746	388,746	416,012
Unrestricted: Mission			4,246		4,246	11,859

Total funds		227,259	4,246	388,746	620,251	588,038
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Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of Approval
	Rev E Scrase-Field	20/05/2024
	Mr R Bogan	20/05/24

Note 1 Basis of Preparation

General information

St John's PCC Blackheath is unincorporated and registered with the Charity Commission in England. The principal address is St John's Church, Stratheden Road, Blackheath, London, SE3 7TH. The objectives of the PCC are set out on page 4.

Basis of accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) 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) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019. The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The functional currency of the PCC is considered to be pounds sterling because that is the currency of the primary economic environment in which the Company operates. The financial statements are also presented in pounds sterling.

There are no material areas of judgement or estimation.

Preparation of the accounts on a going concern basis

The Finance Committee prepares budgets annually which are approved by St John's PCC, and the PCC reviews the financial situation of the church during the course of the year and takes interim steps to brief the members of the church at least twice per year. Annually the PCC reviews the financial position of the church funds and makes decisions as appropriate. Activities are managed in line with the approved budget with a view to ensuring that significant unplanned deficits do not arise. Cash balances in excess of St John's PCC immediate requirements are invested with CCLA Investment Management Ltd in COIF Charity Funds. The trustees are satisfied that, based on its current forecasts, the charity has sufficient funds to meet its liabilities and have prepared the accounts on a going concern basis.

There are no material uncertainties about the PCC's ability to continue as a going concern.

Note 2
Accounting policies

INCOME

Recognition of Income:

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income with related expenditure:

Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and donations:

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources, it is probable that the income will be received and the amount can be measured reliably.

Tax reclaims on donations and gifts:

Income from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Investment income:

This is included in the accounts when receivable.

Legacies:

Income from legacies is included when the entitlement becomes known to St John's PCC, receipt is probable and the amount can be reliably measured.

Volunteers:

The Trust benefits greatly from the involvement and enthusiastic support of its many volunteers. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

EXPENDITURE

Recognition of expenditure:

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Charitable activities:

Include costs of the general running of the church, its maintenance and of supporting mission causes.

Governance costs:

Include costs of the preparation and examination of statutory accounts, the cost of trustee meetings and cost of any legal advice to trustees on governance and constitutional matters.

Irrecoverable VAT:

St John's PCC is not able to recover any VAT. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Note 2

Accounting policies (cont'd)

FUND ACCOUNTING

General Fund:

Unrestricted funds in that the PCC is entitled to dispose of them as it decides, in accordance with the PCC's objectives.

Missionary Committee:

Funds are to be used for mission purposes (note 7) .

Liquidity reserve: This reserve is the lesser of the following two amounts:

- (i) The amount of the budgeted General Fund tax recovery for the following financial year less the amount of any budgeted General Fund surplus for that year prior to any budgeted transfer to the Maintenance Fund; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less the amount of cash notionally allocated to the payment of year-end creditors (being an amount equal to the amount of the General Fund creditors less the amount of the General Fund debtors, excluding prepayments and the HMRC debtor).

Budget deficit reserve: This reserve is the lesser of the following two amounts:

- (i) The amount of any budgeted General Fund deficit for the following financial year prior to any budgeted transfer to the Maintenance Fund; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less an amount equal to the sum of the amounts of the notional cash allocation referred to above under the liquidity reserve.

Short-term income deficiency reserve: This reserve is the lesser of the following two amounts:

- (i) One third of the amount of the budgeted General Fund income for the following year; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less an amount equal to the sum of the amounts of the notional cash allocation referred to above, under the liquidity reserve and the budget deficit reserve.

Maintenance Reserve: This reserve is the amount in the Maintenance Fund at the year-end.

General reserve: This reserve is the balancing figure (i.e. the amount of the total General Fund reserve less the aggregate of the other General Fund reserves

Tanzania Fund: Restricted fund for specific use for supporting work in Tanzania

PENSIONS

Contributions to defined benefit contribution plans are recognised in the period in which the related service is provided.

ASSETS

Tangible fixed assets for use by charity:

Consecrated and beneficed property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011. Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

Other fixed assets are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt. All fixed assets are depreciated over 3 years on a straight line basis.

DEBTORS

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

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Note 2

Accounting policies (cont'd)

LIABILITIES

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

FINANCIAL INSTRUMENTS

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Note 3
Analysis of Income

	<i>Unrestricted Funds</i>			Total Funds	Prior Year Total Funds
	General Fund	Missionary Fund	Maintenance Fund		
	£	£	£		
				2023	2022
				£	£
Donations and Legacies					
Gift Aid—Bank and Envelopes	214,615			214,615	204,316
One off Gift Aid gifts	62,280			62,280	66,370
CAF Stewardship giving	11,900			11,900	12,765
Cash collections and envelopes	11,342			11,342	8,629
Monthly giving—Bank	15,388			15,388	17,355
Earmarked giving and donations	12,239	1,889		14,128	8,258
Legacies	5,881			5,881	345,783
Rent	17,078			17,078	14,300
Sub totals	350,723	1,889	0	352,612	677,776
Tax recoverable on Gift Aid	69,557			69,557	67,159
Other Grants	0		2,084	2,084	7,070
Sub-totals	69,557	0	2,084	424,253	752,005
Investment income					
on Bank and COIF deposits			19,622	19,622	1,492
Interest on STHA loan				0	0
Sub totals			19,622	19,622	1,492
Income from Generated Funds Totals	420,280	1,889	21,706	443,875	753,497
Income from charitable activities					
Fees for weddings and funerals	1,766			1,766	6,575
Older people's work	1,323			1,323	1,867
Memorial Hall lettings	26,122			26,122	20,000
Church use	450			450	350
Parish weekend	457			457	12,393
Church events	4,857			4,857	6,014
Income re youth activities	1,244			1,244	3,879
Holiday Club	0			0	0
Footprints	1,382			1,382	922
Administration	32			32	64
Sundries	200			200	316
Income from Charitable Activity Totals	37,833	0	0	37,833	52,380
Income Grand Totals	458,113	1,889	21,706	481,708	805,877

In the prior year, income related to restricted funds amounted to £0 from donations & legacies and £0 from income from charitable activities.

Note 4
Analysis of Expenditure

	Unrestricted Funds			Gross Total	Income		Prior Year Gross Total
	General Fund	Missionary Fund	Maintenance Fund		General Fund	Total Funds	
	£	£	£		£	£	
					2023	2022	
					£	£	
Charitable activities							
Giving to missionary societies	0	47,850		47,850	47,850	48,601	
Home mission	7,625	4,000		11,625	11,625	6,084	
Parish share	102,711		57,633	160,344	160,344	157,200	
Parish Staff	83,683			83,683	83,683	86,388	
Youth Activities Staff	29,648			29,648	29,648	39,160	
Working expenses of clergy/readers	496			496	496	427	
Youth work expenses	0			0	0	0	
Visiting speakers	361			361	361	1,000	
Vicarage expenses	709			709	709	713	
Church insurance	6,540			6,540	6,540	6,069	
Church office—telephone	1,468			1,468	1,468	1,508	
Organ tuning and maintenance	607			607	607	1,447	
Worship group	2,738			2,738	2,738	3,556	
Church maintenance	880		27,339	28,219	28,219	19,721	
Cleaning	6,188			6,188	6,188	7,595	
Communion wine	365			365	365	129	
Service and festival expenses	4,227			4,227	4,227	3,643	
Wedding and funeral expenses	847			847	1,766	919	5,120
Administration	268			268	32	236	404
Printing, stationery and computing	10,176			10,176		10,176	10,949
Holiday club expenses	27			27		27	0
Footprints	227			227	1,382	-1,155	1,482
Youth activities and training	9,611	425		10,036	1,244	8,792	7,931
Conferences and courses	787			787		787	515
Parish weekend	2,032			2,032	457	1,575	20,817
PCC and other church events	7,453			7,453	5,307	2,146	7,705
Older people's work	2,990			2,990	1,323	1,667	2,435
Sundry expense	9,150			9,150	200	8,950	8,033
Church heat, light and water	15,189			15,189		15,189	30,223
Hall expenses	6,101			6,101	26,122	-20,021	8,946
NIC employment allowance	-5,000			-5,000		-5,000	-5,000
Charitable activities totals	308,104	52,275	84,972	445,351	37,833	407,518	482,801
Governance costs							
Subscriptions	633			633		633	603
Bank Charges		31		31		31	34
Audit Fee	3,480			3,480		3,480	3,480
Total	4,113	31	0	4,144	0	4,144	4,117
Expenditure Grand totals	312,217	52,306	84,972	449,495	37,833	411,662	486,918

In the prior year, expenditure relating to restricted funds was £3,355 for charitable activities.

Note 5**Details of certain types of expenditure****5.1 Trustee travel and subsistence expenses**

	This year	Last year
Number of trustees who were paid expenses	1	1
Nature of the expenses	Travel and subsistence	Travel and subsistence
Total amount paid	£496	£427

No Trustee or member of key management was paid a salary in the current or prior year.

5.2 Fees for examination of the accounts

Auditor's fee	£3,480	£3,480
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Note 6**Paid employees****6.1 Staff costs**

	<u>2023</u>	<u>2022</u>
	£	£
Gross wages and salaries	98,047	108,587
Employer's national insurance costs	10,702	11,954
NICs employment allowance	-5,000	-5,000
Pension Costs	<u>4,582</u>	<u>5,007</u>
	<u>108,331</u>	<u>120,548</u>

6.2 Average number of full-time equivalent employees in the year

Working on charitable activities	3.1	3.8
----------------------------------	-----	-----

The average number of employees during the year was 3.7 (2022: 4.6)

6.3 Emoluments

There are no employees with emoluments in excess of £60,000 per annum.

Note 7**Grant making****7.1 Missionary grants**

The PCC has decided to transfer 11% of the prior year's General Fund income, excluding contributions towards specific expenses, to the Missionary Committee for distribution. If, however, this amount is less than the amount given in the prior year, the PCC agreed to reduce the transfer and only 11% of the prior year's General Fund income will be given. In 2023, therefore, £42,804 was given and in 2024 £46,716 should be given .

7.2. Breakdown of Missionary grant making

(a) The Missionary Committee made the following gifts during the year:

	<u>2023</u>	<u>2022</u>
	£	£
Tear Fund	4,000	5,001
Tanzania (Mara) (unrestricted)	3,031	179
Youth for Christ (To support Neil & Joy)	6,600	6,000
CMS (To support Ben & Katy)	6,600	7,880
Street Pastors	3,000	3,000
Sports Chaplaincy	7,500	6,600
Greenwich Youth for Christ	6,000	6,000
London City Mission	1,050	4,020
Other	<u>3,600</u>	<u>3,600</u>
	£41,381	£42,280
Other grants	<u>10,925</u>	<u>7,000</u>
	£52,306	£49,280
(b) Tanzania Fund	<u>0</u>	<u>3,355</u>
Total Missionary activities	<u>£52,306</u>	<u>£52,635</u>

7.3 The Missionary Fund holds the following balances at the year end

	<u>2023</u>	<u>2022</u>
	£	£
Allocated to named organisations	1,889	1,433
Not allocated	<u>2,357</u>	<u>10,426</u>
	4,246	11,859
(d) Tanzania Fund	<u>0</u>	<u>0</u>
Total Missionary balances	<u>£4,246</u>	<u>£11,859</u>

Note 8**Tangible Fixed Assets****8.1 Cost or valuation**

	Furniture & Fittings	Office Equipment	Clavinova	Total
	£	£	£	£
At 1st January 2023	0	0	1,000	1,000
Additions	-	-	-	0
Disposals	0	-	-1000	-1000
At 31st December 2023	0	0	0	0

8.2 Accumulated depreciation

At 1st January 2023	0	0	1,000	1,000
Charge for Period	-	-	-	0
Eliminated on Disposal	0	-	-1000	-1000
At 31st December 2023	0	0	0	0

8.3 Net Book Value

At 31st December 2022	0	0	0	£0
At 31st December 2023	0	0	0	£0

Note 9**Debtors and prepayments**

	<u>2023</u>	<u>2022</u>
Insurance	5,930	5,361
Parish Weekend	7,080	0
Tax recoverable	69,555	67,159
Other	0	343,280
Total	£82,565	£415,800

In the prior year, £0 of debtors related to the restricted fund.

Note 10**Creditors and accruals**

	<u>2023</u>	<u>2022</u>
Audit	3,360	3,240
Mission	0	800
Various creditors	1,536	7,936
PAYE / NIC	2,221	4,168
Pension provider	579	691
Parish Support	57,933	
Total	£65,629	£16,835

In the prior year, £nil of creditors related to restricted funds

Note 11**Additional disclosures****Transfers between funds**

During 2023 £36,000 (2022: £357,783) was transferred from the General Fund to the Maintenance Fund and £42,804 (2022: £41,448) was transferred from the General Fund to the Missionary Fund, each in accordance with decisions of St John's PCC

Income from legacies

There was £5,881 income from legacies during 2023 (2022: £345,783).

Note 12**Related party transactions**

Earmarked giving was received from the St John's Housing Association to support the Vanbrugh Estate ministry of £5,125

The PCC and St John's Housing Association have common trustees.

Note 13**Cash in bank and in hand**

In the prior year, £nil of cash in bank and in hand related to restricted funds.

Note 14**Reserves Policy**

The liquidity reserve is equal to the target amount that the PCC has considered to be appropriate pursuant to the Reserves Policy set out in the Trustees Report. The short-term income deficiency reserves are below target. No budget deficit reserve is required in 2022 since the 2023 budget is positive prior to maintenance allocation. The general reserve represents the balance of the reserves in the General Fund after deduction of the other reserves.

Note 15
Analysis of Funds

	Funds at 01/01/2023	Income	Expenditure	Transfers	Funds at 31/12/2023
Unrestricted funds					
General fund	160,167	458,113	-312,217	-78,804	227,259
Missionary fund	11,859	1,889	-52,306	42,804	4,246
Maintenance fund	416,012	21,706	-84,972	36,000	388,746
Total funds	£588,038	£481,708	-£449,495	£0	£620,251
	Funds at 01/01/2022	Income	Expenditure	Transfers	Funds at 31/12/2022
Unrestricted funds					
General fund	179,051	795,625	-415,278	-399,231	160,167
Missionary fund	16,889	2,802	-49,280	41,448	11,859
Maintenance fund	69,784	7,450	-19,005	357,783	416,012
Restricted funds					
Tanzania fund	3,355	0	-3,355	0	0
Total funds	£269,079	£805,877	-£486,918	£0	£588,038

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH

OPINION

We have audited the financial statements of St. John the Evangelist Church, Blackheath for the year ended 31 December 2023 which comprise the statement of financial activities, balance sheet and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the PCC's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the PCC with respect to going concern are described in the relevant sections of this report.

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (*continued*)

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The PCC are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF PCC

As explained more fully in the trustees' responsibilities statement, the PCC are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the PCC determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the PCC are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the PCC either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (*continued*)

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the charity's activities, controls and laws and regulations and assessed the susceptibility of the charity's financial statements to material misstatement from irregularities, including fraud.
- We determined that the laws and regulations that are most significant to the charity are the Church Accounting Regulations 2006, the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules.
- Based on this understanding we designed our audit procedures to detecting irregularities, including fraud. Testing undertaken included making enquiries on the management and those charged with governance; journal entry testing; review of bank letters, PCC minutes and governing documents; reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations. These procedures were designed to provide reasonable assurance that the financial statements were free from fraud or error.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the PCC.

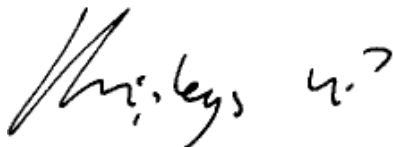
**INDEPENDENT AUDITORS' REPORT TO THE PCC OF
ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (continued)**

- Conclude on the appropriateness of the PCC's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

USE OF OUR REPORT

This report is made solely to the PCC (also known as "trustees"), as a body, in accordance with Section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act, and the requirements of the Church Accounting Regulations 2006. Our audit work has been undertaken so that we might state to the PCC those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the PCC as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in black ink, appearing to read 'Shipleys LLP', with a stylized flourish at the end.

