

10. Debtors

Gift Aid due from HM Revenue & Customs
Other Debtors

Total 2021	Total 2020
0	0
574	0
574	0

11. Creditors due within 1 year

Creditors and accruals
Diocesan Loan

(11,235)	(34,141)
(2,168)	(3,528)
(13,403)	(37,669)

12. Creditors due in over 1 year

Diocesan Loan

(1,984)	(3,858)
(1,984)	(3,858)



**Financial Statements
of the
Parochial Church Council of St Cuthbert North Wembley**

Charity Number 1132919

For the year ending 31st December 2021

Vicar:

The Reverend Steve Morris

Treasurer:

Christine Morris

Vicar: Sept 2021

The Reverend Trevor Goddard

Treasurer: Sept 2021

Patrick Alleyne

The Vicarage

214 Carlton Avenue West
North Wembley HA0 3QY

**Book keeping and Management
of Accounts**

Harry and Valerie Harrigan

Independent Examiner

Rev. David Green, FCA
Gowers Ltd
The Old School House
Bridge Road
Hunton Bridge
Kings Langley
Herts WD4 8SZ

Bankers

Barclays Bank Plc
Kensington & Chelsea Group
PO Box 4599
London SW3 1XE

St Cuthbert's Vicar's report for the year 2021. We start the year with one vicar and end with another!



Reverend Steve Morris saw us in to 2021 dealing with all the ongoing complications that Covid has caused. The interruption to services and events, facemasks, communion only in one form (bread), social distancing and all the other rules and regulations which we put into practice to ensure people were kept as safe as possible. In July, Rev Steve Morris said farewell to St Cuthbert's as he moved back to Ealing and began to explore interim ministry. There was much sadness at Steve's departure and the church will be forever grateful for this amazing creativity, passion and commitment to St Cuthbert's over the years. As

there was very little time in July to say goodbye, a proper churchwide farewell was delayed until the 15th of October when the church got together to celebrate and thank Steve for his special ministry to St Cuthbert's.

I was appointed and licensed by Bishop Pete to be the vicar of St Cuthbert's on the 27th September 2021 where we held a very special service. My first service as vicar was after this on Sunday 3rd October. It was down to the churchwardens Lionel Abbey and Lynn Dube and the vergers Paul Stanley and Avril Nicolson, in keeping the church running over the three months until my licensing. A big thank you to them but a very special thank you to Tina Last whose passion and commitment to St Cuthbert's makes sure everything works like clockwork.

A Strong Foundation for the future.

Having worked at St Cuthbert's over the last few years, I have been amazingly impressed at the dedication and hard work from so many volunteers who have kept St Cuthbert's running very efficiently. We have a very committed PCC, churchwardens and treasurer, secretary, and administrator. These key people work together and ensure St Cuthbert's has a very sure and solid foundation. This is very important if we are to build a secure future. Covid over the last few years has taken its toll on the confidence and health of the parishioners and community of St Cuthbert's. There has also been a toll on the financial security of the church too, as much needed income from the hall and church services was lost. This is now being built up again but we need to work together to make sure we are strong for the future.

As we look out into our parish we have many structures in place that will ensure we can engage with people in a consistent way. The Memory Café, which meets every Thursday, looks after all who are isolated, suffering memory issues, and the lonely. This group has bounced back in an incredible way since lockdown restrictions were removed.

St Cuthbert's Church, North Wembley

Notes to the financial statements
for the year ended 31 December 2021

					Total 2021	Total 2020
Resources Expended						
6. Direct Church Activities - Ministry						
Diocesan Quota & fees					40,000	58,300
Salaries					8,034	4,930
Ministry expenses					2,169	4,017
Utilities/Insurance					13,566	11,471
Bookstall Purchases					0	0
Buildings and grounds					18,872	198,916
Total	70,708	0	0	11,934	82,642	277,634
7. Outreach						
Memory Café at Home		23,519			23,519	16,891
Memory Café		2,265			2,265	5,399
Other					0	0
Total	0	25,784	0	0	25,784	22,290
8. Administration						
Advert./Stationery/Publicat.	5,094				5,094	3,020
Bookkeeping and independent examination	2,000				2,000	2,000
Total	7,094	0	0	0	7,094	5,020
9. Grants						
Donations made from Funding					0	0
Total	0	0	0	0	0	0
Total Expenditure	77,802	25,784	0	11,934	115,520	304,944

