



**ANNUAL PAROCHIAL CHURCH MEETING**  
**SUNDAY 25<sup>TH</sup> APRIL 2021 10.00AM AT ST. MILDRED'S CHURCH**

**INCLUDING ANNUAL REPORT  
AND FINANCIAL STATEMENTS  
OF THE PAROCHIAL CHURCH COUNCIL**

For the year ended 31<sup>st</sup> December 2020

**'We seek to be an open and loving church, growing in faith and confidence  
and joyfully sharing God's love with all'**

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## **AGENDA**

1. Apologies
2. Election of Churchwardens
3. Election of representatives to Deanery Synod – 4 members
4. Election of the Parochial Church Council (PCC) – 12 members
5. Election of Sidespersons and Deputy Churchwardens (new proposed lists to be read out)
6. Minutes of the Easter Vestry Meeting and Annual Parochial Church Meeting for year ended 31<sup>st</sup> December 2020 (at next year's APCM)
7. Presentation of the Electoral Roll
8. Team Reports including report on fabric, goods and ornaments of the church
9. Presentation of 2020 Accounts
10. Appointment of Independent Examiner
11. Churchwarden's Remarks
12. AOB (Notified in advance)
13. Vicars Sermon and Report

## **AIMS, OBJECTIVES AND PRINCIPAL ACTIVITIES**

The Parochial Church Council of St. Mildred's (the PCC) has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure and is a registered charity no 1133737 . PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The Trustees have had due regard to the Charity Commissions' guidance under Charities Act 2011 on public benefit when considering the Charity's objectives and activities.

## **ACHIEVEMENTS AND PERFORMANCE**

### **Report on the Fabric, Goods and Ornamentations of the Church**

What a 12 months! In spite of everything we are delighted to report that the choir stalls were successfully delivered in November and we look forward to using them on a weekly basis in the near future. We would like to thank Matt Webb & Richard Mander in particular for managing their successful installation. They look fantastic.

The second great success of the year was moving to on-line church from November (thanks to Matt Webb, Pat Howard, Kieron Chapman & Bud Hagon). Our streaming goes from strength to strength and has allowed us to continue to reach our community as we moved in/out of lock-down. Really speaks to the adaptability of our church community.

At the start of the year the boiler room was severely flooded, in response to which we repaired parts of our boiler and fitted an alarm so that future floods could be detected in good time.

Finally, the 5-year Quinquennial inspection was completed in the Autumn, with no major issues identified.

Once again there was no Archdeacon's inspection due to the Church being closed though one is planned for later in the year.

Churchwardens

## **Working Group Reports**

### **Youth Ministry (Without Walls Church)**

Throughout 2020 WOWChurch has continued to post videos and content across Facebook, Twitter, Instagram and on its own WOWChurch website. Linking (where relevant), to St. Mildred's Church, The Diocese of Southwark, and the Mothers Union. In total we currently have 365 individual followers of our content.

Throughout this year of a global pandemic, WOWChurch has continued to bring a little hope, love (and sometimes laughter) to nearly 400 people's social media

accounts. Thanks to Meg Simmonds for all her help keeping the content current, relevant, and faithful.

Leander Garner

### **Worship Development**

The past year has been very challenging for us as we have tried to provide a number of resources to enable worship to continue through the Lockdowns and periods of easing. The Worship Team itself has not met.

Initially Roger, enabled by David Nicholls, live-streamed Morning and Evening Prayer daily from his study, culminating in a celebration of Holy Communion on Easter Day for all to watch. After a short break we joined in 'Thy Kingdom Come' daily prayers from church, leading to the church opening for mid-week prayer, led by Linda and Graeme Monk. This was attended by people who appreciated sitting for a while in the inspiring setting of St. Mildred's with background CD choral music, candlelight, and an icon of the Trinity as a focus for prayer. Early in July we re-opened for Sunday Services and gradually built up a regular congregation assisted by a team of Wardens, Deputy Wardens and Sidespeople, leading to Communion Services in late August. The Choir, led by Richard Mander, sang anthems and we had a very successful Harvest Festival to which we invited our young families with their children. The Sunday School team provided weekly themed material for children in boxes called "Millies' Mountaineers". In order to include members who hadn't yet returned to church, we began to live-stream our Sunday services from Remembrance Sunday onwards. The ending of public worship just before Christmas was a crushing blow and yet, with Matt Webb and Richard Mander's energy and inspiration, we still managed to deliver some inspiring services on YouTube using recorded material. In the New Year Roger introduced the 'Sunday Morning' theme, giving a new impetus to 'getting our Sunday mornings back'. 10am live-streamed services would now be followed by Zoom chat, replicating our much-loved traditional pattern of coffee after church. Revd. Marie King also produced a series of much-appreciated weekly service sheets which are currently distributed by our Parish Post team to those who are still unable to attend church and who cannot easily access online worship. More recently, with the successful roll-out of the vaccination programme and decline in the number of new Covid cases in Croydon, we have felt able to return to Parish Communion services in church, albeit with strict social distancing measures in place, track and trace and, as yet no choral or congregational singing.

As we look forward with hope to the future, there are some things to ponder arising from our experience: -

- Gratitude for all who have stepped-up to the challenges and enabled worship to continue and thrive to the glory of God.
- Gratitude for the huge variety of God-given resources we have for our use.
- Continuing with online worship as it reaches out to those who can't come to church.
- The vital importance of people meeting people, whether 'for real' or online.

Roger Hagon

## **Property**

During 2020, the property committee did not formally meet due to the pandemic but were still active resolving a number of issues throughout the year. The Boiler Room severely flooded at the start of the year, and the Church boiler was damaged by the flood water. We worked with our boiler maintainers to achieve a speedy resolution, while we temporarily returned to worship in the Large Hall while the boiler was repaired. The team subsequently arranged for an alarm to be fitted to the boiler room, to alarm if the room floods and avoid repeat damage. This work was complete by March as well as the investigation and resolution of some blocked internal downpipes which were causing high level damp visible in the external brickwork.

The socially distanced 5 yearly Quinquennial inspection was carried out in early October. This was very successful, with no major issues being identified and commending the work carried out under the “Big Our Church Project”, and the way the Church and centre buildings were managed. The team continue to work to address the issues raised.

Work continued on the choirstalls throughout the year, and although Dovetailors were delayed by illness and the requirement for social distancing in their workshops, our Choir Stalls were successfully delivered in November and really do look amazing. The remaining floor repairs in the ambulatories are the only remaining works associated with the “Big Our Church” Project, and we hope to complete these works in early 2021.

Matt Webb

## **Organ Restoration Project**

Regardless of coronavirus, we were able to make a lot of progress during 2020. The main strands of the project – the quote by Nicholson & Co chosen from the tender process, and the acquisition of the pipework from St Paul’s URC, South Croydon – were successfully brought together in late 2020.

On 6<sup>th</sup> December Roger signed the contract with Nicholson’s, and at the same time a tripartite agreement with Nicholson’s and the URC for the acquisition of the pipework.

This was of course a big moment in the process, and the project is now fully on course. It is due for completion in April 2024 – with most of the delay being due to the full order books at Nicholson & Co.

The pipework – just under 1,400 pipes – was duly removed from the URC in early March 2021 and is now securely stored at Nicholson’s workshop in Malvern, Worcestershire.

The focus has shifted now to fundraising, to bridge the gap and complete the project.

In late 2020, Steve Chapman stepped down from our committee due to pressure of work, and Stuart Knight has joined in his place. I would like to thank Steve for all he has done (and continues to do) for the project.

Richard Mander

## **St. Mildred's Centre**

2020 started in a very exciting way, with the February half term holiday event 'Get on Board with God'. The Church was transformed into a nautical themed fantasy land, with opportunities for many activities that included bouncy castles, arts, crafts, sing-a-longs, and biblical story time. This happy event attracted over 150 local children and their carers and was made possible by the support of nearly 30 volunteers and some of our Centre hirers, all of whom gave freely of their time, to support this wonderful community event.

From January 2020, February and for most of March the Centre flourished and glowed in its success as a local community hub and its support as a first-class venue to so many different individuals, groups, charities, and events.