SHIPLEYS LLP
Statutory Auditors
10 Orange Street
Haymarket
London, WC2H 7DQ

28 May 2024

Accounts



St John's PCC Annual Report and Accounts

Year ended 31 December 2022

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St John's PCC: Report of the Trustees

The trustees submit their Report and the Financial Statements of St John's PCC for the year ended 31 December 2022.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Name

The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Blackheath are the trustees who administer St John's Church, Blackheath. The charity is also referred to as St John's Church, St John's Parochial Church Council and St John's PCC (which is the name used in this report).

Address

The correspondence address is St John's Church, Stratheden Road, Blackheath, London SE3 7TH. It is part of the Diocese of Southwark within the Church of England.

Legal status

St John's PCC is a registered charity under number 1132894.

Governing document

St John's PCC has two approved governing documents: The Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969, as amended).

Appointment of trustees

The Church Representation Rules specify the composition of St John's PCC who are the trustees of the charity. St John's PCC is made up of ministerial appointments, lay churchwardens (elected by the parishioners annually at the Annual Parochial Church Meeting) and lay members of the PCC and Deanery Synod (elected for a three-year renewable term at the Annual Parochial Church Meeting). In addition, there are co-opted lay members with defined responsibilities. St John's PCC is chaired by one of the churchwardens as vice-chair (Samuel Hart) at the invitation of the minister under M19(2)(c). All eligible members of the church are encouraged to join the electoral roll. When vacant positions arise, requests for nominations are published in St John's Church.

Trustees induction and training

New lay trustees are provided with detailed information on their legal obligations under charity law and an explanation of what the role will entail. Their training needs are assessed from time to time by the St John's PCC and training provided where required. Trustees are encouraged to attend appropriate external and diocesan training events where these will facilitate the undertaking of their role. All trustees are required to complete the Church of England's Foundations safeguarding training.

Organisational structure

St John's PCC members who have served from 1st January 2022 until the date this report was approved, or the date shown if different, are set out below.

<i>Incumbent:</i>	Reverend Dr Edward Scrase-Field
<i>Assistant curate:</i>	Reverend Andrew Beswetherick
<i>Curate:</i>	Reverend Chris Hanning (until March 2022)
<i>Churchwardens:</i>	Samuel Hart Vanessa Ratcliffe
<i>Elected lay representatives:</i>	Tunde Akinkugbe (elected APCM 2022) Louisa Nevison-Andrews (elected APCM 2021) Tim Webster, PCC Secretary (elected APCM 2022) Julia Wright (elected APCM 2021)
<i>Lay representatives to the Deanery Synod:</i>	Victoria Alexander (elected APCM 2020) Richard Godden (elected APCM 2020) Katharine MacKenzie (elected APCM 2020) Katherine McPherson (elected APCM 2020) Jeremy Olsen (elected APCM 2020)

Co-opted members:

Raki Bogan (Treasurer)

St John's PCC had nine ordinary business meetings during the year, which were held monthly excluding April (when the APCM was held), August and December. Various committees met between meetings and details of their deliberations were received by St John's PCC for discussion and endorsement where necessary.

The standing committee 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 PCC. The Leader's Council was established and comprises the standing committee. Current membership is Victoria Alexander, Matt Baker, Richard Godden, Chris Hanning (until March 2022), Samuel Hart, Vanessa Ratcliffe and Edward Scrase-Field (Chair). Day-to-day matters not reserved for the PCC or Standing Committee are dealt with by the Vicar and Churchwardens.

The following were eligible to join St John's PCC but chose not to assume their positions.

Readers:

Louis Alexander
Stephen Greenall
Rosie Medhurst

Risk management

The primary aim of St John's PCC is the promotion of the gospel of our Lord Jesus Christ and as Christians we trust that God will complete His work and purposes in us. St John's PCC acknowledges the requirement to identify and manage the risks faced in achieving its primary aim. Identified risks are routinely reviewed and systems or procedures designed to manage those risks have been established. To this end St John's PCC has identified the primary risks to which it is exposed along with their respective mitigants as follows:

- Reduced donations make St John's PCC unable to meet its financial obligations: whilst the church relies on God's provision through the generosity of its members, it does operate under a reserves policy outlined on p7.
- Harm comes to those in the care of St John's PCC: physical risks are managed by Health and Safety reviews, operational risks by a number of policies and procedures and safeguarding risks by the measures outlined in the *Safeguarding* section of this report. Church members are encouraged to raise concerns and those have been brought forward, such as the front step access rails and uneven payment on the wheelchair ramp.
- Loss of key personnel: oversight of major areas of ministry is split amongst senior members of the church, principally members of the Leader's Council. Succession planning for different areas is regularly discussed by the Leader's Council.

Safeguarding

The PCC has a duty of care to ensure the protection of the vulnerable in the church community. In this regard the PCC promotes a safer church for all in the church community and has a plan to raise awareness and promote training where required. The PCC has adopted the House of Bishops' Promoting a Safer Church safeguarding policy statement and also has regard for the Diocesan safeguarding policies and practice guidance. The PCC has appointed Louisa Nevison-Andrews as Parish Safeguarding Officer who regularly reports on safeguarding in the parish. Safeguarding is a standing agenda item at each PCC meeting.

AIMS, OBJECTIVES, ACTIVITIES AND ACHIEVEMENTS

Aims

The primary aim of St John's PCC is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

Objectives

St John's PCC has the responsibility of supporting and co-operating with the incumbent in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish and for continuing that work during the absence of an incumbent.

Public benefit

The trustees have given due regard to the Charity Commission's guidance on public benefit. St John's PCC's current vision statement comprises three pillars:

- Revive: purposeful refreshing of our hearts;
- Build: purposeful building up of disciples; and
- Speak: purposeful growing in our witness.

Activities and achievements

St John's welcomes people of all ages, backgrounds and viewpoints. Up to four Sunday services are held, at 07.30 (one Sunday per month for a traditional Holy Communion using the Book of Common Prayer), 09.15 and 11.15 (family-friendly and welcoming services for all ages with Sunday School, Bible teaching and music worship) and 18.00 (an informal service in a variety of different formats). Regular meetings for prayer are held some weekday mornings and on the second Monday evening of each month. In addition to the regular services, baptisms, thanksgivings for the birth of children, marriage and funeral services are held throughout the year.

During the week the church building is open to visitors for a few hours each day and many group meetings and activities take place. As a church family, members support each other through the challenges of daily life. This includes through friendship and hospitality as two of the many gifts God has given to care for each other. Small groups meet in people's homes or at church to discuss the Bible, pray together, have fun and support each other in the development of their Christian faith. As Christians the desire is to be a positive presence in the community. This includes in the parish, in places of work and through mission partners in the UK and overseas.

Church attendance

The electoral roll currently totals 221, a small decrease from 237 in the previous year. Approximately 84% of these people live outside the Parish. The average weekly attendance during 2022 was 175 adults and 78 children (though more watched online).

Review of the year

St John's continues to exist to grow disciples of Jesus Christ committed to worshipping God in all aspects of life. This is especially by sharing the good news of Jesus Christ and showing love to one another and the wider communities. Through 2022, led by the Vicar, St John's updated its Vision which is now structured under the three pillars of Revive, Build and Speak.

Future plans

The long term aim of St John's PCC remains the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The updated Vision and medium term planning are focused around the methods judged best to effect this in the local context.

Fabric report

A quinquennial inspection was undertaken in April 2021 which identified a small number of issues, but none classified as "needing immediate attention". The items identified as requiring attention within the quinquennial period were primarily masonry in nature and were attended to in a small project during the autumn of 2022. Minor repairs were made to the interior of the building when required. The Elsie Marshall Memorial Hall continues to be let to a local nursery midweek.

Members of staff

In addition to the Vicar, Edward Scrase-Field, the work of the church continued to be supported by Chris Hanning as Curate until March 2022. Liam Chilton continued as Ministry Assistant (Music Coordinator), Cathy Livesey as Administration/Operations Assistant and Sue Redford as Parish Worker. Children and Youth work continued to be led by Hannah Mugenyi, who moved to part time in May and resigned in January 2023. Chloë Ginns was appointed Youth Worker in June 2022 to lead efforts in this area on a part time basis. Non-Clergy staff are employees of St John's PCC. Their responsibilities and performance are discussed in an annual review with the Vicar and a Churchwarden. Pay levels are set by the Vicar and Churchwardens on behalf of the PCC with regard to the level offered for similar roles in other churches and the charity sector and with consideration to prevailing inflation levels. Budgets for their respective areas as set by St John's PCC. To support the work of the paid staff a host of volunteers fulfil a number of roles within the church for the provision of the activities. Examples of those would be leading children and youth activities during the Sunday services, welcoming and serving refreshments, upkeep and care of the grounds, organising community events. The church would not be able to have it full impact to the parish/community without the loving commitments and unmeasurable time and energy sacrifice of the congregation.

Children's work (up to school year 6)

Children's work is led by Hannah Mugenyi. Weekly activities include: groups for two to 11-year olds at Sunday morning services, 'Footprints' stay and play group and 'Dig' a bible study for children in school years 4 to 6. In the course of the year the 'Footprints' stay and play group moved from offsite into the church building which has increased opportunities to talk about faith and some families have begun to attend Sunday services.

Evangelistic events such as a summer Holiday Club, Light Party, Toddler Services and Christmas Events have presented further opportunities to welcome members of the community into the church to hear about Jesus. Connections have remained with a number of local schools and events included a collective worship and Christingle service. In December six local schools totalling around 280 children visited the 'Christmas Journey' exhibition in the church building. Hannah began working part time in May and resigned in January 2023. Whilst recruitment is ongoing, the broader team has been supplemented by a number of new joiners through the year.

Youth work (school years 7-13)

Youth work continued to be led by volunteers Jamie and Chloë Ginns until Chloë Ginns was appointed as part time Youth Worker in June 2022. The year provided the opportunity for growth in youth, being the first full year following the pandemic. Five mid-week groups operated: 'Brave' (a Bible study group for girls in school years 7 to 13), 'Delve' (a Bible study group for boys in school years 7 to 9), 'Legacy' home group (a Bible study group for boys in school years 7 to 9), 'Fuel' club night (a youth club for young people in school years 7 to 9) and 'Legacy' club night (a youth club for young people in school years 10 to 13). There have been several encouragements including growth in numbers at Legacy and a number of young people making a commitment for the first time or taking the next step of baptism. Other activities have included day trips, sleepovers in the church building, a camp in July 22 which almost 50 youth attended and joint events with Greenwich Youth For Christ.

Discipleship

Edward Scrase-Field and Victoria Alexander oversaw the coordination of small groups, which continued to play an important part in the life of the church. There are 12 small groups containing a total of around 125 members, which meet predominantly on Tuesday, Wednesday and Thursday evenings. Group study material has been recommended to complement the overall church teaching programme. Notes and questions specifically linked to each Sunday morning and evening sermon are distributed weekly to the leaders and more recently have been made available on the church website. Other activities during the year included two seeker courses and a meditation and prayer course. Church members are strongly encouraged to use *The Word One to One* books for personal evangelism and discipleship.

Community outreach

Activities in the community continued through the year. Regular activities include a pub discussion group and a knitting group. In November Andrew Beswetherick led the Royal Borough of Greenwich's public act of Remembrance where local councillors and other dignitaries attended. Christmas community events included a 'Nativity Pop Up' which ran over three days in an empty shop at the Royal Standard and 'Beer and Carols' were held in two local pubs. The church operates the St John's Foodbank Welcome Centre in the church building which is managed and staffed by church volunteers. Members of the church have also been involved in the establishment of a local Christians Against Poverty branch. Visitors attended the church during opening hours to pray and discuss life matters. Positive relationships with local businesses continued, with regular visits to promote events, build connections and offer prayer.

Fellowship/pastoral

Activities in the year included 'Make Your Mark', a monthly lunch, craft and bible teaching session aimed at older people. A number of attendees also participated in 'Holiday at Home', a summer week of activities such as biblical teaching, lunches, craft, quizzes and a local coach trip. Weekly telephone contact is maintained with those unable to attend the church building. In addition, a team conducts regular home visits to mostly seniors with health issues. Four services per year are held at Westcombe Park Nursing Home alongside weekly visits. In addition, a monthly communion service is held at Tudor Grange sheltered accommodation lead by the Vicar. Walk-in support and appointments are available during opening hours mid-week. Welcome teas for newcomers and other social events were held throughout the year.

Missionary Committee

The Committee aims to support and inform the congregation about St John's mission partners. The church provides both financial and prayer support for the work of several diverse missions, operating in the UK and overseas. The Committee comprises Beverley Campbell, Tony Gosden, Ann Hill, Christine Legg, Barbara Ray, Janel Rehn, Alianore Smith (recently appointed Chair) and Edward Scrase-Field. Three Sunday services a year are designated Mission Sundays to maintain the profile of the mission activities that the church supports. Regular mission newsletters are also produced to enable the congregation to receive updates and prayer points for the missions.

FINANCIAL REVIEW

Overview

Income for the year totalled £805,877 which is primarily composed of donations and legacies. Whilst this was a significant increase on the 2021 total of £442,708, the year saw a legacy of £345,783. Excluding this legacy, income for the year increased by 3.9% on the prior year. Total expenses increased from £430,074 in 2021 to £486,918, an increase of 13.2%. The effect of expenses growing more quickly than income resulted in a net General Fund loss of £18,884. An amount of 11% of General Fund income from offerings is tithed to mission work each year (for details see note 7.1).

Whilst the legacy is unrestricted, St John's PCC is intending to set aside the funds for a specified capital investment rather than funding ongoing working capital requirements. The nature of the capital investment has not been determined. Pending further decisions on this, the funds have been allocated to the Maintenance Fund as an interim measure. Aside from this and in light of the General Fund loss, there was a nominal transfer to the Maintenance Fund of £12,000 compared to the £36,000 budget per St John's PCC's reserves policy. Members of the church will be encouraged to consider their giving in the light of the general fund loss, context of rising costs and absent the legacy given its expected use as detailed above.

During 2022 the Finance Committee was unchanged and comprised: Treasurer (Raki Bogan), Payments Manager (Christine Legg), Payroll Manager (Joanna Godden), Gift Aid Management (Chris and Amanda Coombes) and Accounts Manager (Tony Gosden).

Grants

The most significant grants made by St John's PCC are to mission partners. The distribution of these gifts is overseen by the Missionary Committee which operates under a Guidelines and Policy document agreed by St John's PCC. The overarching principles of mission are in line with the Anglican Communion Five Marks of Mission. Mission work, including work in Tanzania, incurred expenditure of just over £49,000 (for details see note 7.2). Grants, which are generally smaller in nature, are made to individuals under a Hardship Fund policy which has been agreed by St John's PCC.

Reserves policy

St John's PCC, being a church within the jurisdiction of the Church of England, is responsible for the good order of the church building and its associated church hall and for operating the normal function of an evangelistic church.

St John's PCC has considered the reserves that are appropriate having regard to the scope of its activities and the buildings and other assets for which it is responsible. Its policy is, at the end of each financial year, to have (a) cash in bank and in hand at least equal to the amount of the creditors less the amount of the debtors (excluding prepayments and any amount owing by HMRC) at the year-end (to ensure that it can pay its year-end debts as they fall due) and (b) the following reserves:

- (i) a liquidity reserve equal to the amount of budgeted General Fund tax recoveries for the following financial year less the amount of any budgeted General Fund surplus for that year prior to any budgeted transfer to the Maintenance Fund. At the year end, the balance of the liquidity reserve was £52,294 (2021: £29,000);
- (ii) a budget deficit reserve equal to the amount of any budgeted General Fund deficit for the following financial year prior to any budgeted transfer to the Maintenance Fund. At the year end, the balance of the budget deficit reserve was £Nil (2021: £Nil);
- (iii) a short-term income deficiency reserve equal to one third of the amount of the budgeted General Fund income for the following financial year. At the year end, the balance of the short-term income deficiency reserve was £107,873 (2021: £148,433); which falls short of policy calculation to remove a negative general reserve. The target amount for this reserve should have been £145,767, PCC will review the maintenance fund balance as well as address giving with the congregation,
- (iv) a maintenance reserve of at least £150,000 or, in the years following major expenditure on repairs and maintenance, such lower amount as the PCC may consider adequate having regard to the likely scheduling of future repair and maintenance costs. At the year end, the balance on the maintenance reserve was £416,012 (2021: £69,784).