Incoming Resources

2. Incoming resources from donors
Income from Donors:Roof Repair
Income from Donors:Tuesday Group
Income from Donors:Electrics Fund
Income from Donors:Friends of St Cuthberts
Income from Donors:Planned Giving Bank
Income from Donors:Planned Giving Envelopes
Income from Donors:One-off Donations
Income from Donors:income Tax Recovered
Other Income
Total
3. Income from investments
Bank Interest
Total
4. All Other Income
Hall & Church Lettings Income
General Sales (bookshop etc)
Parochial Fees Income
Memory Café at Home
Memory Café
Total
5. Legacies
Legacies received
Total
Total receipts before Transfers

General Fund	Outreach	Vicar's Discretionary Fund	Maintenance Fund	Legacy Fund	Vision Fund	Total 2021	Total 2020
			13,600			13,600	170,000
						0	0
						0	0
39,546						39,546	45,964
2,036						2,036	4,087
45						45	0
10,571						10,571	13,247
4,123						4,123	2,878
56,321	0	0	13,600	0	0	69,921	236,176
7						7	234
19,316						19,316	13,559
0	25,195					0	0
	1,129					0	300
19,316	26,324	0	0	0	0	45,640	13,891
						1,435	
							29,185
0						0	0
0	0	0	0	0	0	0	0
75,644	26,324	0	13,600	0	0	115,568	265,595

The group has been a lifeline to many who have felt very isolated. Daniel's Den, our mother and toddler group that meet on Fridays, will be moving to a Tuesday and we will be doing all we can to highlight the amazing work this group does and seeking new volunteers to support them. Plans for a new Coffee Morning on Saturdays are in the pipeline.

A Heart for the future and beyond:

We are a Christian community who believes that Jesus Christ transforms the lives of those who get to know him and as Christ's church here in North Wembley, we need to pray that Christ will be made known to us all in a new way and to all we meet. This is not because we want our Church to be super successful but because we know as individuals, who are the receivers of Gods love, it is good for us and good for God's world. We are called by God to have a heart of worship, a heart of service, and a heart of generosity. May that be our collective church focus and our individual focus for the future year and beyond.

St Cuthbert's Prayer:

Living God, who called your servants Aidan and Cuthbert to proclaim the Gospel and endued them with a loving heart and a gentle spirit: Grant us grace to live as they did, in simplicity, humility and love for the poor; through Jesus Christ, who came among us as one who serves, and who lives and reigns with you and the Holy Spirit,
one God, now and for ever.

Amen

Church Warden's Report

This has been another strange year at St Cuthbert's with the Covid virus still very much with us although lockdown ended in England on 23 June 2021. This was the year of the vaccinations! We were still having to take care and hold zoom sessions from the church for PCC meetings and church services which we were getting used to. Much to everyone's delight however, we managed to return to church on Easter Day with Paul on the organ and with a real welcome back on 4th April 2021 with strict measures in place, social distancing, hand sanitising, masks and no singing at first.

Shortly after, we received a shock blow when Rev Steve indicated his intention to resign as Vicar within 6 weeks and pass the role over to Rev Trevor Goddard, who at that time was serving as our associate pastor.

Memory Cafe at Home continued during the summer with Trevor and Tina taking on the helm until it felt safe for us to return to the church and numbers soon increased once the word had got out.

Three funerals took place in 2021: Luke Fitzpatrick's Zoom funeral in Cheshire where he, Clare and son George-Luke had moved the previous year; Tyrone De Silva's father's Memorial Service in October; Terry Waters funeral in December. They were all very much loved members of the church family and will be sorely missed.

Following Rev Duncan Green's retirement in 2020 the new Archdeacon of Northolt, the Venerable Catherine Pickford, visited us on 2nd May and launched her project "Care of Creation".

With much relief the Church Hall was back in use from the beginning of September in order to accommodate outside bookings and raise the necessary lost revenue during lockdown.

Trevor's Induction was held on 27th September, three days before Bishop Pete's retirement 30th September and Steve Morris's Farewell party took place in the church on 15th October in the evening, when we served a light supper to those people who knew Steve during his ministry here.