Then came the Covid pandemic and the first lockdown. The Centre shut its doors, cancelled all future bookings, tried to find ways to reduce operating costs and everything ground to a full stop. During this difficult period, we tried to find ways that the Centre could still be of use. We collaborated with Addiscombe Covid Support Group, to be a collection point for food and toiletry donations that were distributed to people in need by Croydon Voluntary Action and the Salvation Army. Certainly, this is an excellent example of our mission statement '*serving the community in the love of Christ.*'

As we have been allowed, according to temporary easing of Covid restrictions, we have opened for some children's education groups and the breakfast and afterschool club. For each returning group, Richard Morrall our health and safety officer, has had to write an individual risk assessment on the use of the Centre in a Covid compliant way. It has been a very steep learning curve for us all, as we find ways of running the Centre whilst keeping people safe; We have one way system in place, sanitising units installed and 2 meters spacing marked out. We continue to maintain our building and grounds to a very high standard and look forward with hope to 2021.

Leander Garner

## **Social Events**

In the last year the only event we have run has been the online quiz in February. After a year of uncertainty, we were pleased to be able to run this event, which was attended by almost 70 people. Unfortunately, due to covid and not having anyone to run this committee, this is all we were able to do.

Stall holders who had booked for the Christmas Market 2020 were offered the option to have their money refunded or carry it over to 2021. Four chose refunds and the remainder chose to carry over. Unfortunately, it looks like we will need to refund all monies if this year's market can't go ahead, either due to Covid or due to us not having a leader for the committee (as this is a very large event, we don't believe it would be possible to run without one).

Jane Davey

### **Baptism Group**

In the past year we have celebrated one Baptism which was conducted under strict social distancing rules on a Sunday afternoon. The Baptism team has not met in the past year. We are now in a situation where it looks increasingly likely that Baptisms will be able to go ahead with more people able to attend safely. Many families have been waiting for this to become a possibility and so it looks as if we shall soon be booking many future dates! Once this starts to happen, I intend to have a team meeting to discuss preparation sessions and to enlist volunteers once more to help at the afternoon celebrations.

Roger Hagon

### **St. Mildred's Online**

Following the first lockdown, Roger set us the challenge of streaming the services for everyone who was shielding or felt unable to attend Church. A team was formed on zoom, and we went about researching and resolving the problems involved with streaming a service. Issues ranged from GDPR considerations, copyright and licensing of songs, integrating the streams to our YouTube, Web site and Facebook platforms and technical issues with the sound and video – not to mention getting the subtitles right. With the help of Jane Davey, we developed a theme for the services and after a couple of practice services, we live streamed our first service on Remembrance Sunday 8<sup>th</sup> November.

The live streaming developed week on week, improving the production and technical issues as we went. We upgraded the cameras and streaming hardware, and also introduced a remote-controlled camera allowing the team to move and zoom a camera in the organ loft during the service. We also expanded our streaming team to spread the knowledge and allow a few Sundays off!

Preparation for Christmas was in full swing when in December the COVID-19 infection level meant we had to close Church again. At short notice, the Choir Carol Service was expertly put together by our Director of Music, Richard Mander, and was a huge success with over 115 viewers tuning in. Our live Church services have continued since then without a congregation in Church, developing and evolving the services to suit an on-line audience.

Since our first stream, the team have learnt a huge amount and overcome many technical issues to produce the streams that are now regularly viewed by around 50 viewers each week. My thanks go out to the team who's dedication and commitment has made this all possible.

We hope that these services have helped during the COVID-19 restrictions, and we look forward to all being back in Church again soon.

Matt Webb

### **Pastoral Care Steering Group**

Before the Covid 19 lock down we were in discussions concerning the setting up of the "Keeping in Touch" project which is in line with our mission statement for St



Mildred's Church; "Caring for one another in the spirit of Jesus Christ the good shepherd".

We ran a survey of the congregation to find out what they thought of our initiative. We also met with all the various groups of the church to establish how groups were caring for their members. We concluded that although many people were being cared for very well some were falling through the cracks and felt isolated. It was decided that a more formal approach and a coordinated response was needed. These findings were taken before the Parochial Parish Council and the project was approved.

We then continued to prepare some the finer points of the project; -

A structure of maybe seven volunteers and a facilitator

Job Descriptions

Identifying possible training needs.

Information gathering about services in the local community.

Then due to covid restrictions we were unable to go further.

However, since Jane Ward qualified as a S.P.A. we are beginning to re-start the process.

We may need to reconnect with the congregation as to what we hope to achieve with our project as a lot has happened in the last year, but we hope to be 'Caring for one another at St. Mildred's in the spirit of Jesus Christ the good shepherd.'

Elizabeth Fleischer

## **Parish Organisations Reports**

### **ANCA**

Clearly, these have been both difficult, and trying, times for everybody; and not least for Groups like ANCA, who exist to provide a range of Services, for the benefit of our local people, here in the Addiscombe area.

Naturally, once the "Lockdown" occurred, the Church Centre, here at St. Mildred's, had to close down; and with that, we were unable to operate our "Extend" Exercise Classes, or our Lunch Clubs, which are based here. Likewise, we were unable to take Groups of clients, on our Shopping Buses, with Dial-a-Ride.

However, I have been able to access our ANCA Office, throughout; (safely, in the locked Church, of which I am a key holder), in order to keep overseeing, and responding to, whatever we might still be able to do. Consequently, I have been monitoring answerphone messages, and e-mails, along with telephone calls; from clients, directly, or other Agencies.

The current position is as follows: - I have been able to telephone round, all our Clients, on a regular basis, to ensure they are all keeping well; and to check whether they need any specific help or assistance. To that end, I have been able to get shopping, for those who need it; and help others to get on the Government "Shielding" List; so, they can get deliveries from relevant Supermarkets.

I have also arranged to collect medicines, from local Pharmacies; and to go and get cash from the bank, for others.

Effectively, we are providing, what one might call a “Fire Brigade Service”; of responding to individual requests for assistance, as & when received from an individual; or from their Family etc.

Additionally, to replace our “Lunch Clubs”, I have been taking orders, from those who normally attend them, and getting “Fish & Chip” meals made up, which I then run around delivering to everybody; so, we keep a sort of “Virtual” Lunch Club, alive and running, each week. It also means that I am making regular contact, keeping in touch with those Clients, as well.

With the Centre shut down, we were unable to run our “Extend” Exercise Classes but, I was able to circulate details of various “exercise” or “keep-fit” classes, which were available “on-line”, which our clients could access and try.

We were also, subsequently, able to resume our “Volunteer Driver” service; so we could keep taking clients to Doctor’s surgeries, Shirley Clinic and, in a number of cases, various hospital appointments.

You may, also, be aware that, there was a “Food Bank Hub”, based here at St. Mildred’s, where members of the public can call by, to drop off “Donations” of food, for the wider Croydon response to this Crisis. ANCA did assist with that, in collecting, and bringing in, various ‘donations’ for this “Bank”, as well.

Apart from simply just checking up on our Clients, to see if they need anything, the main thrust of those calls is effectively “Telephone Befriending”; to ensure the general “wellbeing” of our Clients, mentally, as well as physically, during this crisis.

Sadly, our long-serving Treasurer, Chris Gee, suffered a stroke, which meant that, although he was recovering fairly well, he would not be able to cope with fulfilling that position, for the time being. We wish him well, and hope that he might be able to resume his duties, in the future.

However, because of that, I have, equally, been greatly involved in trying to arrange back-up provisions, with our Bank(s), and Temporary Treasurer cover; involving various changes to our Financial & Charity situation, following Chris Gee’s incapacity. Fortunately, we have been lucky enough to seek the assistance of one of our existing Volunteer Drivers, Chris Simmons, who has kindly agreed to take on the “role” of our Temporary Treasurer, during this difficult time.

From the first of April, last year, we had just started on a new, Three-Year, Funding Agreement, from Croydon Council. This was great news, as it confirmed another steady period of Financial Stability, which we could look forward to, and plan; accordingly, particularly in recruiting a replacement, for my Deputy, Frances.

However, by now, most of you will be aware that, the Council has been forced to issue a Notice, alerting everyone that their own “Finances”, are such that, they are effectively “Bankrupt”!!

The result of this is that Groups like ANCA *may not*, now, get this Funding; which was originally agreed, and planned around. Consequently, the whole situation is

extremely worrying; and nobody is at all sure, how things may work out, or what the future may bring for us all.

Norman Till

### **27<sup>th</sup> Croydon Cub Scouts**

As with all activities involving children, our scout group closed down on March 23<sup>rd</sup> 2020 with the national lockdown.

In the following months when restrictions were eased, with leaders working full time and children and families focusing on schooling, we decided to leave the resumption of cub activities until after the summer break.

So in September 2020 the leaders discussed resuming activities. As we were then allowed to meet outside with social distancing measures, we decided that the cubs would appreciate getting together and devised some outdoor games. After much paperwork and risk assessment drafting, the Scout Association approved our activity, and on 15<sup>th</sup> October 12 cubs and 3 leaders met at Sparrows Den for an evening of outdoor games.