The first three of these reserves are held within the General Fund and must be represented by cash, short-term deposits or debt owing to St John's PCC by HMRC. At the year end the residual general fund was £Nil (2021:

£1,618). The maintenance reserve is held within a separate Maintenance Fund and may be represented by such assets as the PCC considers appropriate from time to time.

At 31 December 2022, the church has total free reserves of £588,038 (2021: £269,079).

St John's PCC reviews the financial situation of the church at least four times per year and takes interim steps to brief the members of the church at least twice per year. Annually St John's PCC reviews the financial position of the church funds and makes decisions as appropriate.

Principal financial management policies

The Finance Committee prepares budgets annually which are approved by St John's PCC. Activities are managed in line with the approved budget with a view to ensuring that significant unplanned deficits do not arise.

Cash balances in excess of St John's PCC's immediate requirements are invested with CCLA Investment Management Ltd in COIF Charity Funds.

Principal funding sources

St John's PCC is principally funded by the members and attendees of the church through regular giving and to a lesser extent, irregular gifts.

Bankers

St John's PCC current account is held at Barclays Bank UK PLC branch at 93 Lewisham High Street, London SE13 6BB.

Auditors

The attached financial statements have been audited by Shipleys LLP of 10 Orange Street, Haymarket, London WC2H 7DQ.

STATEMENT OF TRUSTEE'S RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:


- select suitable accounting policies and then apply them consistently; observe the methods and principles in the charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business; and
- comply with section 17(5) of the Charities Act 2011 through having regard to any guidance issued by the Charities Commission when exercising any powers or duties to which such guidance is relevant.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and provisions of the Governing Documents. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

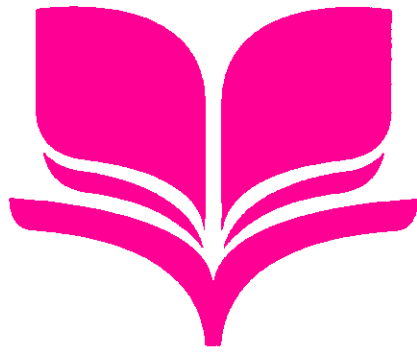
This report is to be presented to the congregation at the APCM on April 17th and was approved by St John's PCC on 20 March 2023 and signed on its behalf by:



Samuel Hart
Churchwarden



Vanessa Ratcliffe
Churchwarden



St John's PCC Accounts

**Year ended
31 December 2022**

St John's PCC
STATEMENT OF FINANCIAL ACTIVITIES

For the period from 01 January 2022 to 31 December 2022


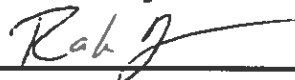
	Notes	Unrestricted Funds			Restricted Funds		Prior Year Total Funds 2021
		General Fund	Missionary Fund	Maintenance Fund	Tanzania Fund	Total Funds	
		£	£	£	£	£	
Income							
Donations and Legacies	3	743,533	2,802	5,670	0	752,005	415,774
Investment income	3	0	0	1,492	0	1,492	477
Income from charitable activities	3	52,092	0	288	0	52,380	26,457
Total Income		795,625	2,802	7,450	0	805,877	442,708
Expenditure							
Charitable activities	4	415,278	49,280	19,005	3,355	486,918	430,074
Total Expenditure		415,278	49,280	19,005	3,355	486,918	430,074
Net Income / (Expenditure)		380,347	-46,478	-11,555	-3,355	318,959	12,634
Transfers							
Gross transfers between funds—in	11	0	41,448	357,783	0	399,231	64,108
Gross transfers between funds—out	11	-399,231	0	0	0	-399,231	-64,108
Total Transfers		-399,231	41,448	357,783	0	0	0
Net Income (Expenditure) after Transfers		-18,884	-5,030	346,228	-3,355	318,959	12,634
Reconciliation of funds							
Total funds brought forward		179,051	16,889	69,784	3,355	269,079	256,445
Total funds carried forward		160,167	11,859	416,012	0	588,038	269,079

St John's PCC
BALANCE SHEET

For the period from 01 January 2022 to 31 December 2022

	Notes	Unrestricted Funds			Restricted Funds		Prior Year Total Funds 2021
		General Fund	Missionary Fund	Maintenance Fund	Tanzania Fund	Total Funds	
		£	£	£	£	£	
Fixed Assets	8						
Current assets							
Debtors	9	72,520	0	343,280	0	415,800	60,702
Cash in bank and in hand		103,682	12,659	72,732	0	189,073	215,329
Total Current Assets		176,202	12,659	416,012	0	604,873	276,031
Liabilities							
Creditors: Amounts falling due in one year	10	16,035	800	0	0	16,835	6,952
Net current assets less current liabilities		160,167	11,859	416,012	0	588,038	269,079
Total net assets less liabilities		160,167	11,859	416,012	0	588,038	269,079
Represented by							
Unrestricted : General							
-liquidity reserve	14	52,294				52,294	29,000
-budget deficit reserve	14	0				0	0
-short term income deficiency reserve	14	107,873				107,873	148,433
-general reserve	14	0				0	1,618
Unrestricted: Maintenance				416,012		416,012	69,784
Unrestricted: Mission			11,859			11,859	16,889
Restricted: Tanzania						0	3,355
Total funds		160,167	11,859	416,012	0	588,038	269,079

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of Approval
	Rev E Scrase-Field	16/4/23
	Mr R Bogan	16/04/23

St John's PCC
STATEMENT OF CASH FLOWS

For the period from 01 January 2022 to 31 December 2022

	2022	2021
	£	£
Cash flows from operating activities		
Net income	318,959	12,634
Adjustments for:		
Interest from investments	(1,492)	(477)
Changes in:		
Debtors	(355,098)	(38,360)
Creditors	9,883	(74,516)
Cash generated from operations	(27,748)	(100,719)
Cash flows from investing activities		
Interest from investments	1,492	478
Receipt of loan receivable	-	30,000
Net cash from investing activities	1,492	30,478
Net decrease in cash and cash equivalents	(26,256)	(70,241)
Cash and cash equivalents at beginning of the year	215,329	285,570
Cash and cash equivalents at end of the year	189,073	215,329

Analysis of change in debt	At 1 Jan 2022	Cash flows	At 31 Dec 2022
Net cash			
Cash at bank and in hand	215,329	(26,256)	189,073
Analysis of change in debt	At 1 Jan 2021	Cash flows	At 31 Dec 2021
Net cash			
Cash at bank and in hand	285,570	(70,241)	215,329

Note 1 Basis of Preparation

General information

St John's PCC Blackheath is unincorporated and registered with the Charity Commission in England. The principal address is St John's Church, Stratheden Road, Blackheath, London, SE3 7TH. The objectives of the PCC are set out on page 4.

Basis of accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) 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) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019. The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The functional currency of the PCC is considered to be pounds sterling because that is the currency of the primary economic environment in which the Company operates. The financial statements are also presented in pounds sterling.

There are no material areas of judgement or estimation.

Preparation of the accounts on a going concern basis

The Finance Committee prepares budgets annually which are approved by St John's PCC, and the PCC reviews the financial situation of the church during the course of the year and takes interim steps to brief the members of the church at least twice per year. Annually the PCC reviews the financial position of the church funds and makes decisions as appropriate. Activities are managed in line with the approved budget with a view to ensuring that significant unplanned deficits do not arise. Cash balances in excess of St John's PCC immediate requirements are invested with CCLA Investment Management Ltd in COIF Charity Funds. The trustees are satisfied that, based on its current forecasts, the charity has sufficient funds to meet its liabilities and have prepared the accounts on a going concern basis.

There are no material uncertainties about the PCC's ability to continue as a going concern.

Note 2
Accounting policies

INCOME

Recognition of Income:

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income with related expenditure:

Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and donations:

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources, it is probable that the income will be received and the amount can be measured reliably.

Tax reclaims on donations and gifts:

Income from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Investment income:

This is included in the accounts when receivable.

Legacies:

Income from legacies is included when the entitlement becomes known to St John's PCC, receipt is probable and the amount can be reliably measured.

Volunteers:

The Trust benefits greatly from the involvement and enthusiastic support of its many volunteers. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

EXPENDITURE

Recognition of expenditure:

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Charitable activities:

Include costs of the general running of the church, its maintenance and of supporting mission causes.

Governance costs:

Include costs of the preparation and examination of statutory accounts, the cost of trustee meetings and cost of any legal advice to trustees on governance and constitutional matters.

Irrecoverable VAT:

St John's PCC is not able to recover any VAT. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Note 2

Accounting policies (cont'd)

FUND ACCOUNTING

General Fund:

Unrestricted funds in that the PCC is entitled to dispose of them as it decides, in accordance with the PCC's objectives.

Missionary Committee:

Funds are to be used for mission purposes (note 7) .

Liquidity reserve: This reserve is the lesser of the following two amounts:

- (i) The amount of the budgeted General Fund tax recovery for the following financial year less the amount of any budgeted General Fund surplus for that year prior to any budgeted transfer to the Maintenance Fund; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less the amount of cash notionally allocated to the payment of year-end creditors (being an amount equal to the amount of the General Fund creditors less the amount of the General Fund debtors, excluding prepayments and the HMRC debtor).

Budget deficit reserve: This reserve is the lesser of the following two amounts:

- (i) The amount of any budgeted General Fund deficit for the following financial year prior to any budgeted transfer to the Maintenance Fund; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less an amount equal to the sum of the amounts of the notional cash allocation referred to above under the liquidity reserve.

Short-term income deficiency reserve: This reserve is the lesser of the following two amounts:

- (i) One third of the amount of the budgeted General Fund income for the following year; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less an amount equal to the sum of the amounts of the notional cash allocation referred to above, under the liquidity reserve and the budget deficit reserve.

Maintenance Reserve: This reserve is the amount in the Maintenance Fund at the year-end.

General reserve: This reserve is the balancing figure (i.e. the amount of the total General Fund reserve less the aggregate of the other General Fund reserves

Tanzania Fund: Restricted fund for specific use for supporting work in Tanzania

PENSIONS

Contributions to defined benefit contribution plans are recognised in the period in which the related service is provided.

ASSETS

Tangible fixed assets for use by charity:

Consecrated and beneficed property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011. Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

Other fixed assets are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt. All fixed assets are depreciated over 3 years on a straight line basis.

DEBTORS

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

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Note 2

Accounting policies (cont'd)

LIABILITIES

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

FINANCIAL INSTRUMENTS

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Note 3
Analysis of Income

	Unrestricted Funds			Restricted Funds		Total Funds	Prior Year Total Funds
	General Fund	Missionary Fund	Maintenance Fund	Tanzania Fund			
	£	£	£	£	£		
Donations and Legacies						2022	2021
Gift Aid—Bank and Envelopes	204,316					204,316	198,118
One off Gift Aid gifts	66,370					66,370	55,611
CAF Stewardship giving	12,765					12,765	16,655
Cash collections and envelopes	8,629					8,629	5,596
Monthly giving—Bank	17,355					17,355	17,876
Earmarked giving and donations	5,456	2,802				8,258	12,841
Legacies	345,783					345,783	10,000
Rent	14,300					14,300	14,300
Sub totals	674,974	2,802	0	0		677,776	330,997
Tax recoverable on Gift Aid	67,159					67,159	64,323
Other Grants	1,400		5,670			7,070	20,454
Sub-totals	743,533	2,802	5,670	0		752,005	415,774
Investment income							
on Bank and COIF deposits			1,492			1,492	17
Interest on STHA loan						0	460
Sub totals			1,492			1,492	477
Income from Generated Funds Totals	743,533	2,802	7,162	0		753,497	416,251
Income from charitable activities							
Fees for weddings and funerals	6,575					6,575	2,345
Older people's work	1,867					1,867	634
Memorial Hall lettings	20,000					20,000	21,667
Church use	350					350	425
Parish weekend	12,393					12,393	232
Church events	6,014					6,014	139
Income re youth activities	3,879					3,879	70
Holiday Club	0					0	10
Footprints	922					922	229
Administration	64					64	5
Sundries	28		288			316	701
Income from Charitable Activity Totals	52,092	0	288	0		52,380	26,457
Income Grand Totals	795,625	2,802	7,450	0		805,877	442,708

In the prior year, income related to restricted funds amounted to £0 from donations & legacies and £0 from income from charitable activities.

Note 4

Analysis of Expenditure

	<i>Unrestricted Funds</i>			<i>Restricted Funds</i>	Gross Total	Income		Prior Year Gross Total
	General Fund	Missionary Fund	Maintenance Fund	Tanzania Fund		General Fund	Total Funds	
	£	£	£	£		£	2022 £	
Charitable activities								
Giving to missionary societies	0	45,246		3,355	48,601		48,601	47,113
Home mission	2,084	4,000			6,084		6,084	7,052
Parish share	157,200				157,200		157,200	157,200
Parish Staff	86,388				86,388		86,388	84,061
Youth Activities Staff	39,160				39,160		39,160	44,501
Working expenses of clergy/readers	427				427		427	1,163
Youth work expenses	0				0		0	1,093
Visiting speakers	1,000				1,000		1,000	159
Vicarage expenses	713				713		713	0
Church insurance	6,069				6,069		6,069	5,795
Church office—telephone	1,508				1,508		1,508	1,826
Organ tuning and maintenance	1,447				1,447		1,447	2,789
Worship group	3,556				3,556		3,556	3,746
Church maintenance	716		19,005		19,721		19,721	19,502
Cleaning	7,595				7,595		7,595	6,906
Communion wine	129				129		129	0
Service and festival expenses	3,643				3,643		3,643	2,943
Wedding and funeral expenses	5,120				5,120	6,575	-1,455	1,469
Administration	404				404	64	340	328
Printing, stationery and computing	10,949				10,949		10,949	4,686
Holiday club expenses	0				0		0	357
Footprints	1,482				1,482	922	560	798
Youth activities and training	7,931				7,931	3,879	4,052	3,612
Conferences and courses	515				515		515	920
Parish weekend	20,817				20,817	12,393	8,424	0
PCC and other church events	7,705				7,705	6,364	1,341	3,633
Older people's work	2,435				2,435	1,867	568	2,693
Sundry expense	8,033				8,033	316	7,717	9,423
Church heat, light and water	30,223				30,223		30,223	13,365
Hall expenses	8,946				8,946	20,000	-11,054	3,430
NIC employment allowance	-5,000				-5,000		-5,000	-4,000
Charitable activities totals	411,195	49,246	19,005	3,355	482,801	52,380	430,421	426,563
Governance costs								
Subscriptions	603				603		603	327
Bank Charges		34			34		34	64
Audit Fee	3,480				3,480		3,480	3,120
Total	4,083	34	0	0	4,117	0	4,117	3,511
Expenditure Grand totals	415,278	49,280	19,005	3,355	486,918	52,380	434,538	430,074

In the prior year, expenditure relating to restricted funds amounted to £2,531 for charitable activities.

Note 5**Details of certain types of expenditure****5.1 Trustee travel and subsistence expenses**

	This year	Last year
Number of trustees who were paid expenses	1	1
Nature of the expenses	Travel and subsistence	Travel and subsistence
Total amount paid	£427	£1,163

No Trustee or member of key management was paid a salary in the current or prior year.

5.2 Fees for examination of the accounts

Auditor's fee	£3,480	£3,120
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Note 6**Paid employees****6.1 Staff costs**

	<u>2022</u>	<u>2021</u>
	£	£
Gross wages and salaries	108,587	111,396
Employer's national insurance costs	11,954	11,996
NICs employment allowance	-5,000	-4,000
Pension Costs	<u>5,007</u>	<u>5,170</u>
	<u>120,548</u>	<u>124,562</u>

6.2 Average number of full-time equivalent employees in the year

Working on charitable activities	3.8	4.4
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The average number of employees during the year was 4.6 (2021: 4.6)

6.3 Emoluments

There are no employees with emoluments in excess of £60,000 per annum.