In November, Lynn applied to Brent Council's committee "Love where you live" for a grant to cover the cost of a defibrillator, an idea that Steve Morris had which he deemed necessary with older members of the area coming to Memory Cafe and would be purposed for not only the church congregation but also the Sudbury Court and Pebworth Estates. This grant has recently been approved and payment received for the defibrillator which will be installed near the rear kitchen area. We are also hoping to pay for some first aid training for staff and for those who would be most likely to operate the machine.



In October **Daniels Den** celebrated their 25th year with a presentation festival at St Andrew's church illustrating by banners, videos and photos, the history of DD over the years and talks by key people including their director, Johanna Gordon. The Daniels Den Nativity took place in the church just before Christmas to which parents, the nursery and St Cuthbert's were invited to attend.

Linda Concannon, the session leader, gave a running commentary of the happenings of the nativity while the children dressed as a character in the story and moved with the commentary.

Choir rehearsals in readiness for carol concerts commenced in November and took place (led by Jacqui, Trevor's wife) at The Annunciation and St Cuthbert's for Christmas. A very successful and enjoyable time was had by all the participants and the two congregations. Huge congratulations go to Jacqui for her hard work and creativity in putting the two concerts together. Christmas services included a Midnight Mass at the Annunciation and a Christmas Day service at St Cuthbert's.

Thank you to all those who have supported St Cuthbert's over this very difficult year. **Lynn Dube, Church Warden**

Resources used – grants

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

Parochial Church Council of St Cuthbert, North Wembley Notes to the Financial Statements – year ended 31 December 2021

Resources Used – Activities directly relating to the work of the church

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

Fixed Assets

Consecrated property and moveable church furnishings:

Consecrated and beneficed property of any kind is excluded from the accounts by s10(2)(a) & (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens are on special trust for the PCC and which require a faculty for disposal are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2004 have been capitalised and depreciated over their current anticipated economic life (initially 4 years) on a straight line basis.

All expenditure incurred on the year on consecrated or beneficed buildings, individual items under £1,500 or on the repair of moveable church furnishings acquired before 1st January 2005 are written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £1,500 or less is written off when the asset is acquired.

Other Functional Assets

Land and buildings held on behalf of the PCC for its own purposes (with LDF acting as Custodian Trustee) is included at estimated market value.

Investments

Investments are valued at market value at 31st December.

Current Assets

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

Parochial Church Council of St Cuthbert, North Wembley
Notes to the Financial Statements – year ended 31 December 2021

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2001 together with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention.

Funds

General Fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

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

Incoming Resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
 - Planned giving receivable under Gift Aid is recognised only when received.
 - Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
 - Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
 - Funds raised at fund raising events are accounted for gross.
- Sales of books and magazines from the bookstall are accounted for gross.

Other Income

Rental income from the letting of church premises is recognised when the rental is due.

Income from Investments

Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains and losses are recognised when investments are sold. Unrealised gains and losses are accounted for on revaluation of investments at 31 December.

Memory Café at Home/Memory Café

With Emily Morris leaving her role as Memory Café @ Home Co-ordinator at the beginning of 2021, the online quiz was taken over by Trevor and Tina Last took over the publications. A new magazine, The Café Companion, was launched to replace the old packs and were produced and sent out on a monthly basis. These proved to be really popular and everyone seemed to enjoy the articles, trivia, quizzes and gifts that were sent out. Memory Café resumed in September 2021 with attendance numbers back to pre-covid days.

Health and Safety Report

Throughout the year we have been guided by Government and the church of England's directives on Covid 19. We have carried out and revised our response to the COVID-19 pandemic from safe stop position that we found ourselves in last year to having a full service, giving clear guidelines and assurance to the congregation and other users of our facilities. This enabled us to start Memory Café and other activities in the church hall.

We have not had any major health and safety incidents this year but as part of our policy to review our processes, we have identified improvements actions to make our fire evacuation process more effective. We have now implemented personal evacuation plans for some members of the congregation and Memory Café who would need assistance during emergency evacuation. There is also the need to have another temporary ramp for use if we have to evacuate via the front side door of the church. This will be my recommendation to the next PCC to discuss and procure a suitable one for use. God protects us from dangers seen and unseen however we also have the responsibility for our safety and that of others so let's look after one another and be safe.