As it was likely that further lockdowns were likely, we moved to fortnightly zoom meetings for the rest of the term until Christmas, and for the spring term until Easter. Our activities have included making firework art, making Christmas puddings, producing work for the artists badge, Christmas party games, making craft from other countries and cooking frying pan pizzas.

Although zoom is quite limiting when it comes to the usual cub activities, and there is more reliance on parents to prepare equipment, the continued contact with the cubs has been great and feedback has been really good.

Many thanks to my assistant leaders Henry and George, and our cub parents for doing all the prep.

For the summer term, with the easing of lockdown, we are looking at alternating our zoom meetings with outdoor activities, so we can get back to some form of normality!

27<sup>th</sup> Beaver Scouts – no meetings.

27<sup>th</sup> Scouts – no meetings due to the physical nature of scout activities and lack of camping opportunities.

Helen Medland, acting Cub Scout Leader, and Assistant Group Scout Leader.

### **Choir**

With the church closing in late March 2020 due to coronavirus, the choir has naturally had a disjointed year. Other than a number of weeks in the autumn, it has not been possible to meet in person during this time and so we have tried to find other ways to remain in touch.

Every fortnight during the various lockdowns, we have met on Zoom, and this has usually attracted approximately 15 members.

I would like to thank everyone in the choir for their superb support throughout the year.

The Junior Choir has also met weekly on Zoom, during term time, and a big debt of thanks is owed to Nichola Mander for organising this and keeping the Junior Choir together through such difficult times.

We have been able to offer a number of Virtual Choir recordings, which involve the choir filming themselves singing at home. It is a daunting process so I have been exceptionally proud of what we have produced, including a virtual 'visit' to Guildford Cathedral in July 2020 when we sang for their online Sunday service.

Also our 2019 Christmas Album turned out to be very useful in putting together an online Carol Service.

Sadly, our choir trips to Lichfield Cathedral (2020) and Worcester Cathedral (2021) were both cancelled, as was a day trip to Rochester Cathedral in May 2021. We have replaced the 2021 slot with a trip to Chelmsford Cathedral.

It is hugely gratifying that nearly the whole choir is coming on this trip – we are still out there, we remain wholly committed and we are raring to sing again when the time comes!

Richard Mander

### **Drop-In and Christmas Dinner**

At the beginning of the year, the DI was running at full throttle by supporting 60+ guests per Sunday. However, we closed after our session on 15<sup>th</sup> March due to Covid-19 restrictions. Despite trying to find solutions during the first lockdown, we were unable to provide any service to our guests due to restrictions imposed on our centre. All perishable food was passed for distribution via the foodbank operating from the pavilion and to Nightwatch.

We were approached by Croydon Churches Floating Shelters to participate in providing a hot meal on Sundays to a small number of homeless guests staying at a Safe Shelter Hub, located in the grounds of Croydon University Hospital. Our lovely volunteers willingly provided meals from November and are continuing to do so until the end of May 2021.

In December, a church in Tooting donated about forty bags of non-perishable food, which they do every Christmas, and these bags were passed to The Link, at the United Reform Church, a drop-in that has managed to continue outdoors.

As we were unable to host our Christmas dinner on Christmas Day, we worked with our normal kind volunteers to deliver small gifts and a card to those people who would normally be on our list to attend the lunch. Sadly, we weren't able to contact most of our homeless guests but did reach a few dozen people who would otherwise have had little or no contact over Christmas. The gifts were greatly appreciated but everyone is looking forward to being able to get together again next year, God willing.

We look forward to providing this vital support again once restrictions are lifted, possibly from October 2021

Sally Burlington

## **Flower Team**

This has to be a first for the Flower Team with very little to report!

The last time we bought flowers was for Mothering Sunday 2020, we had ordered and collected daffodils during the week from our new wholesale supplier but, Lockdown arrived and the Mothering Sunday service was cancelled, the dilemma was, what to do with a large box of daffodils, a joint decision between Roger and myself was made that they should be given to the 'Millies' playgroup children to give to their Mummies, the crèche staff and children were very grateful. The daffodils were donated by a parishioner in memory of all Mother's past and present. A donation of £20 was also given towards Mothering Sunday, which we are holding to be spent in the future.

We have a healthy bank balance which consists of legacies and monies donated from weddings and funerals, the account is ring fenced for possibly new flower pedestals and any new equipment that might be needed in the future. The team only ask for voluntary help financing flowers for large services i.e Easter, Harvest and Christmas, and on very rare large commemorative services.

Fresh flowers in the Church are financed by donations from those who wish to celebrate an occasion, anniversary, birthday or in memory of a loved one, silk flowers 'can you tell the difference'? are used at other times. We the team really value your support and encouragement and if there is a time when anybody feels that they would like to donate for any occasion please contact, Anita Jerome, Sharon Collins, or the Parish office.

The team consists of six 'sprightlyish' ladies and one very younger sprightly lady and anyone who wishes to join us, no experience necessary please don't be shy we learn from each other, plus a never-ending supply of coffee, tea and biscuits provided, and lots of fun, friendship and laughter.

Many thanks for your encouragement, generosity, love, and support.

Sharon Collins

## **Friends of St. Mildred's**

"The Friends of St Mildred's" scheme was set up in 1989 to encourage all within our wider family who are united in wishing to support us in some way.

Friends was re-launched in 2013.

We draw our membership from a variety of sources:

- ✝ members of the congregation,
- ✝ users and visitors to the centre,
- ✝ those who have moved away,
- ✝ those who attend other churches or faiths,
- ✝ and those no religious affiliation.

We offer people the opportunity to tailor make their involvement, so the forms include the following options:

- ✝ receiving our magazine - the 'Parish Post' (10 issues per year).
- ✝ receiving information about special children's events.

- ✝ receiving information about special musical events.
- ✝ receiving information about special events (eg social events, quiz nights, Parish show, Christmas Fair etc. etc.).
- ✝ receiving invitations to special services (eg Memorial services, Pet Blessing services, the Patronal Festival when the Friends of St Mildred's will be specifically included in our prayers, etc. etc.).

**Cost?** £25 with the proviso that it is 'suggested'. We are aware that some people already support St Mildred's via planned giving and may not wish to pay any more; so, we are very grateful for any donations whether bigger or smaller than that suggested.

A gift aid facility is included.

The form also includes information on how specific concerns (prayer requests etc) can be dealt with via the Parish Pastoral team. Each member, and those family members they nominate on their form, is included in the regular intercessions each week.

Each year, we hope to continue to expand our membership by including forms with various application packs eg weddings, baptisms and Centre bookings

During 2020 around 33 households joined.

2020 was an 'interesting' year, and we tried to keep in touch with all 'Friends' despite all the inherent challenges. Those who had provided email addresses were sent lots of church and more general local information during 3 lockdowns and the various tiers with a lot of favourable feedback.

Margaret Simmons

### **Home/Lent Groups**

Our home group stopped last March and has not met up since except for joining in with everyone this Lent.

Chris Simmons

Elizabeth and I ran a home group in church until just before the lockdown in March 2020. As a group we started a Lent course called "Lentwise" Spiritual essentials for real life by Paula Gooder. Unfortunately, this had to stop after a couple of sessions and was never resumed. Our group has not met since. However, we are also members of Steves Chapman's group which continued to meet on Zoom throughout the year.

Jeff Fleischer

Delighted to report that, thanks to Zoom, we have continued to meet over the course of the last year. Really speaks to the adaptability of our community as we battled and finally mastered technology over the course 2020! Meeting on a Wednesday evening has been one of the highlights of my week and our discussions were both lively and educational as we studied God's word together. It was a real delight to share our frustrations and delights as Covid-19 waxed & waned over the course of 2020. The loving care both received & given was a joy.

Over the course of 2020, we studied, the weekly lectionary as well as “Lentwise” – Paula Gooder and “Busyness” – Juanita Ryan

It was a delight to welcome so many to our Lent Group this Spring, when we studied together Tom Wright’s, Lenten reflections on the gospel of Mark. It was a joy to be working with Jane Ward, Alice Kawoya and Roger in sharing God’s word in the community of St Mildreds

As we move out of Lent and into the Summer, we plan to study together “Parables” that was published to wide acclaim at the start of the year by Paula Gooder. Described in the Church Times as:

“Of all recent books on the parables, this unpretentious volume is the best”  
“The author shows a respectful love for her readers and all of the characters that appear in the narrative. Even the Pharisees are treated sympathetically!