Note 7**Grant making****7.1 Missionary grants**

The PCC has decided to transfer 11% of the prior year's General Fund income, excluding contributions towards specific expenses, to the Missionary Committee for distribution. If, however, this amount is less than the amount given in the prior year, the PCC agreed to reduce the transfer and only 11% of the prior year's General Fund income will be given. In 2022, therefore, £41,488 was given and in 2023 £42,804 should be given .

7.2. Breakdown of Missionary grant making

(a) The Missionary Committee made the following gifts during the year:

	<u>2022</u>	<u>2021</u>
	£	£
Tear Fund	5,001	5,001
Tanzania (Mara) (unrestricted)	179	3,032
Youth for Christ (To support Neil & Joy)	6,000	6,000
CMS (To support Ben & Katy)	7,880	7,800
Street Pastors	3,000	2,328
Sports Chaplaincy	6,600	5,150
Greenwich Youth for Christ	6,000	6,000
London City Mission	4,020	3,480
Other	<u>3,600</u>	<u>4,600</u>
	£42,280	£43,391
Other grants	<u>7,000</u>	<u>5,255</u>
	£49,280	£48,646
(b) Tanzania Fund	<u>3,355</u>	<u>2,531</u>
Total Missionary activities	<u>£52,635</u>	<u>£51,117</u>

7.3 The Missionary Fund holds the following balances at the year end

	<u>2022</u>	<u>2021</u>
	£	£
Allocated to named organisations	1,433	811
Not allocated	<u>10,426</u>	<u>16,078</u>
	11,859	16,889
(d) Tanzania Fund	<u>0</u>	<u>3,355</u>
Total Missionary balances	<u>£11,859</u>	<u>£20,244</u>

Note 8**Tangible Fixed Assets****8.1 Cost or valuation**

	Furniture & Fittings	Office Equipment	Clavinova	Total
	£	£	£	£
At 1st January 2022	0	0	1,000	1,000
Additions	-	-	-	0
Disposals	0	-	-	0
At 31st December 2022	0	0	1,000	1,000

8.2 Accumulated depreciation

At 1st January 2022	0	0	1,000	1,000
Charge for Period	-	-	-	0
Eliminated on Disposal	0	-	-	0
At 31st December 2022	0	0	1,000	1,000

8.3 Net Book Value

At 31st December 2021	<u>0</u>	<u>0</u>	<u>0</u>	<u>£0</u>
At 31st December 2022	<u>0</u>	<u>0</u>	<u>0</u>	<u>£0</u>

Note 9**Debtors and prepayments**

	<u>2022</u>	<u>2021</u>
Insurance	5,361	4,962
Parish Weekend	0	3,255
Tax recoverable	67,159	38,485
Other	343,280	14,000
Total	£415,800	£60,702

In the prior year, £0 of debtors related to the restricted fund.

Note 10**Creditors and accruals**

	<u>2022</u>	<u>2021</u>
Audit	3,240	3,000
Mission	800	0
Various creditors	7,936	750
Inland Revenue	4,168	2,587
Pension provider	691	615
Total	£16,835	£6,952

In the prior year, £nil of creditors related to restricted funds

Note 11**Additional disclosures****Transfers between funds**

During 2022 £357,783 (2021: £22,000) was transferred from the General Fund to the Maintenance Fund and £41,448 (2021: £42,108) was transferred from the General Fund to the Missionary Fund, each in accordance with decisions of St John's PCC

Income from legacies

There was £345,783 income from legacies during 2022 (2021: £10,000).

Note 12**Related party transactions**

A close family member of a trustee was paid a salary by St John's Church of £nil (2021:£10,395) and a pension of £nil (2021:£473).

No other related party transactions were undertaken during the year.

Note 13**Cash in bank and in hand**

In the prior year, £3,355 of cash in bank and in hand related to restricted funds.

Note 14**Reserves Policy**

The liquidity reserve is equal to the target amount that the PCC has considered to be appropriate pursuant to the Reserves Policy set out in the Trustees Report. The short-term income deficiency reserves are below target. No budget deficit reserve is required in 2022 since the 2023 budget is positive prior to maintenance allocation. The general reserve represents the balance of the reserves in the General Fund after deduction of the other reserves.

Note 15

Analysis of Funds

	Funds at 01/01/2022	Income	Expenditure	Transfers	Funds at 31/12/2022
Unrestricted funds					
General fund	179,051	795,625	-415,278	-399,231	160,167
Missionary fund	16,889	2,802	-49,280	41,448	11,859
Maintenance fund	69,784	7,450	-19,005	357,783	416,012
Restricted funds					
Tanzania fund	3,355	0	-3,355	0	0
Total funds	£269,079	£805,877	-£486,918	£0	£588,038

	Funds at 01/01/2021	Income	Expenditure	Transfers	Funds at 31/12/2021
Unrestricted funds					
General fund	185,506	417,048	-359,395	-64,108	179,051
Missionary fund	19,397	4,030	-48,646	42,108	16,889
Maintenance fund	45,656	21,630	-19,502	22,000	69,784
Restricted funds					
Tanzania fund	5,886	0	-2,531	0	3,355
Total funds	£256,445	£442,708	-£430,074	£0	£269,079

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH

OPINION

We have audited the financial statements of St. John the Evangelist Church, Blackheath for the year ended 31 December 2022 which comprise the statement of financial activities, balance sheet and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2022 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the PCC's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the PCC with respect to going concern are described in the relevant sections of this report.

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (*continued*)

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The PCC are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF PCC

As explained more fully in the trustees' responsibilities statement, the PCC are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the PCC determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the PCC are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the PCC either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (*continued*)

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the charity's activities, controls and laws and regulations and assessed the susceptibility of the charity's financial statements to material misstatement from irregularities, including fraud.
- We determined that the laws and regulations that are most significant to the charity are the Church Accounting Regulations 2006, the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules.
- Based on this understanding we designed our audit procedures to detecting irregularities, including fraud. Testing undertaken included making enquiries on the management and those charged with governance; journal entry testing; review of bank letters, PCC minutes and governing documents; reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations. These procedures were designed to provide reasonable assurance that the financial statements were free from fraud or error.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the PCC.

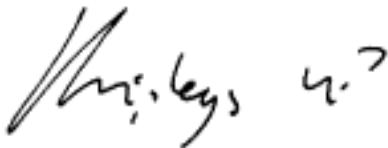
**INDEPENDENT AUDITORS' REPORT TO THE PCC OF
ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (continued)**

- Conclude on the appropriateness of the PCC's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

USE OF OUR REPORT

This report is made solely to the PCC (also known as "trustees"), as a body, in accordance with Section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act, and the requirements of the Church Accounting Regulations 2006. Our audit work has been undertaken so that we might state to the PCC those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the PCC as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in black ink, appearing to read 'Shipleys LLP' followed by a stylized mark.

SHIPLEYS LLP
Statutory Auditors
10 Orange Street
Haymarket
London, WC2H 7DQ

1 June 2023

Accounts



St John's PCC Annual Report and Accounts

Year ended 31 December 2021

The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Blackheath
("St John's PCC") is a registered charity number 1132894

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St John's PCC: Report of the Trustees

The trustees submit their Report and the Financial Statements of St John's PCC for the year ended 31 December 2021.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Name

The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Blackheath are the trustees who administer St John's Church, Blackheath. The charity is also referred to as St John's Church, St John's Parochial Church Council and St John's PCC (which is the name used in this report).

Address

The correspondence address is St John's Church, Stratheden Road, Blackheath, London SE3 7TH. It is part of the Diocese of Southwark within the Church of England.

Legal status

St John's PCC is a registered charity under number 1132894.

Governing document

St John's PCC has two approved governing documents: The Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969, as amended).

Appointment of trustees

The Church Representation Rules specify the composition of St John's PCC who are the trustees of the charity. St John's PCC is made up of ministerial appointments, lay churchwardens (elected by the parishioners annually at the Annual Parochial Church Meeting) and lay members of the PCC and Deanery Synod (elected for a three-year renewable term at the Annual Parochial Church Meeting). In addition, there are co-opted lay members with defined responsibilities. St John's PCC was chaired by the incumbent until June 2021. From July, at the invitation of the minister under M19(2)(c), the PCC has been chaired by one of the churchwardens as vice-chair (Samuel Hart). All eligible members of the Church are encouraged to join the electoral roll. When vacant positions arise, requests for nominations are published in St John's Church.

Trustees induction and training

New lay trustees are provided with detailed information on their legal obligations under charity law and an explanation of what the role will entail. Their training needs are assessed from time to time by the St John's PCC and training provided where required. Trustees are encouraged to attend appropriate external and diocesan training events where these will facilitate the undertaking of their role.

Organisational structure

St John's PCC members who have served from 1st January 2021 until the date this report was approved, or the date shown if different, are set out below.

<i>Incumbent:</i>	Reverend Dr Edward Scrase-Field
<i>Assistant curate:</i>	Reverend Andrew Beswetherick
<i>Curate:</i>	Reverend Chris Hanning (until March 2022)
<i>Churchwardens:</i>	Samuel Hart Vanessa Ratcliffe

<i>Elected lay representatives:</i>	Tunde Akinkugbe (elected APCM 2021) Jane Beswetherick (elected APCM 2018, until April 2021) Hannah Burns (elected APCM 2018, until April 2021) Pete Burns (elected APCM 2019, until April 2021) Hannah Lockwood (elected APCM 2018, until April 2021) Alice Makoni (elected APCM 2019, until April 2021) Louisa Nevison-Andrews (elected APCM 2021) Tim Webster, PCC Secretary (elected APCM 2021) Julia Wright (elected APCM 2021)
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Lay representatives to the Deanery Synod: Victoria Alexander (elected APCM 2020)
Richard Godden (elected APCM 2020)
Katharine MacKenzie (elected APCM 2020)
Katherine McPherson (elected APCM 2020)
Jeremy Olsen (elected APCM 2020)

Co-opted members: Raki Bogan (Treasurer)

St John's PCC had nine ordinary business meetings during the year, which were held monthly excluding April (when the APCM was held), August and December. Various committees met between meetings and details of their deliberations were received by St John's PCC for discussion and endorsement where necessary.

The standing committee 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 PCC. The Leader's Council was established and comprises the standing committee. Current membership is Victoria Alexander, Matt Baker, Richard Godden, Chris Hanning (until March 2022), Samuel Hart, Vanessa Ratcliffe and Edward Scrase-Field (Chair).

The following were eligible to join St John's PCC as co-opted members but chose not to assume their positions.

Readers: Louis Alexander
Stephen Greenall
Rosie Medhurst

Risk management

The primary aim of St John's PCC is the promotion of the gospel of our Lord Jesus Christ and as Christians we trust that God will complete His work and purposes in us. St John's PCC acknowledges the requirement to identify and manage the risks faced in achieving its primary aim. To this end St John's PCC has identified the primary risks to which it is exposed which relate to operational areas and finances. Identified risks are routinely reviewed and systems or procedures designed to manage those risks have been established.

Safeguarding

The PCC has a duty of care to ensure the protection of the vulnerable in the church community. In this regard the PCC promotes a safer church for all in the church community and has a plan to raise awareness and promote training where required. The PCC has adopted the House of Bishops' Promoting a Safer Church safeguarding policy statement and also has regard for the Diocesan safeguarding policies and practice guidance. The PCC has appointed Louisa Nevison-Andrews as Parish Safeguarding Officer who regularly reports on safeguarding in the parish. Safeguarding is a standing agenda item at each PCC meeting.

AIMS, OBJECTIVES, ACTIVITIES AND ACHIEVEMENTS

Aims

The primary aim of St John's PCC is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

Objectives

St John's PCC has the responsibility of supporting and co-operating with the incumbent in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish and for continuing that work during the absence of an incumbent.

Public benefit

The trustees have given due regard to the Charity Commission's guidance on public benefit. St John's PCC's current vision statement comprises three pillars: Growing in Outreach, Growing in Discipleship and Growing the Next Generation.

Activities and achievements

St John's welcomes people of all ages, backgrounds and viewpoints. Up to four Sunday services are held, at 07.30 (one Sunday per month for a traditional Holy Communion using the Book of Common Prayer), 09.15 and 11.15 (family-friendly and welcoming services for all ages with children's activities, Bible teaching and music worship) and 18.00 (an informal service in a variety of different formats). Regular meetings for prayer are held some weekday mornings and on the second Monday evening of each month. In addition to the regular services, baptisms, thanksgivings for the birth of children, marriage and funeral services are held throughout the year.

During the week the church building is open to visitors for a few hours each day and many group meetings and activities take place. As a church family, members support each other through the challenges of daily life. This includes through friendship and hospitality as two of the many gifts God has given to care for each other. Small groups meet in people's homes or at church to discuss the Bible, pray together, have fun and support each other in the development of the Christian faith. As Christians the desire is to be a positive presence in the community. This includes in the parish, in places of work and through mission partners in the UK and overseas.

The coronavirus pandemic meant that activities were restricted for periods of the year, although some were able to continue virtually during these periods. All Government and Church of England guidelines pertaining to places of worship were followed.

Church attendance

The electoral roll currently totals 237, a small decrease from 246 in the previous year. Approximately 84% of these people live outside the Parish. The average weekly attendance counted during October 2021 was 120 adults and 45 children (though more watched online).

Review of the year

St John's continues to exist to grow disciples of Jesus Christ committed to worshipping God in all aspects of life. This is especially by sharing the good news of Jesus Christ and showing love to one another and the wider communities. Through 2021, led by the Vicar, St John's continued to progress the Vision (which was started in 2017) to grow the church and deepen our commitment to Jesus Christ. The Vision is structured under the three pillars of Growing in Outreach, Growing in Discipleship and Growing the Next Generation.

The year continued to be impacted by the coronavirus pandemic which necessitated a number of material changes to the operations of the church. Sunday services were held in-person when permitted and also broadcast online. Other events were cancelled or were held virtually and the church building was open when permitted, with staff working remotely for some of the year. The pandemic presented challenges including the loss of life, where the church sought to assist those affected pastorally. A Hardship Fund provided practical assistance to people in need.

Fabric report

A project of refurbishment to the exterior of the building was started in October 2020 and completed in March 2021. This attended to a number of small masonry issues in the tower and elsewhere as well as replacement of the north porch roof. The project was the culmination of a small number of issues which had arisen since the last major work to the exterior of the building which was undertaken in the 1980s. Minor repairs were made to the interior of the building when required. A quinquennial inspection was undertaken in April 2021 which identified a small number of issues, but none classified as "needing immediate attention". The Elsie Marshall Memorial Hall continues to be let to a local nursery midweek.

Members of staff

In addition to the Vicar, Edward Scrase-Field, the work of the church continued to be supported by Chris Hanning as Curate. Children and Youth work continued to be led by Hannah Mugenyi and Matt Lockwood respectively until the latter's departure in July 2021. Liam Chiltern continued as Ministry Assistant (Music Coordinator), Cathy Livesey as Administration/Operations Assistant and Sue Redford as Parish Worker.

Children's work (up to school year 6)

The Children's work is led by Hannah Mugenyi. Meetings were able to start in-person again this year including children's groups on a Sunday morning and regular parent and toddler meetings called Footprints. Challenges over this period include adapting to changing guidelines, helping families to transition back to in-person church and working with a severely reduced volunteer team. Some activities, including Fri-J's children's club and regular schools work are yet to resume. Evangelistic events such as a Summer Holiday Club, Light Party and Christmas Events and Services have presented opportunities to welcome members of the community into the church to hear about Jesus. About 180 school pupils visited for The Christmas Journey as well as groups from The Pointer and Invicta schools who visited for Christingle Services.

Youth work (school years 7-13)

Youth work continued to be led by Matt Lockwood until his departure in July and from August it has been led by volunteers Jamie and Chloë Ginns. The year provided some new opportunities to engage with young people following the pandemic. In-person sessions were able to commence again as of September and there was no

longer a need for virtual sessions. Four mid-week groups operated: Brave (a Bible study group for girls in school years 7-13), Gravity (a Bible study group for boys in school years 10-13), Fuel club night (a youth club for young people in school years 7-9) and Legacy club night (a youth club for young people in school years 10-13). On Sundays two sessions run: Fuel runs during the evening service (for those in school years 7-9) and Legacy after the evening service (for those in school years 10-13). All groups have grown in terms of attendance numbers, although some more than others. The Brave Bible study group and the Legacy Sunday night group are the best-attended groups of the week. Other activities have included some day trips and a sleepover in the church, with future activities planned including a youth camp in July 2022.