Lionel Abbey, Church Warden

Brent Deanery Synod Report

Brent Deanery Synod, now known as Anglicans in Brent is made up of the clergy and elected representatives of the people of each church in Brent. The number of representatives from each parish depends on the number of people on the electoral roll. At the moment, St Cuthbert's has two representatives.

There are up to three meetings each year which focus on topics affecting the church and beyond and also conduct any necessary business. In Sept 2021 the Ven. Catherine Pickford, Archdeacon of Northolt, shared an introduction to the London Diocesan 2030 vision. In Dec 2021 the focus was Dementia Care and Chaplaincy with time for prayer for community issues.

In March, this year, St Cuthbert's hosted a meeting focusing on "Looking at Racial Justice". The speaker was Wilson Gill, Vicar of Emmanuel Church, Southall who was born in India and had lived in Pakistan.

After he told his life story and had spoken about the discrimination he had suffered in India and within the Church of England, the meeting split into discussion groups. Time was short and the only topic covered was "What is the racial diversity of your church and what have we already done as a church to support cultural diversity?"

Almost all of the Deanery Synod meetings are open to everyone and welcome anyone who is interested. They are usually advertised at the back of church. **Hazel Bathurst**

Safeguarding

The PCC at St Cuthbert's takes the safety of all those who use the site very seriously and "Safeguarding" is an agenda item at every PCC meeting.

Joan Alleyne and Liz Brookwick continue their much appreciated work as Children's Champion and Elder's Champion respectively.

Both Joan and Liz, our vicar and all members of the PCC, have received training in Safeguarding. This is either using the diocesan on-line training or a full day at Diocesan House. As the requirements for training and DBS checking increase, we will ensure all necessary checks and training take place.

Safeguarding at St Cuthbert's is reviewed annually using the Diocese of London Parish Self Audit and the results are acted upon. **Hazel Bathurst**

Electoral Roll

There are 99 names currently on the Electoral Roll; 4 names have come off and 5 new ones added. **Hazel Bathurst**

Structure, governance and management

The methods of appointment of PCC members is set out in the Church Representation Rules. At St Cuthberts, the membership of the PCC consists of the incumbent, churchwardens, and members elected by the members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including on deciding how the funds of the PCC are to be spent.

The PCC met 10 times during the year with an average attendance of 75%. We have no sub committees.

St Cuthbert's Church

Balance Sheet as at 31 December 2021

	Note	2021 £	2020 £
Fixed Assets			
Tangible assets		0	0
Current Assets			
Stock		0	0
Debtors	10	574	0
Cash and bank		85,389	112,055
Current liabilities			
Creditors due within 1 year	11	(13,403)	(37,669)
Net current assets		72,560	74,386
Long-term liabilities		(1,984)	(3,858)
Total Net Assets		70,576	70,528
Unrestricted funds			
General Fund		5,651	12,809
Outreach Fund		33,761	30,550
Vicar's Discretionary Fund		2,855	2,855
Maintenance Fund		7,159	493
Vision Fund		21,149	23,821
Total Funds		70,576	70,528

**Approved by the Parochial Church Council on
and signed on its behalf by**

Rev Trevor Goddard.



St Cuthbert's Church
Statement of Financial Activities (SOFA) - Year Ended 31 December 2021

Note	General Fund	Outreach	Vicar's Discretionary Fund	Maintenance Fund	Vision Fund
	£	£	£	£	£
2	56,321	0		13,600	
3	7				
4	19,316	26,324			
5	0				
	75,644	26,324	0	13,600	0
6	(70,708)			(11,934)	
7	0	(25,784)			
8	(7,094)				
9					
	(77,802)	(25,784)	0	(11,934)	0
	(2,158)	540	0	1,666	0
	12,809	30,550	2,855	493	23,821
	(5,000)	2,672		5,000	(2,672)
	5,651	33,761	2,855	7,159	21,149
	20,463	33,761	2,855	7,159	21,149
	0				
	574				
	0				
	(11,235)				
	(4,152)				
	0				
	5,650	33,761	2,855	7,159	21,149

Income	
Income from donors	
Income from investments	
All Other Income	
Legacies received	
Total income	
Expenditure	
Direct church activities ministry	
Outreach	
Administration	
Grants	
Sub-total expenditure	
Surplus / (Deficit)	
Funds: Balance at 1 January 2020	
Funds: Increase/Decrease	
Funds: Balance at 31 December 2020	
Represented by:	
Bank deposit account	
Debtors: Gift Aid due from HMRC	
Debtors: Debtors Other	
Stock: Books & Other	
Accruals	
Creditors	
Deferred Income	
Total net assets	