With good fortune we hope to meet in person once again over the course of the Summer. We have a lot of birthdays to celebrate.

Steve Chapman

### **Ladies Choir**

Last year The World Day of Prayer annual service was the only occasion the Ladies’ Choir was able to sing for last year, being held on Sat 6<sup>th</sup> March. The daytime Croydon service was held in St Mildred’s, (for the first time) with Roger kindly hosting *and* playing the organ! It was prepared and written by the women of Zimbabwe, with the theme: ‘Rise! Take Your Mat and Walk’. One of the songs, set to those words, was specially written for the service and sung by the choir, having a positive message and upbeat feel and accompanied by maracas!

The three bookings we had for Springtime themed entertainments to local groups such as the Unity Club, were of course, cancelled!

Inevitably we haven’t been able to meet since the first lockdown, but have kept in touch with each other by email, phone, the new Zoom (!) or, when we could, see each other at church or when out and about walking locally! Several of us joined in this year’s World Day of Prayer service, held on Zoom on Friday 5<sup>th</sup> March, with the theme ‘Build on a Strong Foundation’, prepared by the women of Vanuatu.

Currently we wait to see how the national ‘road map’ works out and hope that maybe after the summer (which is always our quiet time) we will be able to meet and sing together again, hopefully for Christmas events. Our bookings are dependent upon whether local clubs and groups for the elderly are able to meet again, or whether we are ever again allowed to visit establishments such as the local library, or Hall Grange, where Heather Fillery lives. We remain optimistic, however, that we *will* sing together once more at some point!

Penny Locke

### **Literary Society**

The season 2019 to 2020 was cut short just before the first lockdown. None of the summer socials or outings were able to take place and the season October 2020 to

March 2021 had to be cancelled. The good news is that all the speakers have re booked for 2021-2022, and we all look forward to returning.

Jeff Fleischer

### **Millie's Pre-School**

What a year! It has been different for us all with plenty of changes to our daily lives.

Millies year has certainly had its ups and downs during the covid crisis. When we first locked down we did shut for a short while however we were one of the first to welcome children back in small "bubbles" restricting children's hours but keeping us as safe as we could be.

For a short while it was lovely to see other groups return to the big hall even though we could just wave through the window, and all too soon lockdown started again - apart from us in early years. While most were being told to stay at home, the government wanted all early years settings to stay open to all. So we have been working throughout. Many decided to keep their children home while others joined us at Millies. Seeing the children's faces has been a joy even though the logistics of trying to keep all safe has been challenging. Extra hand washing and frequent cleaning has meant we smell of soap or bleach or both! However for the children we have been very clear in our outlook. Their care and learning is as normal. Our children can't socially distance and need cuddles and personal help, so for them Millies has to be the same magical learning space where they feel safe and cared for, and have a fantastic array of learning activities!

I would like to express my gratitude to the church for such huge support and looking after us so well, even gritting our pathway when it snowed! We have been spoilt! Leander has reacted to all our changing needs being just a phone call away.

We are looking forward to seeing groups return as we come out of lockdown again.

Kim Benham

### **Mothers' Union**

In February 2020 we held our AGM and Penny Locke wrote a report on behalf of the committee. This was circulated to members along with the secretary's and the treasurer's reports.

In March Christine Jenkins a member of St Mary's Lewisham, came to talk to us about her role as Day chaplain at Southwark Cathedral. In her role she leads a team of 26 chaplains. As well as chaplains the Cathedral has both volunteer welcomers and guides. The chaplains can be identified as they wear black cassocks. They wear name badges with only first names and the cassocks obliterate their personality, which make them more approachable. They are the pastoral face of the cathedral and are the first port of call to people in need. They are trained to be active listeners to demonstrate this through their body language and concentration and to never reject anyone.

The chaplains speak with the homeless, bereaved, sad, lonely, those with mental health issues and asylum seekers and anyone else who approaches them.



Little did we know at this meeting what a difficult year 2020 would be and that this would be the last time together for many months.

Seven of us did however manage to meet in my garden, socially distanced and sanitised of course, for the Wave of Prayer on 31<sup>st</sup> August. Those who wished brought their own coffee.

From August onwards sadly we were not able to meet again for MU meetings. We were able to see some members at church but of course we could not converse with one another but even that came to an end.

We must thank Margaret who put together entertaining Anthologies for us during this difficult time and also a thank you to those who contributed to them.

During this year we have kept in touch with each other through email and by phone and for those not on email we have sent to them paper copies of relevant information.

We now look forward to meeting in person once again in 2021 but until then we will just have to make the best on zoom as we did for our AGM in February 2021.

Jackie Bartley

### **Parish Post**

Over the past year, the Parish Post Committee continued to comprise Karen Rooney, Jane Ward, Judy Bennett and Barbara Broughton.

As a result of the pandemic and various Lockdowns during which the Parish Office was closed, the Committee continued to produce the news section of the magazine by making it a free digital-only magazine. The adverts and contact pages were not included, as permission could not be obtained from all those concerned to publish their details online.

The magazine was emailed to those on the 'Friends' list, as well as others, and was also available via the church website. We thank Margaret for her help with this. From October we were able to print 20 hard copies of the news section each month for delivery to those not online, and we thank Leander for her help with this.

The Committee met regularly online via Zoom throughout the year and continued to plan the magazine a few months ahead, in order to provide different and interesting articles and interviews. We thank all our contributors over the past year, but especially Pat for keeping our brain cells active with her tricky crosswords.

Karen continued to carry out the design, layout and editing of the magazine, with the rest of the Committee carrying out the proofreading.

It's been a challenging year, but we are pleased we were able to continue to provide a magazine to our readers in the parish and wider afield. Thanks to all Committee members for their hard work and support.

Karen Rooney

### **Safeguarding**

During the course of the last year, 'A Safe Church' was continued to be adopted by the PCC. Both PSOs along with the Church Wardens have continuously monitored

this and taken appropriate actions and steps where required. Many new DBS checks and renewals have been submitted to the APCS successfully. The number of volunteers who carry out regulated activity with children and / or adults has increased significantly over the last year. Both PSOs have conducted further safeguarding training this year and are committed to continued development in the future. Due to the national Covid restrictions, safeguarding meetings with the Vicar, as well as Church Wardens, has taken place via Zoom to ensure continued communication has been met during this challenging time.

Chris Hatton

### **Millies Mountaineers**

Following Helen Medland's decision to stand down from Sunday School work after 10 years, in the autumn, Roger suggested we re-named our Sunday School Millies Mountaineers. This would comprise of Scramblers (pre-school aged children) and Climbers (for school aged children). As Sunday school was not able to run, we made up boxes with bible story related activities for the children to use during the service. Any activities they used they are able to take home. These were changed for Advent and Christmas season but were not used as the church was closed. As we return to church in lent the boxes will be filled with lent and Easter activities. We will continue to use these boxes until we are able to meeting in person when regulations allow.

Eileen Chapman

### **Toddlers**

We started back after Christmas by celebrating Australia Day in January. We tried our hand at Aboriginal dot painting of Australian wild animals. The Chinese New Year of the Rat proved challenging but we did manage to produce a suitable craft.

Little did we realise as we started preparing for Mothering Sunday & Easter that our plans would be cut short by Covid-19.

At the moment we hope to be able to re-start Toddlers by the end of the Year. We are unlikely to be able to host the numbers we have in the past and how it will operate remains to be decided.

A huge "Thank You" to all our Ladies who support us each week. We look forward to welcoming you back when we re-open.

Eileen Chapman

### **Women's Group**

Like every other group, the Women's Group had to close down for covid in March last year. We also missed the February 2020 meeting due to the heating having broken down. However, prior to that we had started well in September 2019 with 'Cheese, wine and chat' followed by a theatre trip to see 'Big fish', bulb planting for Spring, Christmas door or table decoration making and our film night in January 2020 showing 'Stan and Ollie'. All other planned events were cancelled. Since then, covid restrictions have made meeting in person impossible. So, in February this year

2021 we tried a pamper facial evening on Zoom which made for an enjoyable activity.

As for the future, we are hoping the vaccine will work it's magic and allow us to resume some sort of normality for meeting up.

Vera Burch

### **Worship Band**

What a strange year it's been! It was the 15th March 2020 that we held the last Café Church service. Things had already started to change – there were no refreshments, social distancing was starting to come in and we weren't sure what the immediate future held. There was talk of further restrictions coming, maybe even a national lock-down. There were even predictions that if things were really bad, restrictions could remain in place until September!

So here we are, one year on, and there is now significant light at the end of the tunnel. The vaccine roll-out has been a great success, allowing us to start to return to some kind of normality and start to return to church.