Discipleship

Edward Scrase-Field, Victoria Alexander and Chris Hanning oversaw the coordination of small groups, which continued to play an important part in the life of the church. There are 12 small groups containing around 130 members which meet in various homes, or the church, predominantly on Tuesday, Wednesday and Thursday evenings. Group study material has been recommended to complement the overall church teaching programme. In recent months notes and questions specifically linked to each Sunday morning sermon have been distributed weekly to the leaders. Other activities during the year included a bereavement course, two seeker courses and a meditation and prayer course.

Community outreach

Activities in the community continued to be impacted by the coronavirus pandemic, though efforts continued where permitted. Regular activities include a pub discussion group and a knitting group. In November Andrew Beswetherick led the Royal Borough of Greenwich's public act of Remembrance where local councilors and other dignitaries attended. Christmas community events included a Live Nativity (street drama retelling the story of Christmas), the Nativity Experience (church members dressed up to retell parts of the Christmas story alongside craft activities) and Beer and Carols held in a local pub. The church also set up and operates the St John's Foodbank Welcome Centre. Members of the church have also been involved in the establishment of a local Christians Against Poverty branch. Visitors attended the church during opening hours to pray and discuss life matters. Positive relationships with local businesses continued, with regular visits to promote events, build connections and offer prayer.

Fellowship/pastoral

Make Your Mark, a monthly lunch, craft and biblical teaching session for over 60s recommenced physical meetings. A number of attendees also participate in Holiday at Home, a summer week which included activities such as biblical teaching, lunches, craft, quizzes and a coach trip. Monthly telephone contact is maintained with most members and others needing support and encouragement. A team of visitors continued home visits to older members of the congregation, particularly those unable to attend because of health issues. Three services were held at Westcombe Park Nursing Home, although regular visiting has been restricted. Support for church families having babies continued, including prayer sessions and meal provision.

Missionary Committee

The Committee aims to support and inform the congregation about St John's mission partners. The church provides both financial and prayer support for the work of several diverse missions, operating in the UK and overseas. The Committee comprises Beverley Campbell, Tony Gosden, Ann Hill, Christine Legg, Barbara Ray, Janel Rehn and Edward Scrase-Field. Three Sunday services a year are designated Mission Sundays to maintain the profile of the mission activities that the church supports. Regular mission newsletters are also produced to enable the congregation to receive updates and prayer points for the missions.

FINANCIAL REVIEW

Overview

Following a year dominated by the Coronavirus pandemic, St John's PCC was concerned about the potential impact on giving in 2021. Although some lowered or suspended regular giving, this was broadly offset by new givers which allowed St. John's PCC to continue to meet its commitments to the diocese, staff and other operational requirements. Overall there was a small net general fund loss of £6,455. In 2021 only £22,000 of the budgeted £36,000 quantum was able to be transferred to the maintenance fund in line with the reserve policy guidelines. The Maintenance fund after net expenses of £2,128 and budgeted allocation of £22,000 from General Fund stands at £69,784. An amount of 11% of General Fund income from offerings is tithed to Mission work each year (for details see note 7.1). Mission work, including work in Tanzania, incurred expenditure of just over £51,000 (for details see note 7.2).

During 2021 the Finance Committee was unchanged and comprised: Treasurer (Raki Bogan), Payments Manager (Christine Legg), Payroll Manager (Joanna Godden), Gift Aid Management (Chris and Amanda Coombes) and Accounts Manager (Tony Gosden).

Reserves policy

St John's being a church within the jurisdiction of the Church of England is responsible for the good order of the church building and its associated church hall and for operating the normal function of an evangelistic church.

The St John's PCC has considered the reserves that are appropriate having regard to the scope of the activities of St John's Church and the buildings and other assets for which it is responsible. Its policy is, at the end of each financial year, to have (a) cash in bank and in hand at least equal to the amount of the creditors less the amount of the debtors (excluding prepayments and any amount owing by HMRC) at the year-end (to ensure that it can pay its year-end debts as they fall due) and (b) the following reserves:

- (i) a liquidity reserve equal to the amount of budgeted General Fund tax recoveries for the following financial year less the amount of any budgeted General Fund surplus for that year prior to any budgeted transfer to the Maintenance Fund; at the year end, the balance of the liquidity reserve was £29,000 (2020: £32,500)
- (ii) a budget deficit reserve equal to the amount of any budgeted General Fund deficit for the following financial year prior to any budgeted transfer to the Maintenance Fund; at the year end, the balance of the budget deficit reserve was £Nil (2020: £Nil)
- (iii) a short-term income deficiency reserve equal to one third of the amount of the budgeted General Fund income for the following financial year; at the year end, the balance of the short-term income deficiency reserve was £148,433 (2020: £152,067)
- (iv) a maintenance reserve of at least £150,000 or, in the years following major expenditure on repairs and maintenance, such lower amount as the PCC may consider adequate having regard to the likely scheduling of future repair and maintenance costs. At the year end, the balance on the maintenance reserve was £69,784 (2020: £45,656)

The first three of these reserves are held within the General Fund and must be represented by cash, short-term deposits or debt owing to St John's PCC by HMRC. At the year end the residual general fund was £1,618 (2020: £939). The maintenance reserve is held within a separate Maintenance Fund and may be represented by such assets as the PCC considers appropriate from time to time.

At the end of 2021, all of the reserves of the church were of an amount at least equal to the target amounts set out above with the amount in the Maintenance Fund being £69,784 due to expenditures carried out.

The PCC reviews the financial situation of the church at least four times per year and takes interim steps to brief the members of the church at least twice per year. Annually the PCC reviews the financial position of the church funds and makes decisions as appropriate.

Principal financial management policies

The Finance Committee prepares budgets annually which are approved by St John's PCC. Activities are managed in line with the approved budget with a view to ensuring that significant unplanned deficits do not arise.

Cash balances in excess of St John's PCC's immediate requirements are invested with CCLA Investment Management Ltd in COIF Charity Funds.

Principal funding sources

St John's PCC is principally funded by the members and attendees of the church through regular giving and to a lesser extent, irregular gifts.

Bankers

St John's PCC current account is held at Barclays Bank UK PLC branch at 93 Lewisham High Street, London SE13 6BB.

Auditors

The attached financial statements have been audited by Shipleys LLP of 10 Orange Street, Haymarket, London WC2H 7DQ.

STATEMENT OF TRUSTEE'S RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently; observe the methods and principles in the charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business; and
- comply with section 17(5) of the Charities Act 2011 through having regard to any guidance issued by the Charities Commission when exercising any powers or duties to which such guidance is relevant.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and provisions of the Governing Documents. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by St John's PCC on 25 April 2022 and signed on its behalf by:



Samuel Hart
Churchwarden



Vanessa Ratcliffe
Churchwarden



St John's PCC, Blackheath

**Accounts
for the year ended**

31 December 2021

St John's PCC
STATEMENT OF FINANCIAL ACTIVITIES

For the period from 01 January 2021 to 31 December 2021



	Notes	Unrestricted Funds			Restricted Funds	Total Funds 2021	Prior Year Total Funds 2020
		General Fund	Missionary Fund	Maintenance Fund	Tanzania Fund		
		£	£	£	£	£	£
Income							
Donations and Legacies	3	391,290	4,030	20,454	0	415,774	389,087
Investment income	3	-1	0	478	0	477	1,687
Income from charitable activities	3	25,759	0	698	0	26,457	39,577
Total Income		417,048	4,030	21,630	0	442,708	430,351
Expenditure							
Charitable activities	4	359,395	48,646	19,502	2,531	430,074	565,821
Total Expenditure		359,395	48,646	19,502	2,531	430,074	565,821
Net Income / (Expenditure)		57,653	-44,616	2,128	-2,531	12,634	-135,470
Transfers							
Gross transfers between funds—in	11	0	42,108	22,000	0	64,108	54,912
Gross transfers between funds—out	11	-64,108	0	0	0	-64,108	-54,912
Total Transfers		-64,108	42,108	22,000	0	0	0
Net Income (Expenditure) after Transfers		-6,455	-2,508	24,128	-2,531	12,634	-135,470
Reconciliation of funds							
Total funds brought forward		185,506	19,397	45,656	5,886	256,445	391,915
Total funds carried forward		179,051	16,889	69,784	3,355	269,079	256,445

St John's PCC
BALANCE SHEET

For the period from 01 January 2021 to 31 December 2021

	Notes	Unrestricted Funds			Restricted Funds	Total Funds	Prior Year
		General Fund	Missionary Fund	Maintenance Fund	Tanzania Fund		Total Funds
		£	£	£	£	£	£
Fixed Assets	8						
Current assets							
Debtors	9	56,702	0	4,000	0	60,702	52,342
Cash in bank and in hand		129,301	16,889	65,784	3,355	215,329	285,570
Total Current Assets		186,003	16,889	69,784	3,355	276,031	337,912
Liabilities							
Creditors: Amounts falling due in one year	10	6,952	0	0	0	6,952	81,467
Net current assets less current liabilities		179,051	16,889	69,784	3,355	269,079	256,445
Total net assets less liabilities		179,051	16,889	69,784	3,355	269,079	256,445
Represented by							
Unrestricted : General							
-liquidity reserve	14	29,000				29,000	32,500
-budget deficit reserve	14	0				0	0
-short term income deficiency reserve	14	148,433				148,433	152,067
-general reserve	14	1,618				1,618	939
Unrestricted: Maintenance				69,784		69,784	45,656
Unrestricted: Mission			16,889			16,889	19,397
Restricted: Tanzania					3,355	3,355	5,886
Total funds		179,051	16,889	69,784	3,355	269,079	256,445

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of Approval
	Rev E Scrase-Field	21/04/22
	Mr R Bogan	21/04/22

Note 1 Basis of Preparation

General information

St John's PCC Blackheath is unincorporated and registered with the Charity Commission in England. The principal address is St John's Church, Stratheden Road, Blackheath, London, SE3 7TH. The objectives of the PCC are set out on page 4.

Basis of accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) 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) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019. The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The functional currency of the PCC is considered to be pounds sterling because that is the currency of the primary economic environment in which the Company operates. The financial statements are also presented in pounds sterling.

There are no material areas of judgement or estimation.

Cash flow statement

The PCC has taken advantage of the exemption in the Charities SORP (FRS 102) from the requirement to produce a cash flow statement on the grounds that it is a small charity.

Preparation of the accounts on a going concern basis

The Finance Committee prepares budgets annually which are approved by St John's PCC, and the PCC reviews the financial situation of the church during the course of the year and takes interim steps to brief the members of the church at least twice per year. Annually the PCC reviews the financial position of the church funds and makes decisions as appropriate. Activities are managed in line with the approved budget with a view to ensuring that significant unplanned deficits do not arise. Cash balances in excess of St John's PCC immediate requirements are invested with CCLA Investment Management Ltd in COIF Charity Funds. The trustees are satisfied that, based on its current forecasts, the charity has sufficient funds to meet its liabilities and have prepared the accounts on a going concern basis.

There are no material uncertainties about the PCC's ability to continue as a going concern.

Note 2

Accounting policies

INCOME

Recognition of Income:

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income with related expenditure:

Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and donations:

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources, it is probable that the income will be received and the amount can be measured reliably.

Tax reclaims on donations and gifts:

Income from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Investment income:

This is included in the accounts when receivable.

Legacies:

Income from legacies is included when the entitlement becomes known to St John's PCC, receipt is probable and the amount can be reliably measured.

Volunteers:

The Trust benefits greatly from the involvement and enthusiastic support of its many volunteers. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

EXPENDITURE

Recognition of expenditure:

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Charitable activities:

Include costs of the general running of the church, its maintenance and of supporting mission causes.

Governance costs:

Include costs of the preparation and examination of statutory accounts, the cost of trustee meetings and cost of any legal advice to trustees on governance and constitutional matters.

Irrecoverable VAT:

St John's PCC is not able to recover any VAT. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Note 2

Accounting policies (cont'd)

FUND ACCOUNTING

General Fund:

Unrestricted funds in that the PCC is entitled to dispose of them as it decides, in accordance with the PCC's objectives.

Missionary Committee:

Funds are to be used for mission purposes (note 7) .

Liquidity reserve: This reserve is the lesser of the following two amounts:

- (i) The amount of the budgeted General Fund tax recovery for the following financial year less the amount of any budgeted General Fund surplus for that year prior to any budgeted transfer to the Maintenance Fund; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less the amount of cash notionally allocated to the payment of year-end creditors (being an amount equal to the amount of the General Fund creditors less the amount of the General Fund debtors, excluding prepayments and the HMRC debtor).

Budget deficit reserve: This reserve is the lesser of the following two amounts:

- (i) The amount of any budgeted General Fund deficit for the following financial year prior to any budgeted transfer to the Maintenance Fund; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less an amount equal to the sum of the amounts of the notional cash allocation referred to above under the liquidity reserve.

Short-term income deficiency reserve: This reserve is the lesser of the following two amounts:

- (i) One third of the amount of the budgeted General Fund income for the following year; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less an amount equal to the sum of the amounts of the notional cash allocation referred to above, under the liquidity reserve and the budget deficit reserve.

Maintenance Reserve: This reserve is the amount in the Maintenance Fund at the year-end.

General reserve: This reserve is the balancing figure (i.e. the amount of the total General Fund reserve less the aggregate of the other General Fund reserves

Tanzania Fund: Restricted fund for specific use in supporting work in Tanzania.

PENSIONS

Contributions to defined benefit contribution plans are recognised in the period in which the related service is provided.

ASSETS

Tangible fixed assets for use by charity:

Consecrated and beneficed property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011. Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

Other fixed assets are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt. All fixed assets are depreciated over 3 years on a straight line basis.

DEBTORS

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

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Note 2

Accounting policies (cont'd)

LIABILITIES

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

FINANCIAL INSTRUMENTS

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Note 3
Analysis of Income

	Unrestricted Funds			Restricted Funds	Total Funds	Prior Year Total Funds
	General Fund	Missionary Fund	Maintenance Fund	Tanzania Fund		
	£	£	£	£		
					2021	2020
					£	£
Donations and Legacies						
Gift Aid—Bank and Envelopes	198,118				198,118	207,738
One off Gift Aid gifts	55,611				55,611	55,709
CAF Stewardship giving	16,655				16,655	10,575
Cash collections and envelopes	5,596				5,596	4,215
Monthly giving—Bank	17,876				17,876	23,224
Earmarked giving and donations	8,811	4,030			12,841	6,511
Legacies	10,000				10,000	1,000
Rent	14,300				14,300	14,300
Sub totals	326,967	4,030	0	0	330,997	323,272
Tax recoverable on Gift Aid	64,323				64,323	65,815
Other Grants			20,454		20,454	
Sub-totals	391,290	4,030	20,454	0	415,774	389,087
Investment income						
on Bank and COIF deposits	-1		18		17	537
Interest on STHA loan			460		460	1,150
Sub totals	-1		478		477	1,687
Income from Generated Funds Totals	391,289	4,030	20,932	0	416,251	390,774
Income from charitable activities						
Fees for weddings and funerals	2,345				2,345	3,875
Older people's work	634				634	668
Memorial Hall lettings	21,667				21,667	17,564
Church use	425				425	275
Parish weekend	232				232	11,061
Church events	139				139	1,634
Income re youth drop in	20				20	0
Income re Legacy youth group	50				50	150
Holiday Club	10				10	0
Footprints	229				229	336
Administration	5				5	0
Sundries	3		698		701	4,014
Income from Charitable Activity Totals	25,759		698		26,457	39,577
Income Grand Totals	417,048	4,030	21,630	0	442,708	430,351

In the prior year, income related to restricted funds amounted to £0 from donations & legacies and £0 from income from charitable activities.