Total 2020	£
	236,176
	234
	29,185
	0
	265,595
	(277,633)
	(22,290)
	(5,020)
	0
	(304,943)
	(39,348)
	109,876
	0
	70,528

Total 2021	£
	69,921
	7
	45,640
	0
	115,568
	(82,642)
	(25,784)
	(7,094)
	0
	(115,520)
	48
	70,528
	0
	70,576

	85,389
	0
	574
	0
	(11,235)
	(4,152)
	0
	70,576

St Cuthberts Church is at 214 Carlton Avenue West, North Wembley, Middx, HA0 3QY. It is part of the Diocese of London, in the Willesden area. The PCC is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2006) and a charity currently excepted from registration with the Charity Commission. PCC members who have served at any time from 1st January 2021 until the date this report was approved are:

Names of the PCC members Ex Officio members:

The Reverend Steve Morris (6 months)

The Reverend Trevor Goddard

Lynn Dube (churchwarden)

Lionel Abbey (churchwarden)

Elected members:

Hazel Bathurst and Christine Lawton (representatives on the Deanery Synod)

Avril Nickolson

David Loder

Neil Brookwick

Michael Bruce

Jennifer Lee

Slim Lim

Christine Morris (treasurer for 6 months) Patrick Alleyne (treasurer)

Tuesday Gardening Club

By July 2021, the church grounds were becoming unmanageable due to the Community Payback Team no longer tending the grounds on a weekly basis. Annie, our local gardener did the hard graft in getting the grounds to a level that could be maintained. This was a perfect opportunity to bring together local keen gardeners in the community to keep the grounds looking tidy and, more importantly, open the church mid-week and serve coffee and cake to whoever joined us. Special thanks to **David Loder and Susan Friend** who have attended every week.

(Since writing this report, the church now opens on Saturday mornings for a community café.)

Tina Last, Church Administrator

Ploughman's

The group did not meet during 2021 due to Covid restrictions.



Financial Report

The year under review has continued to be affected by the Covid-19 virus. In the circumstances we have a reasonable financial position at the year end and continue to have a positive bank balance.

As previously our buildings were the main focus for improvement. The upgrade of the church hall was completed early in the year and the roofing repairs are virtually complete and further work should be substantially covered by an insurance claim received mid- 2021.

The income this year continued to be lower than pre-Covid levels although the upgraded hall saw improved lettings income compared to 2021. The Memory Café at Home (MCAH) initiative introduced in 2020 continued to cover its costs helped by a transfer of £2,672 from the Vision Fund Reserve. The original Memory Café was restarted in September 2021.

Our profit and loss account shows a profit of £48 for the year before the sinking fund and vision fund transfers and we have a bank balance of £85,963 including the £4,636 insurance claim for the roof as above.

What is next on the horizon?

We have continued to improve the fabric of the church over the past few years however this is ongoing and we will explore further plans to develop the church so that we can improve our outreach work with the community. We will continue to invest at least £5,000 annually in our sinking fund to help us budget for other planned and cyclical works.

Our ambition as a church is to be a blessing to our community, and this does take a level of financial commitment. We will continue to support our social outreach activities.

As a church family, we have been faithful with our financial support, and we need to continue to do so.

Independent Examiner's Report to the Parochial Church Council of St Cuthbert's, North Wembley

I report on the accounts of the PCC for the year ended 31st December 2021, which are set out on pages 9-16.

Respective responsibilities of trustees and examiner:

As members of the PCC, you are responsible for the preparation of the accounts. You consider that an audit is not required for this year under Regulation 3(3) of the Church Accounting Regulations 1997 to 2001 (the Regulations) and section 144(2) of the Charities Act 2011 (the 2011 Act).

Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act and Regulation 3 (3);
 - To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission and guidelines from the Finance Division of the Archbishop's Council. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that in any material respect the requirements to:

Keep accounting records in accordance with section 130 of the 2011 Act; and

To prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act, the Regulations and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

- 2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Rev. David M Green FCA, Gowers Limited, Chartered Accountants.
The Old School House, Bridge Road, Hunton Bridge, Kings Langley,
Herts. WD4 8SZ*