As a result of the Pandemic, the Worship Band has been unable to meet for a whole year. However, we have continued with our music and found new ways to provide our ministry. We have recorded a number of our favourite songs, all recorded individually from home on mobile phones and then spliced together. They are available on the St Mildred's YouTube Channel and have so far been viewed over 1000 times. The videos have also been integrated into some of the online services to enhance the overall worship.

We miss our Café Church friends and very much look forward to being allowed back into church to play together once again and to be able to mix with the rest of St Mildred's, and hope that this can happen sooner, rather than later.

David Nicholls

### **Deanery Synod**

This started off as a busy year with our Deanery creating a leadership team to push forward items on the Deanery's Mission Action Plan (MAP). Our first task was to promote communication between our churches and to this end a Facebook page was set-up. Notice of our "Get on Board" children's activity as well as "The Z Factor", an event to be hosted by Aike Kennett-Brown, Diocesan Mission Support Officer (Children and Young People), were advertised.

The February Deanery Synod included a presentation by Helen Harris from Purley Food Hub. In May there was an Intercessory Prayer Webinar lead by Archbishop Justin Welby, Archbishop Sentamu and Cardinal Vincent Nichols. Raewynne Whitely, Acting Director of Discipleship and Ministry for the Diocese of Southwark, spoke to the Synod in November and we were also requested to pray for Croydon Council.

Patricia Howard

## **STRUCTURE, GOVERNANCE AND ADMINISTRATIVE DETAILS**

<b>Charity number:</b>	<b>133737</b>
<b>Registered Charity name:</b>	<b>The Parochial Church Council of the Ecclesiastical Parish of St. Mildred's Addiscombe</b>
<b>Address:</b>	<b>Bingham Road Croydon CR0 7EB</b>
<b>Bankers:</b>	<b>National Westminster Bank 209-213 Lower Addiscombe Road Croydon CR0 6RB</b>
<b>Independent examiner:</b>	<b>Klass &amp; Co 18 Mounthurst Road Bromley BR2 7QN</b>

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

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

<b>Incumbent:</b>	Rev'd Roger Hagon
<b>Hon Curate:</b>	Rev'd Marie King (NSM - retired)
<b>Churchwardens:</b>	Linda Monk and Steven Chapman
<b>Secretary:</b>	Judy Bennett
<b>Treasurer:</b>	Colin Simonds
<b>Representatives on Deanery Synod:</b>	Warren Hall, Pat Howard Richard Morrall

<b>Elected Members</b>	Judy Bennett	(until APCM 2021)
	Richard Mander	(until APCM 2021)
	Helen Medland	(until APCM 2021)
	Chris Hatton	(from APCM 2019)
	Graeme Monk	(from APCM 2019)
	Janet Palmer	(until APCM 2021)
	Jan Rutter	(until APCM 2021)
	Matthew Webb	(until APCM 2021)
	Griselda Wireko-Brobby	(until APCM 2021)

The aims of the PCC are to promote the whole mission of the church, pastoral, evangelistic, social and ecumenical within the parish. It also offers the Pastoral Staff Team full support in the carrying out of their mission.

**Working groups**, under the authority of the PCC, meet throughout the year prayerfully to reflect on and develop an aspect of church life in line with our current Vision Statement –

**‘We seek to be an open and loving church, growing in faith and confidence and joyfully sharing God’s love with all’.**

Each group is invited by the PCC Secretary to send a written report to the PCC meetings which brings the whole council up-to-date with its work and thinking. Sometimes longer presentations may be made to the PCC and recommendations which seek PCC approval. Below is a list of our current groups, their facilitators and membership. Please show your interest by speaking to the facilitator and your support by praying through the year for the members of each group.

### **Membership and Terms of Reference for PCC Working Groups**

#### **Youth Ministry (Without Walls Church)**

Building up the faith and confidence of young people and increasing their involvement in services.

**Facilitator: Leander Garner**

#### **Worship Development**

Increasing participation in all aspects of worship and planning future services.

**Facilitator: Roger Hagon**

Simon Pearce, Richard Mander, Nichola Mander, David Nicholls, Claire Webb,

#### **Property**

Maintaining and developing the Church building.

**Facilitator: Matt Webb**

Steve Chapman, Richard Morrall, Kieron Chapman

#### **Organ Restoration Project**

Providing a new West Organ to support congregational singing and build on the strong musical tradition of St. Mildred’s

**Facilitator: Richard Mander**

Stuart Knight, Jane Davey, Warren Hall

#### **Finance**

Overseeing our financial resources and expenditure and budgeting for the future.

**Facilitator: Richard Morrall**

Patrina Buchanan, David Nicholls, Stuart Knight, Warren Hall, Audrey Marshall, Matt Webb, Colin Simonds.

### St. Mildred's Centre

**Facilitator: Leander Garner.**

### Social Events

Providing a broad range of social events so people can enjoy being with each other and getting to know new members.

**Facilitators: Jane Davey (temporary)**

George Calvert, Janet Palmer, Claire Webb.

### Baptism Group

Co-ordinating baptism preparation and reflecting on baptism policy.

**Facilitator: Roger Hagon**

Eileen Chapman, Claire Webb, Griselda Wireko-Brobby

### St. Mildred's Online

Providing live streamed services for those who cannot attend Church and to reach out to the wider community.

**Facilitator: Matt Webb**

David Nicholls, Pat Howard, Richard Mander, Margaret Simmons, Roger Hagon  
Phillipa Hagon, Kieron Chapman

### Pastoral Care Steering Group

Planning the introduction of a new team approach to pastoral care for those who attend/worship at St. Mildred's Church.

**Facilitator: Elizabeth Fleischer**

Jeff Fleischer, Ann Cox, Janet Palmer, Jane Ward

### Standing Committee

Conducting PCC business between meetings.

Roger Hagon (Vicar), Steve Chapman (Church Warden), Linda Monk (Church Warden), Judy Bennett (PCC Secretary), Colin Simonds (PCC Treasurer)

## **Governing Documents**

The Church of England have agreed with the Charity Commission that for the purpose of agreeing 'governing documents', Parochial Church Councils (PCCs) are governed by two pieces of legislation:

- a. The Parochial Church Council (Powers) Measure 1956 defines the principal function, or purpose, of the PCC as 'promoting in the parish the whole mission of the Church'.
- b. The Church Representation Rules (contained in Schedule 3 of the Synodical Government Measure 1969 as amended).

## **2020 Financial Report.**

Following a year of working hard to restore St. Mildred's financial stability and longer-term sustainability, 2020 commenced with our facilities being used to the maximum until mid-March, when the Covid-19 pandemic required a national lockdown. St. Mildred's Church and Centre were closed along with other churches. This lasted on and off for most of 2020 and into 2021, and has impacted on our finances. At times when the church and centre were allowed to re-open, few activities were permitted with many restrictions in place.

With the loss of our Centre income from March, immediate action was taken to prevent a collapse of our finances. Actions were implemented to mitigate the situation, including cancellation of St. Mildred's monthly Parish Support Fund contributions, furloughing of all our 4 staff, cancellation of our cleaning contract, and cancellation of as many of our maintenance contracts as possible.

Implementation of these measures, together with the generosity of those members of the congregation who have maintained their level of pledged giving throughout the year, enabled St. Mildred's to just meet its running costs. The income from children's activities and adult exercise classes permitted for short periods of time during the year enabled some further one-off contributions to the Parish Support Fund. At the end of 2020, St. Mildred's had made contributions of £40,600 of the pledged £81,200 self-financing figure—a shortfall of £40,600.

Later in the year the Finance Team agreed the provisional 2021 budget, which the PCC approved at its October meeting. With all the uncertainties associated with possible further lockdowns and restrictions, the budget included a £30,000 pledged contribution from St. Mildred's to the Parish Support Fund, an amount eventually agreed with the Diocese after some difficult negotiation—some £50,000 below the parish self-financing figure.

The final amount for the Choir Stalls was paid from the remaining Big 'Our Church' Project monies following their installation in November. There will be no further major expenditure on the Big 'Our Church' Project, with all activities now almost complete. The additional restrictions before Christmas and subsequent ongoing lockdown have again resulted in closure of the church and centre, except for Millies Preschool key worker children and from 8<sup>th</sup> March 'Mums Little Helpers Wrap Round Care' permitted to reopen.

The Government has produced a data-lead Road Map out of lockdown, which will allow for some very cautious opening. The remainder of this year and 2022 is expected to remain extremely challenging financially.