Note 4

Analysis of Expenditure

	Unrestricted Funds			Restricted Funds	Gross Total	Income		Prior Year Gross Total
	General Fund	Missionary Fund	Maintenance Fund	Tanzania Fund		General Fund	Total Funds	
	£	£	£	£		£	2021 £	
Charitable activities								
Giving to missionary societies	0	44,613		2,500	47,113		47,113	47,400
Home mission	3,052	4,000			7,052		7,052	1,660
Parish share	157,200				157,200		157,200	157,200
Parish administrator	30,357				30,357		30,357	28,580
Ministry assistant	28,545				28,545		28,545	27,149
Parish worker	25,159				25,159		25,159	24,762
Childrens worker	32,904				32,904		32,904	44,127
Youth worker	11,597				11,597		11,597	20,811
Working expenses of clergy/readers	1,163				1,163		1,163	465
Youth work expenses	1,093				1,093		1,093	2,422
Visiting speakers	159				159		159	210
Vicarage expenses	0				0		0	372
Church insurance	5,795				5,795		5,795	5,515
Church office—telephone	1,826				1,826		1,826	1,971
Organ tuning and maintenance	2,789				2,789		2,789	991
Worship group	3,746				3,746		3,746	2,786
Church maintenance			19,502		19,502		19,502	128,154
Cleaning	6,906				6,906		6,906	3,515
Communion wine	0				0		0	120
Service and festival expenses	2,943				2,943	0	2,943	6,319
Wedding and funeral expenses	1,469				1,469	2,345	-876	2,565
Administration	328				328	5	323	6
Printing, stationery and computing	4,686				4,686		4,686	8,387
Children's work expense	1,536				1,536		1,536	1,435
Legacy youth group	349				349	50	299	956
Youth drop in and J's	1,198				1,198	20	1,178	338
Holiday club expenses	357				357	10	347	421
Footprints	798				798	229	569	215
Children outreach, training	529				529	0	529	456
Alpha/ Christianity explored etc	0				0	0	0	175
Conferences and courses	920				920		920	580
Parish weekend	0				0	232	-232	21,126
PCC and other church events	3,633				3,633	564	3,069	1,795
Older people's work	2,693				2,693	634	2,059	1,438
Sundry expense	9,423				9,423	701	8,722	7,120
Church heat, light and water	13,365				13,365		13,365	11,414
Hall expenses	3,430				3,430	21,667	-18,237	9,479
NIC employment allowance	-4,000				-4,000		-4,000	-9,937
Charitable activities totals	355,948	48,613	19,502	2,500	426,563	26,457	400,106	562,498
Governance costs								
Subscriptions	327				327		327	288
Bank Charges		33		31	64		64	35
Audit Fee	3,120				3,120		3,120	3,000
Total	3,447	33		31	3,511		3,511	3,323
Expenditure Grand totals	359,395	48,646	19,502	2,531	430,074	26,457	403,617	565,821

In the prior year, expenditure relating to restricted funds amounted to £0 for charitable activities.

Note 5**Details of certain types of expenditure****5.1 Trustee travel and subsistence expenses**

	This year	Last year
Number of trustees who were paid expenses	1	1
Nature of the expenses	Travel and subsistence	Travel and subsistence
Total amount paid	£1,163	£465

No Trustee or member of key management was paid a salary in the current or prior year.

5.2 Fees for examination of the accounts

Auditor's fee	£3,120	£3,000
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Note 6**Paid employees****6.1 Staff costs**

	<u>2021</u>	<u>2020</u>
	£	£
Gross wages and salaries	111,396	127,350
Employer's national insurance costs	11,996	12,552
NICs employment allowance	-4,000	-9,937
Pension Costs	<u>5,170</u>	<u>5,528</u>
	<u>124,562</u>	<u>135,493</u>

6.2 Average number of full-time equivalent employees in the year

Working on charitable activities	4.4	5.6
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The average number of employees during the year was 4.6 (2020: 5.8)

6.3 Emoluments

There are no employees with emoluments in excess of £60,000 per annum.

Note 7**Grant making****7.1 Missionary grants**

The PCC has decided to transfer 11% of the prior year's General Fund income, excluding contributions towards specific expenses, to the Missionary Committee for distribution. If, however, this amount is less than the amount given in the prior year, the PCC agreed to reduce the transfer and only 11% of the prior year's General Fund income will be given. In 2021, therefore, £42,108 was given and in 2022 £41,448 should be given.

7.2. Breakdown of Missionary grant making

(a) The Missionary Committee made the following gifts during the year:

	<u>2021</u>	<u>2020</u>
	£	£
Tear Fund	5,001	10,000
Tanzania (Mara) (unrestricted)	3,032	4,035
Youth for Christ (To support Neil & Joy)	6,000	6,000
CMS (To support Ben & Katy)	7,800	3,880
Street Pastors	2,328	1,920
Sports Chaplaincy	5,150	3,550
Greenwich Youth for Christ	6,000	6,000
Crosslinks	0	5,150
London City Mission	3,480	2,050
Other	<u>4,600</u>	<u>0</u>
	£43,391	£42,585
Other grants	<u>5,255</u>	<u>5,250</u>
	£48,646	£47,835
(b) Tanzania Fund	<u>2,531</u>	<u>0</u>
Total Missionary activities	<u>£51,117</u>	<u>£47,835</u>

7.3 The Missionary Fund holds the following balances at the year end

	<u>2021</u>	<u>2020</u>
	£	£
Allocated to named organisations	811	726
Not allocated	<u>16,078</u>	<u>18,672</u>
	16,889	19,398
(d) Tanzania Fund	<u>3,355</u>	<u>5,886</u>
Total Missionary balances	<u>£20,244</u>	<u>£25,284</u>

Note 8**Tangible Fixed Assets****8.1 Cost or valuation**

	Furniture & Fittings	Office Equipment	Clavinova	Total
	£	£	£	£
At 1st January 2021	800	0	1,000	1,800
Additions	-	-	-	0
Disposals	-800	-	-	-800
At 31st December 2021	<u>0</u>	<u>0</u>	<u>1,000</u>	<u>1,000</u>

8.2 Accumulated depreciation

At 1st January 2021	800	0	1,000	1,800
Charge for Period	-	-	-	0
Eliminated on Disposal	-800	-	-	-800
At 31st December 2021	<u>0</u>	<u>0</u>	<u>1,000</u>	<u>1,000</u>

8.3 Net Book Value

At 31st December 2020	<u>0</u>	<u>0</u>	<u>0</u>	<u>£0</u>
At 31st December 2021	<u>0</u>	<u>0</u>	<u>0</u>	<u>£0</u>

Note 9**Debtors and prepayments**

	<u>2021</u>	<u>2020</u>
St John's Housing Assn	0	30,000
Insurance	4,962	4,780
Parish Weekend	3,255	0
Tax recoverable	38,485	17,562
Other	14,000	0
Total	£60,702	£52,342

In the prior year, £0 of debtors related to the restricted fund.

One existing unsecured loan of £100,000 (for 15 St. John's Park) made to St John's Housing Association was repaid in the year. 2 payments of £15,000 were made for the remaining 15 St. John's Park loan. The loans aggregated reduced from £30,000 to the current balance of Nil, all representing the St John's Park loan.

Interest was payable at the greater of 2.3% per annum or the rate applied to the COIF charities deposit fund.

Note 10**Creditors and accruals**

	<u>2021</u>	<u>2020</u>
Audit	3,000	3,000
Maintenance	0	75,000
Various creditors	750	(36)
Inland Revenue	2,587	2,774
Pension provider	615	729
Total	£6,952	£81,467

In the prior year, £nil of creditors related to restricted funds

Note 11**Additional disclosures****Transfers between funds**

During 2021 £22,000 (2020: £12,000) was transferred from the General Fund to the Maintenance Fund and £42,108 (2020: £42,912) was transferred from the General Fund to the Missionary Fund, each in accordance with decisions of St John's PCC

Income from legacies

There was £10,000 income from legacies during 2021 (2020: £1,000).

Note 12**Related party transactions**

The PCC has made loans to St John's Housing Association in which a PCC member (at the time of the decision), Peter Andrews, is a member. Details of the loans are provided in Note 9.

A close family member of a trustee was paid a salary by St John's Church of £10,395 (2020: £18,587) and a pension of £473 (2020: £866).

Note 13**Cash in bank and in hand**

In the prior year, £5,886 of cash in bank and in hand related to restricted funds.

Note 14**Reserves Policy**

The liquidity reserve and the short-term income deficiency reserves are equal to the target amount that the PCC has considered to be appropriate pursuant to the Reserves Policy set out in the Trustees Report. No budget deficit reserve is required in 2021 since the 2022 budget is positive prior to maintenance allocation. The general reserve represents the balance of the reserves in the General Fund after deduction of the other reserves.

Note 15

Analysis of Funds

	Funds at 01/01/2021	Income	Expenditure	Transfers	Funds at 31/12/2021
Unrestricted funds					
General fund	185,506	417,048	-359,395	-64,108	179,051
Missionary fund	19,397	4,030	-48,646	42,108	16,889
Maintenance fund	45,656	21,630	-19,502	22,000	69,784
Restricted funds					
Tanzania fund	5,886	0	-2,531	0	3,355
Total funds	£256,445	£442,708	-£430,074	£0	£269,079

	Funds at 01/01/2020	Income	Expenditure	Transfers	Funds at 31/12/2020
Unrestricted funds					
General fund	198,841	422,839	-381,262	-54,912	185,506
Missionary fund	22,504	1,816	-47,835	42,912	19,397
Maintenance fund	164,684	5,696	-136,724	12,000	45,656
Restricted funds					
Tanzania fund	5,886	0	0	0	5,886
Total funds	£391,915	£430,351	-£565,821	£0	£256,445

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH

OPINION

We have audited the financial statements of St. John the Evangelist Church, Blackheath for the year ended 31 December 2021 which comprise the statement of financial activities, balance sheet and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2021 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the PCC's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the PCC with respect to going concern are described in the relevant sections of this report.

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (*continued*)

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The PCC are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF PCC

As explained more fully in the trustees' responsibilities statement, the PCC are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the PCC determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the PCC are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the PCC either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (*continued*)

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the charity's activities, controls and laws and regulations and assessed the susceptibility of the charity's financial statements to material misstatement from irregularities, including fraud.
- We determined that the laws and regulations that are most significant to the charity are the Church Accounting Regulations 2006, the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules.
- Based on this understanding we designed our audit procedures to detecting irregularities, including fraud. Testing undertaken included making enquiries on the management and those charged with governance; journal entry testing; review of bank letters, PCC minutes and governing documents; reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations. These procedures were designed to provide reasonable assurance that the financial statements were free from fraud or error.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the PCC.

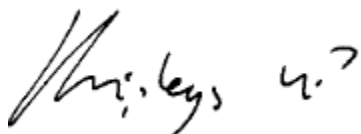
**INDEPENDENT AUDITORS' REPORT TO THE PCC OF
ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (continued)**

- Conclude on the appropriateness of the PCC's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

USE OF OUR REPORT

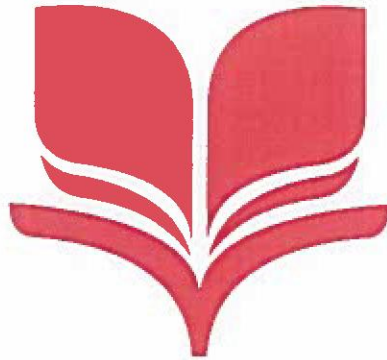
This report is made solely to the PCC (also known as "trustees"), as a body, in accordance with Section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act, and the requirements of the Church Accounting Regulations 2006. Our audit work has been undertaken so that we might state to the PCC those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the PCC as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in black ink, appearing to read 'Shipleys LLP', with a small mark resembling a question mark or a flourish to the right.

SHIPLEYS LLP
Statutory Auditors
10 Orange Street
Haymarket
London, WC2H 7DQ

28 April 2022

Accounts



St John's PCC Annual Report and Accounts

Year ended 31st December 2020

The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Blackheath
("St John's PCC") is a registered charity number 1132894

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St John's PCC: Report of the Trustees

The trustees submit their Report and the Financial Statements of St John's PCC for the year ended 31st December 2020.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Name

The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Blackheath are the trustees who administer St John's Church, Blackheath. The charity is also referred to as St John's Church, St John's Parochial Church Council and St John's PCC (which is the name used in this report).

Address

The correspondence address is St John's Church, Stratheden Road, Blackheath, London SE3 7TH. It is part of the Diocese of Southwark within the Church of England.

Legal Status

St John's PCC is a registered charity under number 1132894.

Governing Document

St John's PCC has two approved governing documents: The Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969, as amended).

Appointment of Trustees

The Church Representation Rules specify the composition of St John's PCC who are the trustees of the charity. St John's PCC is made up of ministerial appointments, lay churchwardens (elected by the parishioners annually at the Annual Parochial Church Meeting) and lay members of the PCC and Deanery Synod (elected for a three-year renewable term at the Annual Parochial Church Meeting). In addition there are co-opted lay members with defined responsibilities. St John's PCC is chaired by the incumbent for the time being and during any vacancy by a churchwarden. All eligible members of the Church are encouraged to join the electoral roll. When vacant positions arise, requests for nominations are published in St John's Church.

Trustees Induction and Training

New lay trustees are provided with detailed information on their legal obligations under charity law and an explanation of what the role will entail. Their training needs are assessed from time to time by the St John's PCC and training provided where required. Trustees are encouraged to attend appropriate external and diocesan training events where these will facilitate the undertaking of their role.

Organisational Structure

St John's PCC members who have served from 1st January 2020 until the date this report was approved, or the date shown if different, are set out below.

<i>Incumbent:</i>	Reverend Dr Edward Scrase-Field
<i>Assistant curate:</i>	Reverend Andrew Beswetherick
<i>Curate:</i>	Reverend Chris Hanning
<i>Churchwardens:</i>	Samuel Hart Vanessa Ratcliffe
<i>Elected lay representatives:</i>	Tunde Akinkugbe (elected APCM 2018) Matt Baker (until October 2020) Jane Beswetherick (elected APCM 2018) Hannah Burns (elected APCM 2018) Pete Burns (elected APCM 2019) David Halford (until October 2020) Hannah Lockwood (elected APCM 2018) Alice Makoni (elected APCM 2019)
<i>Lay representatives to the Deanery Synod:</i>	Victoria Alexander (elected APCM 2020) Richard Godden (elected APCM 2020)

Katharine MacKenzie (elected APCM 2020)
Katherine McPherson (elected APCM 2020)
Jeremy Olsen (elected APCM 2020)
Alan Wright (until October 2020)

Co-opted members:

Raki Bogan (Treasurer)
Tim Webster (PCC Secretary)

St John's PCC had eight ordinary business meetings during the year, which were held monthly excluding April (when the APCM was originally scheduled to be held), August, October (when the APCM was held) and December. Various committees met between meetings and details of their deliberations were received by St John's PCC for discussion and endorsement where necessary.

The standing committee 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 PCC. The Leader's Council was established and comprises the standing committee. Current membership is Victoria Alexander, Matt Baker, Jane Beswetherick (until February 2021), Richard Godden, Chris Hanning, Samuel Hart, Vanessa Ratcliffe and Edward Scrase-Field (Chair).

The following were eligible to join St John's PCC as co-opted members but chose not to assume their positions.

Readers:

Louis Alexander
Stephen Greenall
Rosie Medhurst

Risk Management

The primary aim of St John's PCC is the promotion of the gospel of our Lord Jesus Christ and as Christians we trust that God will complete His work and purposes in us. St John's PCC acknowledges the requirement to identify and manage the risks faced in achieving its primary aim. To this end St John's PCC has identified the primary risks to which it is exposed which relate to operational areas and finances. Identified risks are routinely reviewed and systems or procedures designed to manage those risks have been established.

Safeguarding

The PCC has a duty of care to ensure the protection of the vulnerable in the church community. In this regard the PCC promotes a safer church for all in the church community and has a plan to raise awareness and promote training where required. The PCC has adopted the House of Bishops' Promoting a Safer Church safeguarding policy statement and also has regard for the Diocesan safeguarding policies and practice guidance. The PCC has appointed Louisa Nevison-Andrews as Parish Safeguarding Officer who regularly reports on safeguarding in the parish. Safeguarding is a standing agenda item at each PCC meeting.

AIMS, OBJECTIVES, ACTIVITIES AND ACHIEVEMENTS

Aims

The primary aim of St John's PCC is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

Objectives

St John's PCC has the responsibility of supporting and co-operating with the incumbent in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish and for continuing that work during the absence of an incumbent.