The restoration of the West Organ project is now underway and a deposit of £52,507 has been paid toward the cost of this restoration. At the end of the year, the Organ Fund stood at £53,406 after paying that deposit. The restoration of the organ is expected to be completed in the 2023 Financial Year. The final estimated cost is expected to be around £217,500 (excluding VAT) after the reduction of the deposit. Funding for the project will include application for various grants, community donations and sponsorships.

Finally, we again thank all those members of our congregation for their continued and generous regular giving to St. Mildred's in these most difficult of times in the life of our church. That financial support has been instrumental in St. Mildred's being able to deliver our mission using new IT technology in creative and innovative ways.

### **Reserves Policy.**

It is the PCC Policy to maintain a balance of unrestricted funds, which equates to at least three months unrestricted payments, equivalent to £42,205, to cover emergency situations that may arise from time to time. Free reserves as at 31<sup>st</sup> December 2020 are £123,628 and therefore the reserves policy has been met.

### **Going Concern.**

The Trustees have evaluated the circumstances in which St. Mildred's operates. Government action taken in response to the Covid-19 pandemic has caused St. Mildred's Church and Centre to be closed for much of 2020 and 2021. As a consequence, the pandemic has had a severe impact on the finances of St. Mildred's.

To mitigate the loss of income from the church and centre being closed, all contracts cancelled in 2020 remain cancelled. St. Mildred's contribution to the Parish Support Fund—at a much reduced figure of £2,500 per month—has been agreed with the Diocese, and catered for in the 2021 budget agreed by the PCC at its October 2020 meeting. St Mildred's 4 staff members remain on full or part furlough, a position that will remain until the scheme is scheduled to close on 30<sup>th</sup> September 2021.

With the new Government data-led Road Map, Covid-19 restrictions are expected to remain in place until 21<sup>st</sup> June at the earliest. With the 1<sup>st</sup> Step of the Road Map in place, a Sunday 10.00 Church service is now being held. Millies PreSchool and Mums Little Helpers Breakfast and After School Club are now able to operate for key worker children.

While the church and centre were closed, St. Mildred's main source of income was through the support and generosity of the church congregation who continued to give regularly, through online giving. Because of the mitigating measures taken, it has been possible to fund necessary expenditure using the current account and, thus, avoid using the unrestricted cash reserves.

Throughout 2020, cash balances were continuously monitored, and this is continuing through 2021. Cash reserves at 31<sup>st</sup> December 2020 were £151,927, compared to £251,100 at 31<sup>st</sup> December 2019. The reduction in cash reserves during 2020 mainly relates to £45,102 paid for the Choir Stalls (as part of the Big 'Our Church' Project) and £52,507 deposit paid to commence the Organ restoration project.

With the gradual reopening of society in line with the Government Road Map and reduction in financial support from the government furlough scheme from 30<sup>th</sup> June to 30<sup>th</sup> September, we anticipate additional expenditure including in the following areas for the remainder of 2021:



- staff costs associated with the phased withdrawal of the government's furlough scheme.
- staff costs associated with the phased opening up of the centre for activities.
- cleaning costs to maintain a Covid-19 secure site and hygienic facilities.

The impact of these additional costs will be offset by an increased level of income from centre permitted usage.

Having evaluated the continuing uncertainties associated with the Covid-19 pandemic that remain and the mitigating actions (strict controls and constant monitoring of cash flows), the Trustees have concluded that the charity is able to continue as a going concern.

**ST MILDRED'S PARISH CHURCH**  
**PCC ANNUAL ACCOUNTS**

For the year ended 31 December 2020

**INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST MILDRED'S, ADDISCOMBE**

I report to the trustees on my examination of the accounts of St Mildred's Parish Church for the year ended 31 December 2020.

**Responsibilities and basis of report**

As the Charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

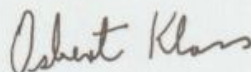
I report in respect of my examination of your Charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

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



Signed:	.....
Name:	Osbert Klass
Relevant professional body:	Association of Chartered Certified Accountants
Address:	18 Mounthurst Road, Hayes, Bromley, Kent BR2 7QN
Date:	18 April 2021

## STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds £	2019 Total £
<b>Income</b>					
Church and centre income, fundraising and donations		168,371	6,046	174,417	291,197
Investment		10,043	334	10,377	8,467
<b>Total income</b>	<b>3</b>	<b>178,414</b>	<b>6,380</b>	<b>184,794</b>	<b>299,664</b>
<b>Expenditure</b>					
Charitable activities		268,142	4,143	272,285	355,223
<b>Total expenditure</b>		<b>268,142</b>	<b>4,143</b>	<b>272,285</b>	<b>355,223</b>
<b>Income less expenditure</b>	<b>4</b>	<b>(89,728)</b>	<b>2,237</b>	<b>(87,491)</b>	<b>(55,559)</b>
Unrealised (losses)/gains on investments	<b>6</b>	(34,438)	(1,437)	(35,875)	27,604
<b>Net expenditure/net movement in funds</b>		<b>(124,166)</b>	<b>800</b>	<b>(123,366)</b>	<b>(27,955)</b>
Fund balances brought forward	<b>2</b>	553,662	54,212	607,874	635,829
<b>Fund balances carried forward at 31 December 2020</b>	<b>10</b>	<b>429,496</b>	<b>55,012</b>	<b>484,508</b>	<b>607,874</b>

The notes on pages 30 to 40 form part of these accounts.

# STATEMENT OF FINANCIAL POSITION

As at 31 December 2020

	Note	2020		2019	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible Assets					
Centre Assets	7		4,347		5,169
Church Equipment	7		61,075		69,162
Church Assets	7		185		278
			<u>65,607</u>		<u>74,609</u>
Investments					
Charifund investments			240,261		251,137
			<u>305,868</u>		<u>325,746</u>
<b>Current Assets</b>					
Associated Accounts	20	28,443		26,539	
Debtors	8	2,396		14,769	
Short-term investments		125,887		238,022	
Cash and Bank		<u>26,040</u>		<u>13,078</u>	
		182,766		292,408	
<b>Current Liabilities</b>					
Creditors and accruals	9	<u>(4,126)</u>		<u>(10,280)</u>	
			178,640		282,128
			<u><b>484,508</b></u>		<u><b>607,874</b></u>
Represented by:					
Unrestricted funds	10		429,496		553,662
Restricted funds	10		<u>55,012</u>		<u>54,212</u>
			<u><b>484,508</b></u>		<u><b>607,874</b></u>

Approved by the PCC on

*R.C. Hagen* (R.C. HAGEN)  
Chair  
St. Michael's PCC

*[Signature]*

*Steven Chapman* (STEVEN CHAPMAN)  
Vice-Chair,  
St. Michael's PCC

*Treasurer*

The notes on pages 5 to 14 form part of these accounts.

## **NOTES TO THE ACCOUNTS**

**For the year ended 31 December 2020**

### **1) Accounting policies**

#### **(a ) Basis of preparing accounts**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The 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) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the Church's ability to continue as a going concern.

#### **(b ) Reconciliation with previous Generally Accepted Accounting Practice**

In preparing the accounts, the trustees have considered whether, in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102, a restatement of comparative items was needed. No restatements were required. In accordance with the requirements of FRS 102 a reconciliation of opening balances and net income/(expenditure) for the year is provided with the net income/(expenditure) under previous GAAP adjusted for the presentation of investment gains/(losses) as a component of reported income.

### **Funds**

- (a) Unrestricted funds represent funds of the charity that are not subject to any restrictions regarding their use and are available for application on the general purposes of the charity.
- (b) Restricted funds represent funds of the charity that were received with restrictions so that use can be only for the purposes stated.

### **Income**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

**Fixed assets**

Assets costing over £300 are capitalised and depreciated as follows:

Equipment (computer & electronic)—10%-33% per annum.

Fixtures and fittings (including furniture)—10%-20% per annum.

The church building is not reported as a fixed asset in the statement of financial position; all expenditure on maintaining the building is recognised as an expense when incurred.

**Investments**

Investments are held in the statement of financial position at market value at the year end. Any change from market value at the previous reporting date or from cost if purchased during the year, is included in the Statement of Financial Activities.

**Fund accounting**

Restricted funds represent monies received for specific projects undertaken by the charity. General unrestricted funds of the charity are available for the general purposes of the charity.

## 2) Comparative of Statement of Financial Activities - 2019

	Unrestricted Funds £	Restricted Funds £	Total Funds £
<b>Income</b>			
Church and centre income, fundraising and donations	262,213	28,984	291,197
Investment	8,053	414	8,467
<b>Total income</b>	<b>270,266</b>	<b>29,398</b>	<b>299,664</b>
<b>Expenditure</b>			
Charitable activities	330,480	24,743	355,223
<b>Total expenditure</b>	<b>330,480</b>	<b>24,743</b>	<b>355,223</b>
Unrealised gains on investments	26,423	1,181	27,604
<b>Net expenditure/net movement in funds</b>	<b>(33,791)</b>	<b>5,836</b>	<b>(27,955)</b>
Fund balances brought forward	587,453	48,376	635,829
<b>Fund balances carried forward at 31 December 2019</b>	<b>553,662</b>	<b>54,212</b>	<b>607,874</b>

## 3) Income from unrestricted funds

	Note	2020 £	2019 £
Income from church activities	12	81,976	93,222
Income from centre activities	13	60,003	137,719
Income: Property Fund	14	9,178	6,678
Income: Outreach Fund	17	5,383	4,257
Income: Big 'Our Church' Project	18	1,670	2,495
Income: Organ Fund	15	19,631	24,131
Other income		573	1,764
<b>Total income from unrestricted funds</b>		<b>178,414</b>	<b>270,266</b>



#### 4) Income and expenditure on unrestricted funds

	Note	2020 £	2019 £
Deficit on church activities (£1,443 - depreciation of church assets and equipment £8,180)	12	(6,737)	(45,262)
(Deficit)/surplus on centre activities (£12,730) - depreciation of centre assets £822)	13	(13,552)	22,722
Property fund: investment income	14	9,178	6,678
Outreach fund (income less expenditure)	17	(595)	(7,652)
<b>(Deficit) of income over expenditure on church and centre activities</b>		<b>(11,706)</b>	<b>(23,514)</b>
Other income (net of expenditure):			
Organ fund	15	(32,876)	23,001
Big 'Our Church' Project	18	(45,146)	(59,701)
<b>Total income over expenditure on unrestricted funds</b>		<b>(89,728)</b>	<b>(60,214)</b>

#### 5) Staff costs

	2020 £	2019 £
Salaries (including pensions)	27,824	52,250
Social security costs	0	0
	<b>27,824</b>	<b>52,250</b>
	<b>No.</b>	<b>No.</b>
Staff	4	4

#### 6) Revaluation of investments

	2020 £	2019 £
(Decrease)/increase in market value of Charifund investments during year (unrestricted funds)	(34,438)	26,423
	<b>(34,438)</b>	<b>26,423</b>

## 7) Tangible fixed assets

	Centre Assets £	Church Equipment £	Church Assets £	Total £
<b>Cost</b>				
At 1 January 2020	66,687	83,478	22,339	172,504
Additions	0	0	0	0
At 31 December 2020	<u>66,687</u>	<u>83,478</u>	<u>22,339</u>	<u>172,504</u>
<b>Accumulated Depreciation</b>				
At 1 January 2020	61,518	14,316	22,061	97,895
Charge for the year	822	8,087	93	9,002
At 31 December 2020	<u>62,340</u>	<u>22,403</u>	<u>22,154</u>	<u>106,897</u>
<b>Net Book Value</b>				
<b>At 31 December 2020</b>	<u><b>4,347</b></u>	<u><b>61,075</b></u>	<u><b>185</b></u>	<u><b>65,607</b></u>
At 31 December 2019	<u>5,169</u>	<u>69,162</u>	<u>278</u>	<u>74,609</u>

Church equipment includes the audio visual system in the church, purchased in 2018.

## 8) Debtors

	2020 £	2019 £
Centre rent owing	1,757	13,174
Gift aid tax recoverable	1,059	1,595
Christmas market advances	(420)	0
	<u><b>2,396</b></u>	<u><b>14,769</b></u>

## 9) Creditors

	2020 £	2019 £
Church expenditure	308	2,194
Centre expenditure	3,418	6,220
Other	400	1,866
	<u><b>4,126</b></u>	<u><b>10,280</b></u>

## 10) Funds as at 31 December 2020

	Note	Closing Balance £	Unrestricted £	Restricted £
St. Mildred's fund	11	104,690	104,690	
Property fund	14	155,247	155,247	
Organ fund	15	53,406	53,406	
Outreach fund	17	44,952	44,952	
Big 'Our Church' Project	18	3,000	3,000	
Fabric fund	19	12,594	2,594	10,000
Organ scholarship fund		13,998		13,998
Flower fund		2,571		2,571
Centre assets	7	4,347	4,347	
Church equipment	7	61,075	61,075	
Church assets	7	185	185	
<u>Funds for Associated Accounts</u>				
Drop-in for homeless	20	22,085		22,085
Sunday school	20	421		421
Choir association	20	5,024		5,024
Ladies choir	20	220		220
Toddlers group	20	693		693
		<b>484,508</b>	<b>429,496</b>	<b>55,012</b>

## 11) St. Mildred's Fund

St. Mildred's fund is for the general upkeep and running of the church and centre.

	Note	2020 £	2019 £
<b>Fund at 1 January</b>		<b>114,123</b>	<b>55,576</b>
Transfer from Big 'Our Church' Project fund	18	1,854	0
Transfer from memorial fund	16	0	73,690
Surplus/(deficit) on church activities	12	1,443	(37,084)
(Deficit)/surplus on centre activities	13	(12,730)	21,941
<b>Fund at 31 December</b>		<b>104,690</b>	<b>114,123</b>

## 12) Church activities (for information only)

	2020 £	2019 £
<b>Income</b>		
Pledged giving	58,653	57,258
Non-pledged giving	2,614	6,945
Gift aid tax refund	13,161	14,279
Church rent	676	8,345
Baptisms weddings funerals	600	1,325
Donations and other	5,407	3,695
Interest income	865	1,375
<b>Total income</b>	<b>81,976</b>	<b>93,222</b>
<b>Expenditure</b>		
Parish Support Fund pledge <sup>1</sup>	40,600	78,600
Heat, light & water	5,261	8,220
Church repairs	9,541	5,460
Choir music, organ and organist	3,635	8,513
Printing and other administration (incl. website)	8,348	8,405
Parish office wages	5,645	14,705
Altar sundries and clergy expenses	2,156	2,584
Insurance	3,297	3,217
Other church expenditure	2,050	602
<b>Total expenditure</b>	<b>80,533</b>	<b>130,306</b>
<b>Surplus/(deficit) on church activities for the year</b>	<b>1,443</b>	<b>(37,084)</b>

<sup>1</sup> The Diocese Parish Support Fund self-financing pledge in 2020 was £81,200 (2019 - £78,600).

## 13) Centre activities (for information only)

	2020 £	2019 £
<b>Income</b>		
Centre rent	49,269	129,860
Flat rent	10,500	7,625
Site development donations	234	234
<b>Total income</b>	<b>60,003</b>	<b>137,719</b>
<b>Expenditure</b>		
Routine maintenance	9,493	13,348
Cleaning	13,091	23,646
Heat, light & water	14,200	23,677
Staff costs	20,265	37,545
Insurance	3,297	3,217
Administration costs	3,448	4,594
Centre repairs	8,939	7,560
<b>Total expenditure</b>	<b>72,733</b>	<b>113,587</b>
<b>Centre (deficit)/surplus before purchase of assets</b>	<b>(12,730)</b>	<b>24,132</b>
<b>Purchase of centre assets</b>	<b>(0)</b>	<b>(2,191)</b>
<b>(Deficit)/surplus on centre activities for the year</b>	<b>(12,730)</b>	<b>21,941</b>

#### 14) Property Fund

This fund includes amounts set aside for the future purchase of a property. Those amounts are invested in Charifund income units.

	2020 £	2019 £
<b>Fund at 1 January</b>	<b>174,737</b>	<b>150,000</b>
<b>Income:</b> Dividends	9,178	6,678
(Decrease)/increase in value of Charifund investments	(28,668)	18,059
<b>Fund at 31 December</b>	<b>155,247</b>	<b>174,737</b>

#### 15) Organ Fund

This fund includes amounts donated, raised and designated for the refurbishment of the organ. A 15% deposit was paid in 2020 for that future refurbishment.

	2020 £	2019 £
<b>Fund at 1 January</b>	<b>86,282</b>	<b>63,281</b>
<b>Income:</b> donations and fundraising (plus gift aid)	19,606	20,898
Christmas market 2019	25	3,233
	19,631	24,131
<b>Used for:</b> deposit for future refurbishment	(52,507)	(1,130)
<b>Fund at 31 December</b>	<b>53,406</b>	<b>86,282</b>

#### 16) Memorial Fund

This fund had included legacies left to St. Mildred's. The remaining legacies (all unrestricted for general use) were transferred to St. Mildred's fund in 2019.