Public Benefit

The trustees have given due regard to the Charity Commission's guidance on public benefit. St John's PCC's current vision statement comprises three pillars: Growing in Outreach, Growing in Discipleship and Growing the Next Generation.

Activities and achievements

St John's welcomes people of all ages, backgrounds and viewpoints. Four Sunday services are held at 07.30 (traditional Holy Communion using the Book of Common Prayer), 09.15 and 11.15 (family-friendly and welcoming services for all ages with children's activities, Bible teaching and music worship) and 18.00 (an informal service in a variety of different formats). Regular meetings for prayer are held on weekdays at 09.00

and on the second Monday evening of each month. In addition to the regular services, baptisms, thanksgivings for the birth of children, marriage and funeral services are held throughout the year.

During the week the church building is open to visitors during office hours and many group meetings and activities take place. As a church family, members support each other through the challenges of daily life. This includes through friendship and hospitality as two of the many gifts God has given to care for each other. Small groups meet in people's homes or at church to discuss the Bible, pray together, have fun and support each other in the development of the Christian faith. As Christians the desire is to be a positive presence in the community. This includes in the parish, in places of work and through mission partners in the UK and overseas.

The coronavirus pandemic meant that the church building was closed for periods of the year and certain activities were held virtually. All Government and Church of England guidelines pertaining to places of worship were followed.

Church attendance

The electoral roll currently totals 246, a small decrease from 267 in the previous year. Approximately 85% of these people live outside the Parish. The average weekly attendance counted during January 2020 was 233 adults and 84 children. The average weekly attendance counted during October 2020 was 95 adults and 45 children (though more watched online).

Review of the Year

St John's continues to exist to grow disciples of Jesus Christ committed to worshipping God in all aspects of life. This is especially by sharing the good news of Jesus Christ and showing love to one another and the wider communities. Through 2020, led by the Vicar, St John's continued to progress the Vision (which was started in 2017) to grow the church and deepen our commitment to Jesus Christ. The Vision is structured under the three pillars of Growing in Outreach, Growing in Discipleship and Growing the Next Generation.

The year was dominated by the coronavirus pandemic which necessitated a number of material changes to the operations of the church. Sunday services were largely held online. Encouragingly these appear to have reached a broader audience than the pre-existing congregation. Other events were cancelled or were held virtually, and the church building was open when permitted, with staff working remotely for much of the year. The pandemic presented challenges including the loss of life, where the church sought to assist those affected pastorally. A Hardship Fund was created to provide practical assistance to people in need.

Fabric report

During the year Karen Butti of Thomas Ford & Partners was appointed church architect following the retirement of her predecessor. A project of refurbishment to the exterior of the building was started in October 2020 to attend to a number of predominantly masonry issues which have arisen since the last major work which was undertaken in the 1980s. The project will attend to outstanding matters from the 2016 Quinquennial Inspection and is scheduled to complete in March 2021. Minor repairs were made to the interior of the building when required. The Elsie Marshall Memorial Hall continues to be let to a local nursery midweek.

Members of staff

In addition to the Vicar, Edward Scrase-Field, the work of the church continues to be supported by the Chis Hanning as Curate. Children and Youth work continued to be led by Hannah Mugenyi and Matt Lockwood respectively. Sophie Annesley covered Hannah Mugenyi's maternity leave for a portion of the year. Sue Redford continued as Parish Worker and Liam Chiltern as Ministry Trainee (Music Coordinator). Wendy Goldthorpe worked as Administrator until her resignation in August 2020 when Cathy Livesey joined the staff team.

Children's work (0-11 years old)

Children's work continued to be led by Hannah Mugenyi, though Sophie Annesley covered her maternity leave from February to August. Normal Sunday and midweek groups were suspended from March 2020 due to the pandemic. From March to August teaching videos were created for children of different ages to watch at home. From September children's teaching was included in services, which was livestreamed and in-person when guidance allowed. Craft activity packs were provided to help reinforce the message of the children's teaching. From the second national lockdown in November these packs were posted to families with children over two years old and 95 children from 52 households chose to receive these packs each week. Although a number of regular events were not able to be run, an online Holiday Club was held in the summer with over 100 views of the first day. Harvest and Christmas toddler services took place with 46 children attending over four services at

Christmas. The six Christingle services in December were attended by 260 people. Resources and videos were provided to a local school to allow 400 children to participate in 'Classroom Christingles'.

Youth work (11-18 years old)

Youth work continued to be led by Matt Lockwood. The year provided some new opportunities for engaging with young people but also some significant challenges. The majority of youth work was conducted virtually. Three mid-week groups operated; Brave (for girls in school years 7 and 8), Fierce (for girls in school years 9-12) and Gravity (for boys in school years 7-9). Attendance at these groups was steady and increased through the year. Legacy (for school years 10-13) met in-person when permitted and also online during the Sunday evening service. It is intended to restart work in schools once permitted, including with the pastoral care team of a local secondary school.

Discipleship

Edward Scrase-Field, Victoria Alexander and Chris Hanning oversaw the coordination of small groups, which continued to play an important part in the life of the church. There are 16 small groups containing around 200 members which meet in various homes (when permitted) or online, predominantly on Tuesday, Wednesday and Thursday evenings. Group study material has been recommended to complement the overall church teaching programme. Other activity during the course of the year included a marriage course, two seeker courses, training for reading the Bible with a friend and a weekend away in early March on the theme of 'real change'.

Community Outreach

Activities in the community were significantly curtailed by the coronavirus pandemic though efforts continued where permitted. Sue Redford as Parish Worker visited local shop owners and offered bereavement support. A letter was sent to the community offering practical and emotional support. In addition to online services, efforts were made to increase the church's presence on social media platforms. In November Andrew Beswetherick led the Royal Borough of Greenwich's public act of Remembrance where local councilors and other dignitaries attended. Around 200 nativity bags were given out to the local community and around 150 people visited the Christmas display in the church building. Other activities included the continuation of a pub discussion group online, provision of books and stationery for local children, support for the local food bank and a knitting group.

Fellowship/Pastoral

Almost 40 people received a pack of materials in place of the monthly lunch and craft sessions for predominantly older people called Make Your Mark. A team of eight regularly telephone each of the Make Your Mark members either weekly or fortnightly. Where permitted, work continued with local care homes which included the delivery of Christmas cards made by children. Holiday at Home was run over three Thursdays in August, primarily aimed at older people. Throughout the year members of the church visit at home those who temporarily or permanently cannot attend church.

Missionary Committee

The committee aims to support and inform the congregation about St John's mission partners. The church provides both financial and prayer support for the work of a number of diverse missions, operating in the UK and overseas. The committee comprises Beverley Campbell, Elizabeth Fleetwood, Tony Gosden, Ann Hill, Christine Legg, Barbara Ray, Janel Rehn and Edward Scrase-Field. Four Sunday services a year are designated Mission Sundays to maintain the profile of the mission activities that the church supports.

FINANCIAL REVIEW

Overview

2020 was dominated by the Coronavirus global pandemic and its affects were seen in every aspect of church life. The PCC was concerned about the effect the pandemic would have on the congregation and the ability to sustain the consistent giving experienced and forecasted for in the past. Although there were individuals that required dropping or suspending their giving allotment, there were positive signs as well, including new givers which allowed St. John's PCC to continue to meet its commitments to the diocese, staff, and other operational requirements. As anticipated, the church building needed work done to the exterior which was financed by the maintenance fund. The benefit of the PCC policy to budget £36,000 per year for maintenance has enabled the works without requesting specific congregational support during a trying financial time. This year only £12,000 of the budgeted amount was able to be transferred to maintain the reserve policy guidelines.

The Maintenance fund after net expenses of £131,028 and budgeted allocation of £12,000 from General Fund stands at £45,656.

An amount of 11% of General Fund income from offerings is tithed to Mission work each year (for details see note 7.1). Mission work, including work in Tanzania, incurred expenditure of just over £47,000 (for details see note 7.2).

During 2020, the Finance Committee comprised: Treasurer (Raki Bogan), Payments Manager (Christine Legg), Payroll Manager (Joanna Godden), Gift Aid Management (Chris and Amanda Coombes) and Accounts Manager (Tony Gosden) remains. Richard Godden stepped down from the team after many years as Finance Director.

Reserves Policy

St John's being a church within the jurisdiction of the Church of England is responsible for the good order of the church building and its associated church hall and for operating the normal function of an evangelistic church.

The St John's PCC has considered the reserves that are appropriate having regard to the scope of the activities of St John's Church and the buildings and other assets for which it is responsible. Its policy is, at the end of each financial year, to have (a) cash in bank and in hand at least equal to the amount of the creditors less the amount of the debtors (excluding prepayments and any amount owing by HMRC) at the year-end (to ensure that it can pay its year-end debts as the fall due) and (b) the following reserves:

- (i) a liquidity reserve equal to the amount of budgeted General Fund tax recoveries for the following financial year less the amount of any budgeted General Fund surplus for that year prior to any budgeted transfer to the Maintenance Fund; at the year end, the balance of the liquidity reserve was £32,500 (2019: £28,250)
- (ii) a budget deficit reserve equal to the amount of any budgeted General Fund deficit for the following financial year prior to any budgeted transfer to the Maintenance Fund; at the year end, the balance of the budget deficit reserve was £Nil (2019: £Nil)
- (iii) a short-term income deficiency reserve equal to one third of the amount of the budgeted General Fund income for the following financial year; at the year end, the balance of the short-term income deficiency reserve was £152,067 (2019: £151,950)
- (iv) a maintenance reserve of at least £150,000 or, in the years following major expenditure on repairs and maintenance, such lower amount as the PCC may consider adequate having regard to the likely scheduling of future repair and maintenance costs. At the year end, the balance on the maintenance reserve was £45,656 (2019: £164,684)

The first three of these reserves are held within the General Fund and must be represented by cash, short-term deposits or debt owing to St John's PCC by HMRC. At the year end the residual general fund was £941 (2019: £18,641). The maintenance reserve is held within a separate Maintenance Fund and may be represented by such assets as the PCC considers appropriate from time to time.

At the end of 2020, all of the reserves of the church were of an amount at least equal to the target amounts set out above with the amount in the Maintenance Fund being £45,656 due to expenditures carried out.

The PCC reviews the financial situation of the church at least six times per year and takes interim steps to brief the members of the church at least twice per year. Annually the PCC reviews the financial position of the church funds and makes decisions as appropriate.

Principal Financial Management Policies

The Finance Committee prepares budgets annually which are approved by St John's PCC. Activities are managed in line with the approved budget with a view to ensuring that significant unplanned deficits do not arise. Cash balances in excess of St John's PCC immediate requirements are invested with CCLA Investment Management Ltd in COIF Charity Funds.

Principal Funding Sources

St John's PCC is principally funded by the members and attendees of the church through regular giving and, to a lesser extent, irregular gifts.

Bankers

St John's PCC current account is held at Barclays Bank UK PLC branch at 93 Lewisham High Street, London SE13 6BB.

Auditors

The attached financial statements have been audited by Shipleys LLP of 10 Orange Street, Haymarket, London WC2H 7DQ.

STATEMENT OF TRUSTEE'S RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

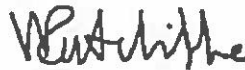
- select suitable accounting policies and then apply them consistently; observe the methods and principles in the charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business; and
- comply with section 17(5) of the Charities Act 2011 through having regard to any guidance issued by the Charities Commission when exercising any powers or duties to which such guidance is relevant.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and provisions of the Governing Documents. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by St John's PCC on 15th March 2021 and signed on its behalf by:



Samuel Hart
Churchwarden



Vanessa Ratcliffe
Churchwarden



Accounts for the year ended

31 December 2020

St John's PCC
STATEMENT OF FINANCIAL
ACTIVITIES

For the period from 01 January 2020 to 31 December 2020

		Unrestricted Funds			Restricted Funds	Total Funds	Prior Year Total
		General Fund	Missionary Fund	Maintenance Fund	Tanzania Fund	2020	2019
	Notes	£	£	£	£	£	£
Income							
Donations and Legacies	3	387,271	1,816	0	0	389,087	392,402
Investment income	3	0	0	1,687	0	1,687	2,734
Income from charitable activities	3	35,568	0	4,009	0	39,577	39,733
Total Income		422,839	1,816	5,696	0	430,351	434,869
Expenditure							
Charitable activities	4	381,262	47,835	136,724	0	565,821	407,748
Total Expenditure		381,262	47,835	136,724	0	565,821	407,748
Net Income / (Expenditure)		41,577	-46,019	-131,028	0	-135,470	27,121
Transfers							
Gross transfers between funds—in	11	0	42,912	12,000	0	54,912	79,308
Gross transfers between funds—out	11	-54,912	0	0	0	-54,912	-79,308
Total Transfers		-54,912	42,912	12,000	0	0	0
Net Income after Transfers		-13,335	-3,107	-119,028	0	-135,470	27,121
Reconciliation of funds							
Total funds brought forward		198,841	22,504	164,684	5,886	391,915	364,794
Total funds carried forward		185,506	19,397	45,656	5,886	256,445	391,915

St John's PCC
BALANCE SHEET

For the period from 01 January 2020 to 31 December 2020



	Notes	Unrestricted Funds			Restricted Funds	Total Funds	Prior Year Total
		General Fund	Missionary Fund	Maintenance Fund	Tanzania Fund		
		£	£	£	£	£	£
Fixed Assets	8						
Current assets							
Debtors	9	22,342	0	30,000	0	52,342	100,036
Cash in bank and in hand		169,633	19,397	90,654	5,886	285,570	305,829
Total Current Assets		191,975	19,397	120,654	5,886	337,912	405,865
Liabilities							
Creditors: Amounts falling due in one year	10	6,467	0	75,000	0	81,467	13,950
Net current assets less current liabilities		185,508	19,397	45,654	5,886	256,445	391,915
Total net assets less liabilities		185,508	19,397	45,654	5,886	256,445	391,915

Represented by

Unrestricted : General

-liquidity reserve	14	32,500				32,500	28,250
-budget deficit reserve	14	0				0	0
-short term income deficiency reserve	14	152,067				152,067	151,950
-general reserve	14	941				941	18,641
Unrestricted: Maintenance				45,654		45,654	164,684
Unrestricted: Mission			19,397			19,397	22,504
Restricted: Tanzania					5,886	5,886	5,886
Total funds		185,508	19,397	45,654	5,886	256,445	391,915

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of Approval
	Rev E Scrase-Field	11/4/2021.
	Mr R Bogan	11/4/2021

Note 1 Basis of Preparation

GENERAL INFORMATION

St John's PCC Blackheath is unincorporated and registered with the Charity Commission in England. The principal address is St John's Church, Stratheden Road, Blackheath, London, SE3 7TH. The objectives of the PCC are set out on Page 4.

BASIS OF ACCOUNTING

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The functional currency of the PCC is considered to be pounds sterling because that is the currency of the primary economic environment in which the Company operates. The financial statements are also presented in pounds sterling.

CASH FLOW STATEMENT

The PCC has taken advantage of the exemption in the Charities SORP (FRS 102) from the requirement to produce a cash flow statement on the grounds that it is a small charity.

PREPARATION OF THE ACCOUNTS ON A GOING CONCERN BASIS

The Finance Committee prepares budgets annually which are approved by St John's PCC. and the PCC reviews the financial situation of the church during the course of the year and takes interim steps to brief the members of the church at least twice per year. The finance committee has considered the impact of Covid-19 on the PCC and its operations, finances and budgets. Annually the PCC reviews the financial position of the church funds and makes decisions as appropriate. Activities are managed in line with the approved budget with a view to ensuring that significant unplanned deficits do not arise. Cash balances in excess of St John's PCC immediate requirements are invested with CCLA Investment Management Ltd in COIF Charity Funds. The trustees are satisfied that, based on its current forecasts, the charity has sufficient funds to meet its liabilities and have prepared the accounts on a going concern basis.

Note 2
Accounting policies

INCOME

Recognition of Income:

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income with related expenditure:

Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and donations:

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources, it is probable that the income will be received and the amount can be measured reliably.

Tax reclaims on donations and gifts:

Income from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Investment income:

This is included in the accounts when receivable.

Legacies:

Income from legacies is included when the entitlement becomes known to St John's PCC, receipt is probable and the amount can be reliably measured.

Volunteers:

The Trust benefits greatly from the involvement and enthusiastic support of its many volunteers. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

EXPENDITURE

Recognition of expenditure:

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Charitable activities:

Include costs of the general running of the church, its maintenance and of supporting mission causes.

Governance costs:

Include costs of the preparation and examination of statutory accounts, the cost of trustee meetings and cost of any legal advice to trustees on governance and constitutional matters.

Irrecoverable VAT:

St John's PCC is not able to recover any VAT. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Note 2

Accounting policies (cont'd)

FUND ACCOUNTING

General Fund: Unrestricted funds in that the PCC is entitled to dispose of them as it decides, in accordance with the PCC's objectives.

Missionary Committee: Funds are to be used for mission purposes (note 7).

Liquidity reserve: This reserve is the lesser of the following two amounts:

- (i) The amount of the budgeted General Fund tax recovery for the following financial year less the amount of any budgeted General Fund surplus for that year prior to any budgeted transfer to the Maintenance Fund; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less the amount of cash notionally allocated to the payment of year-end creditors (being an amount equal to the amount of the General Fund creditors less the amount of the General Fund debtors, excluding prepayments and the HMRC debtor).

Budget deficit reserve: This reserve is the lesser of the following two amounts:

- (i) The amount of any budgeted General Fund deficit for the following financial year prior to any budgeted transfer to the Maintenance Fund; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less an amount equal to the sum of the amounts of the notional cash allocation referred to above and the liquidity reserve.

Short-term income deficiency reserve: This reserve is the lesser of the following two amounts:

- (i) One third of the amount of the budgeted General Fund income for the following year; and
- (ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less an amount equal to the sum of the amounts of the notional cash allocation referred to above, the liquidity reserve and the budget deficit reserve.

Maintenance Reserve: This reserve is the amount in the Maintenance Fund at the year-end.

General reserve: This reserve is the balancing figure (i.e. the amount of the total General Fund reserve less the aggregate of the other General Fund reserves)

Tanzania Fund: Restricted fund for specific use in supporting work in Tanzania.

PENSIONS

Contributions to defined benefit contribution plans are recognised in the period in which the related service is provided.

ASSETS

Tangible fixed assets for use by charity:

Consecrated and beneficed property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

Other fixed assets are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt. All fixed assets are depreciated over 3 years on a straight line basis.

DEBTORS

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

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Note 2**Accounting policies (cont'd)****LIABILITIES**

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

FINANCIAL INSTRUMENTS

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Note 3
Analysis of Income

	<i>Unrestricted Funds</i>			<i>Restricted Funds</i>	Total Funds	Prior Year Total
	General Fund	Missionary Fund	Maintenance Fund	Tanzania Fund		
	£	£	£	£	2020 £	2019 £
Donations and Legacies						
Gift Aid—Bank and Envelopes	207,738				207,738	204,867
One off Gift Aid gifts	55,709				55,709	57,573
CAF Stewardship giving	10,575				10,575	12,192
Cash collections and envelopes	4,215				4,215	11,044
Monthly giving—Bank	23,224				23,224	22,329
Earmarked giving and donations	4,695	1,816			6,511	3,400
Legacies	1,000				1,000	1,000
Rent	14,300				14,300	14,300
Sub totals	321,456	1,816	0	0	323,272	326,705
Tax recoverable on Gift Aid	65,815				65,815	65,697
Sub-totals	387,271	1,816	0	0	389,087	392,402
Investment income						
on Bank and COIF deposits			537		537	951
Interest on STJHA loan			1,150		1,150	1,783
Sub totals			1,687		1,687	2,734
Income from Generated Funds Totals	387,271	1,816	1,687	0	390,774	395,136
Income from charitable activities						
Fees for weddings and funerals	3,875				3,875	3,372
Older people's work	668				668	723
Memorial Hall lettings	17,564				17,564	18,333
Church use	275				275	615
Parish weekend	11,061				11,061	2,855
Church events	1,634				1,634	6,502
Income re youth drop in	0				0	130
Income re Legacy youth group	150				150	2,765
Income re Christianity Explored etc	0				0	263
Holiday Club	0				0	1,662
Footprints	336				336	1,403
Messy Church	0				0	0
Administration	0				0	61
Sundries	5		4,009		4,014	1,049
Income from Charitable Activity Totals	35,568		4,009		39,577	39,733
Income Grand Totals	422,839	1,816	5,696	0	430,351	434,869

In the prior year, income related to restricted funds amounted to £0 from donations & legacies and £0 from income from charitable activities.

Note 4

Analysis of Expenditure

	Unrestricted Funds			Restricted Funds	Income			Prior Year Gross Total 2019 £
	General Fund	Missionary Fund	Maintenance Fund	Tanzania Fund	Gross Total	General Fund	Total Funds	
	£	£	£	£	£	£	£	
Charitable activities								
Giving to missionary societies	0	47,400		0	47,400		47,400	39,411
Home mission	1,410	250			1,660		1,660	2,789
Parish share	157,200				157,200		157,200	157,200
Parish administrator	28,580				28,580		28,580	26,550
Ministry assistant	27,149				27,149		27,149	9,142
Parish worker	24,762				24,762		24,762	24,070
Childrens worker	44,127				44,127		44,127	29,586
Youth worker	20,811				20,811		20,811	20,251
Youth volunteers	0				0		0	8,157
Working expenses of clergy/readers	465				465		465	495
Youth work expenses	2,422				2,422		2,422	2,454
Visiting speakers	60	150			210		210	100
Vicarage expenses	372				372		372	0
Parish mission (housing)	0	0			0		0	0
Church insurance	5,515				5,515		5,515	5,331
Church office—telephone	1,971				1,971		1,971	1,897
Organ tuning and maintenance	991				991		991	952
Worship group	2,786				2,786		2,786	1,375
Church maintenance			128,154		128,154		128,154	9,919
Cleaning	3,515				3,515		3,515	2,578
Communion wine	120				120		120	239
Service and festival expenses	6,319				6,319	275	6,044	4,421
Wedding and funeral expenses	2,565				2,565	3,875	-1,310	2,461
Administration	6				6	0	6	532
Printing, stationery and computing	8,387				8,387		8,387	6,341
Children's work expense	1,435				1,435		1,435	3,679
Legacy youth group	956				956	150	806	5,572
Youth drop in and J's	338				338	0	338	598
Holiday club expenses	421				421	0	421	1,678
Footprints	215				215	336	-121	1,965
Discipleship: Gravity etc	456				456	0	456	0
Alpha/ Christianity explored etc	175				175	0	175	893
Conferences and courses	580				580		580	1,196
Parish weekend	21,126				21,126	11,061	10,065	0
PCC and other church events	1,795				1,795	1,634	161	8,746
Older people's work	1,438				1,438	668	770	1,264
Sundry expense	5,980		1,140		7,120	5	7,115	8,040
Church heat, light and water	11,414				11,414		11,414	15,101
Hall expenses	2,049		7,430		9,479	17,564	-8,085	5,046
Hall verger	0				0		0	0
NIC employment allowance	-9,937				-9,937		-9,937	-5,848
Charitable activities totals	377,974	47,800	136,724	0	562,498	35,568	526,930	404,181
Governance costs								
Subscriptions	288				288		288	503
Bank Charges		35		0	35		35	64
Audit Fee	3,000				3,000		3,000	3,000
Total	3,288	35	0	0	3,323	3,323	3,323	3,567
Expenditure Grand totals	381,262	47,835	136,724	0	565,821	35,568	530,253	407,748

In the prior year, expenditure relating to restricted funds amounted to £9,176 for charitable activities.

Note 5**Details of certain types of expenditure****5.1 Trustee travel and subsistence expenses**

	This year	Last year
Number of trustees who were paid expenses	1	2
Nature of the expenses	Travel and subsistence	Travel and subsistence
Total amount paid	£465	£495

No trustee or member of key management is paid a salary by St John's Church.

5.2 Fees for examination of the accounts

Auditor's fee	£3,000	£3,000
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Note 6**Paid employees****6.1 Staff costs**

	<u>2020</u>	<u>2019</u>
	£	£
Gross wages and salaries	127,350	95,706
Employer's national insurance costs	12,552	10,556
NICs employment allowance and statutory maternity pay	-9,937	-5,848
Pension Costs	<u>5,528</u>	<u>3,337</u>
	<u>135,493</u>	<u>103,751</u>

6.2 Average number of full-time equivalent employees in the year

Working on charitable activities	5.6	4.2
The average number of employees during the year was 5.8 (2019: 4.3)		

6.3 Emoluments

There are no employees with emoluments in excess of £60,000 per annum.

Note 7**Grant making****7.1 Missionary grants**

The PCC has decided to transfer 11% of the prior year's General Fund income, excluding contributions towards specific expenses, to the Missionary Committee for distribution. If, however, this amount is less than the amount given in the prior year, the PCC agreed to reduce the transfer and only 11% of the prior year's General Fund income will be given. In 2020, therefore, £42,912 was given and in 2021 £42,108 should be given .

7.2. Breakdown of Missionary grant making

(a) The Missionary Committee made the following gifts during the year:

	<u>2020</u>	<u>2019</u>
	£	£
Church Pastoral Aid Society	0	330
Middle East Media	0	165
Tear Fund	10,000	7,330
Tanzania (Mara) (unrestricted)	4,035	0
Youth for Christ (To support Neil & Joy)	6,000	6,380
CMS (To support Ben & Katy)	3,880	1,950
Street Pastors	1,920	1,800
Sports Chaplaincy	3,550	3,250
Greenwich Youth for Christ	6,000	5,280
Crosslinks	5,150	0
London City Mission	2,050	665
Other	<u>0</u>	<u>1,551</u>
	£42,585	£28,701
Other grants	<u>5,250</u>	<u>1,589</u>
	£47,835	£30,290
(b) Tanzania Fund	<u>0</u>	<u>9,122</u>
Total Missionary activities	<u>£47,835</u>	<u>£39,412</u>

7.3 The Missionary Fund holds the following balances at the year end

	<u>2020</u>	<u>2019</u>
	£	£
Allocated to named organisations	726	326
Not allocated	<u>18,671</u>	<u>22,178</u>
	19,397	22,504
(d) Tanzania Fund	<u>5,886</u>	<u>5,886</u>
Total Missionary balances	<u>£25,283</u>	<u>£28,390</u>

Note 8**Tangible Fixed Assets****8.1 Cost or valuation**

	Furniture & Fittings	Office Equipment	Clavinova	Total
	£	£	£	£
At 1st January 2020	800	0	1,000	1,800
Additions	-	-	-	0
Disposals	-	-	-	0
At 31st December 2020	800	0	1,000	1,800

8.2 Accumulated depreciation

At 1st January 2020	800	0	1,000	1,800
Charge for Period	-	-	-	0
Eliminated on Disposal	-	-	-	0
At 31st December 2020	800	0	1,000	1,800

8.3 Net Book Value

At 31st December 2019	<u>0</u>	<u>0</u>	<u>0</u>	<u>£0</u>
At 31st December 2020	<u>0</u>	<u>0</u>	<u>0</u>	<u>£0</u>

Note 9**Debtors and prepayments**

	<u>2020</u>	<u>2019</u>
St John's Housing Assn	30,000	60,000
Insurance	4,780	4,452
Parish Weekend	0	2,885
Tax recoverable	17,562	32,185
Other	0	514
Total	£52,342	£100,036

In the prior year, £0 of debtors related to the restricted fund.

Payments were made against two existing unsecured loans of £70,000 (for 68 Coombe Ave.) and £100,000 (for 15 St. John's Park) by the St John's Housing Association in the year. A payment of £10,000 was made for the Coombe loan to repay in full the loan balance. Two payments of £10,000, were made to reduce the balance of the St. John's Park loan from £50,000 to £30,000. The loans aggregated reduced from £60,000 to the current balance of £30,000, all representing the St John's Park loan.

£15,000 of the loan due from the St John's Housing Association, at year end, is repayable in more than one year. (2019: £35,000)

Interest is due on both at the greater of 2.3% per annum or the rate applied to the COIF Charities Deposit Fund.

Note 10**Creditors and accruals**

	<u>2020</u>	<u>2019</u>
Audit	3,000	3,000
Mission causes	0	89
Maintenance	75,000	0
Various creditors	-36	7,359
Inland Revenue	2,774	2,818
Pension provider	729	608
Tanzania support	0	76
Total	£81,467	£13,950

In the prior year, £76 of creditors related to restricted funds

Note 11**Additional disclosures****Transfers between funds**

During 2020 £12,000 (2019: £36,000) was transferred from the General Fund to the Maintenance Fund and £42,912 (2019: £43,308) was transferred from the General Fund to the Missionary Fund, each in accordance with decisions of St John's PCC

In accordance with the new policy for reserve funds allocation, £Nil (2019: £Nil) was transferred from the Maintenance Fund to General Fund, as approved by the PCC.

Income from legacies

There was £1,000 income from legacies during 2020 (2019: £1,000).

Note 12**Related party transactions**

The PCC has made loans to St John's Housing Association. At the time of the decision, a PCC member was a director of the housing association. Details of the loans are provided in Note 9.

A close family member of a trustee was paid a salary by St John's Church of £18,587 (2019: £18,223) and a pension of £866 (2019: £697).

Note 13**Cash in bank and in hand**

In the prior year, £5,962 of cash in bank and in hand related to restricted funds.

Note 14**Reserves Policy**

The liquidity reserve and the short-term income deficiency reserves are equal to the target amount that the PCC has considered to be appropriate pursuant to the Reserves Policy set out in the Trustees Report. No budget deficit reserve is required in 2020 since the 2021 budget is flat. The general reserve represents the balance of the reserves in the General Fund after deduction of the other reserves.

Note 15**Analysis of Funds**

	Funds at 01/01/2020	Income	Expenditure	Transfers	Funds at 31/12/2020
Unrestricted Funds					
General fund	198,841	422,839	-381,262	-54,912	185,506
Missionary fund	22,504	1,816	-47,835	42,912	19,397
Maintenance fund	164,684	5,696	-136,724	12,000	45,656
Restricted Funds					
Tanzania fund	5,886	0	0	0	5,886
Total funds	£391,915	£430,351	-£565,821	£0	£256,445

	Funds at 01/01/2019	Income	Expenditure	Transfers	Funds at 31/12/2019
Unrestricted Funds					
General fund	204,343	431,719	-357,913	-79,308	198,841
Missionary fund	9,070	416	-30,290	43,308	22,504
Maintenance fund	136,319	2,734	-10,369	36,000	164,684
Restricted Funds					
Tanzania fund	15,062	0	-9,176	0	5,886
Total funds	£364,794	£434,869	-£407,748	£0	£391,915

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH

OPINION

We have audited the financial statements of St. John the Evangelist Church, Blackheath for the year ended 31 December 2020 which comprise the statement of financial activities, balance sheet and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the PCC's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the PCC with respect to going concern are described in the relevant sections of this report.

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (*continued*)

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The PCC are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF PCC

As explained more fully in the trustees' responsibilities statement, the PCC are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the PCC determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the PCC are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the PCC either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (*continued*)

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the charity's activities, controls and laws and regulations and assessed the susceptibility of the charity's financial statements to material misstatement from irregularities, including fraud.
- We determined that the laws and regulations that are most significant to the charity are the Church Accounting Regulations 2006, the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules.
- Based on this understanding we designed our audit procedures to detecting irregularities, including fraud. Testing undertaken included making enquiries on the management and those charged with governance; journal entry testing; review of bank letters, PCC minutes and governing documents; reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations. These procedures were designed to provide reasonable assurance that the financial statements were free from fraud or error.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the PCC.

**INDEPENDENT AUDITORS' REPORT TO THE PCC OF
ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH (continued)**

- Conclude on the appropriateness of the PCC's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

USE OF OUR REPORT

This report is made solely to the PCC (also known as "trustees"), as a body, in accordance with Section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act, and the requirements of the Church Accounting Regulations 2006. Our audit work has been undertaken so that we might state to the PCC those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the PCC as a body, for our audit work, for this report, or for the opinions we have formed.

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