	2020 £	2019 £
<b>Fund at 1 January</b>	<b>0</b>	<b>73,690</b>
Transfer to St. Mildred's fund	(0)	(73,690)
<b>Fund at 31 December</b>	<b>0</b>	<b>0</b>

## 17) Outreach Fund

This fund is for use for outreach, including for example WOW church and Café Church.

	2020	2019
	£	£
<b>Fund at 1 January</b>	<b>45,547</b>	<b>72,900</b>
<b>Income</b>		
Donations – drop-in	268	678
Donations – women's refuge	2,210	0
Donations – Croydon Voluntary Action	1,118	0
Donations – Chaplaincy Charity Fund	416	0
Donations – Church Missionary Society	466	0
Donations – carol service	0	778
Donations – Christian Aid	0	475
Donations – Bishops Lent Appeal	250	975
Donations – Mothers Union Appeal	0	354
Donations – Pulmonary Hypertension Association	0	817
Other	655	180
<b>Total income</b>	<b>5,383</b>	<b>4,257</b>
<b>Used for:</b> Big 'Our Church' Project (sale of Charifund units)	(0)	(19,701)
<b>Used for:</b>		
St. Mildred's Drop-in for the homeless	268	2,075
WOW church	736	5,843
Get on Board	95	0
Women's refuge	2,210	0
Croydon Voluntary Action	1,118	0
Chaplaincy Charity Fund	416	0
Church Missionary Society	466	0
Café Church	0	126
Christmas Day lunch	279	400
Christian Aid	0	480
Bishops Lent Appeal	250	1,027
Mothers Union Appeal	0	354
Pulmonary Hypertension Association	0	817
Lives not Knives	140	105
Other	0	329
Outreach noticeboard	0	353
<b>Amounts used for donations and outreach</b>	<b>5,978</b>	<b>11,909</b>
<b>Fund at 31 December</b>	<b>44,952</b>	<b>45,547</b>

## 18) Big 'Our Church' Project

This project was launched to redecorate the church and replace the wiring, lighting, stage, choir stalls and audio visual system. The work was largely completed in 2018, with additional work done on the vicar's vestry and flower vestry in 2019 and the choir stalls installed in 2020. The project was funded through donations, grants, the sale of Charifund income units and part of the proceeds from the sale of 13 Selwood Road. The fund balance at 31 December represents the final project payments still to be made.

	2020 £	2019 £
<b>Fund at 1 January</b>	<b>50,000</b>	<b>90,000</b>
<b>Income</b>		
Big 'Our Church' Project donations (plus gift aid)	1,670	2,495
<b>Total income</b>	<b>1,670</b>	<b>2,495</b>
<b>Transfer from outreach fund</b> (sale of Charifund units)	0	19,701
<b>Transfer to St. Mildred's fund</b>	(1,854)	0
<b>Used for Big 'Our Church' project expenditure</b>		
Choir stalls	45,102	0
Architect fees and consultants	0	3,684
Church decorating, lighting, rewiring, stage	1,714	25,819
Vicar's vestry and flower vestry	0	22,693
Donation: Refugee Council	0	10,000
<b>Amounts used for Big 'Our Church' project expenditure</b>	<b>46,816</b>	<b>62,196</b>
<b>Fund at 31 December</b>	<b>3,000</b>	<b>50,000</b>

## 19) Fabric Fund

This fund was established with a legacy from James Arthur Diplock. £10,000, representing the original capital, is to remain untouched except in the event of a major unforeseen emergency. £5,000 of the original capital is invested in Charifund accumulation units (market value on 31 December 2020 £38,981).

	2020 £	2019 £
<b>Fund at 1 January</b>	<b>18,364</b>	<b>10,000</b>
(Decrease)/increase in value of investments during year	(5,770)	8,364
<b>Fund at 31 December</b>	<b>12,594</b>	<b>18,364</b>
Of which:		
Unrestricted	2,594	8,364
Restricted - original legacy	10,000	10,000

## 20) Associated Accounts

	2020		2019	
	£	£	£	£
<b>ST MILDRED'S DROP-IN FOR THE HOMELESS</b>				
Opening balance		22,230		18,435
Income: donations				
Pat Newman Memorial Fund	0		2,500	
Other donations	1,758	1,758	9,870	12,370
Expenditure:				
Food	(988)		(3,840)	
Clothes and other costs	(915)	(1,903)	(4,735)	(8,575)
Closing balance at 31 December		<b>22,085</b>		<b>22,230</b>
<b>SUNDAY SCHOOL</b>				
Opening balance		421		344
Income	0		94	
Expenditure	(0)		(17)	
Closing balance at 31 December		<b>421</b>		<b>421</b>
<b>CHOIR ASSOCIATION</b>				
Opening balance		2,907		1,919
Income	3,916		14,310	
Expenditure	(1,799)		(13,322)	
Closing balance at 31 December		<b>5,024</b>		<b>2,907</b>
<b>CAFÉ M</b>				
Opening balance		0		937
Income	0		373	
Expenditure:	(0)		(239)	
Donations (Organ fund & Friends in Need)	(0)		(1,071)	
Closing balance at 31 December		<b>0</b>		<b>0</b>
<b>LADIES CHOIR</b>				
Opening balance		220		290
Income	0		80	
Expenditure	0		0	
Donations (Organ fund)	(0)		(150)	
Closing balance at 31 December		<b>220</b>		<b>220</b>
<b>TODDLERS GROUP</b>				
Opening balance		761		630
Income	372		1,501	
Expenditure	(440)		(1,275)	
Donations (Christian Aid)	(0)		(95)	
Closing balance at 31 December		<b>693</b>		<b>761</b>



## Vicar's Sermon and Report

Today's service, and my sermon, start with gratitude. Just as St. Paul writes from house arrest to thank fellow Christians who have been helping in the work of the gospel, so I am thanking all of you today who have each helped in that same gospel work throughout Lockdown, helping to keep things going in a spirit of faith, hope and love. Linda, Graeme, and Steve, I thank you so much for your utmost dedication to God and to St. Mildred's. Your weekly conversations and constant adaptability have been priceless; you are treasured by everyone. Richard Morrall - thank you so much for keeping us all safe. Your endless reading and re-reading of government and church regulations, health and safety risk assessments, attentiveness to both Church and Centre use, leadership of our finances, and generous supply of sticky warning tape are much appreciated. And to all of you – for remaining constant in love and prayer, and for being here right now, I reach out with joy.

Gratitude first, and now 'coming back to life', for in many ways St. Mildred's has gone through a period of enforced hibernation. We have lost several church members; some have moved away, and some have died. Liz Seal's death brought an end to a wonderful chapter of pastoral care here and she is greatly missed. The Sunday School and Creche hasn't met, and we have lost touch with most of our younger worshipping families. Our Choir and Band have only been able to meet on Zoom and, despite recording wonderful music online, are champing at the bit to lead us again in worship – we miss you keenly. Our Centre shut down and was empty most of the time. Our financial situation is critical, and we have neither been able to meet our obligations to the Diocesan Parish Support Fund, nor to give as generously as we used to in our wider mission. So, help us God.

'Coming back to life' is the message of Spring, and 'in Christ you have a new beginning' is the message of Easter. Therefore, I have hope! And there are signs of Spring all around us and Resurrection is in the air! During the past year we formed a new ministry leadership team consisting of Revd. Marie King, Jane Ward (our newly-commissioned SPA), Steve Chapman

(our trainee Lay Reader), and myself. During the year we continued to supply food for Croydon Food Bank. The newly-convened Sunday School team launched "Millies' Mountaineers", providing activity boxes for children who come to services until we can meet again in groups. Our Director of Music, Richard Mander, led a team for the restoration of the West end organ, and we signed a contract to begin the work. Inspirational online worship has become weekly, led by a new "St. Mildred's Online" group led by Matt Webb.

But there is more serious work to be done. I charge our newly-elected PCC today, as I charge all of you, please, to join me in this work of re-building St. Mildred's - not our actual building this time, but our worshipping, caring, mission-minded, generous and growing people. What we mustn't do is try to do too much too soon. That's why I am looking to make this whole year, beginning from today, one of a steady 'coming back to life'. Our newly-elected PCC will be setting priorities and I am hoping that September will be a month to initiate a healthy re-investment of our time, talents and money in the future life and mission of our Church community. It is only in the hope of this God-given new beginning, that I invite you now to stand and say, with me, an Act of Commitment.

Revd. Roger Hagon. Vicar. 18<sup>th</sup> April 2021.