

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF BANSTEAD

England & Wales · Charity number 1133791

Details

Other names BANSTEAD ALL SAINTS PCC

Status Registered

Legal form Previously excepted

Registered 2010-01-26

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

Contact

Address Parish Office
Church Institute
High Street
Banstead
SM7 2NG

Phone 01737 379289

Email churchwarden@bansteadallsaints.com

Website <https://www.achurchnearyou.com/church/8081/>

Activities

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

Activities: regular public worship open to all; Provision of sacred space for personal prayer and contemplation; Pastoral work, including visits to the sick and bereaved; Teaching of Christianity through sermons, courses and small groups; Supporting other charities in the UK and overseas.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£194,911	£257,934	-	-
2023-12-31	£213,879	£344,388	-	-
2022-12-31	£205,209	£249,421	-	-
2021-12-31	£161,591	£219,524	-	-
2020-12-31	£247,817	£198,902	-	-

Trustees

Name	Role	Appointed
Rev Katharine Naomi Blake	Chair	2024-05-14
ALAN ROGER CLARKE		
Anil Abraham Mathew		2026-04-26
Anne Mary Anthony		2023-05-21
CHRISTINA MARY DOUGLAS		2020-10-18
Donna Margaret Helen Taylor		2026-04-26
Emma Andrews		2017-03-26
Gabriela Clarke		2026-04-26
Geoffrey Ray Chant		2019-04-14
Graham Lister		2024-05-12
Helen Dawn Desmond Poulton		2025-04-06
Ivor Leyland		2021-05-23
Penelope Ruth Flohr		2026-04-26
Robert Charles Collier		2022-05-08
Roy Gordon		2026-04-26
SUSAN FENELLA MAJOR		

Accounts



SEEK LOVE SERVE

ALL SAINTS' CHURCH BANSTEAD

Registered Charity Number 1133791

ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 December 2024

Parish Office
Church Institute
High Street
Banstead
Surrey
SM7 2NG
Tel: 01737 379289

ALL SAINTS' CHURCH is based in the High Street, Banstead, and is part of the Diocese of Guildford within the Church of England. It is registered as a charity with the Charity Commission (registration number 1133791), and its long history of service to the local community is manifest in its Grade II* listed building. The Electoral Roll stood at 152 (with 77 resident in the parish and 75 non-resident) at the time of the APCM in May 2024.

AIMS AND PURPOSES

All Saints' Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish of Banstead the whole mission of the Church of England, in all its pastoral, evangelistic, social, and ecumenical dimensions. This responsibility is shared with the clergy.

OBJECTIVES AND ACTIVITIES

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our community at All Saints', and to this end we are members of the Inclusive Church network. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Through our worship we put faith into practice through prayer and scripture, music, and sacrament.

When planning our activities, the PCC has considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try whenever possible to support and enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work, supporting social action initiatives for people in many sorts of need.

It remains important to maintain our church building in good order and the other parts of the Church Complex, i.e. the churchyard and Orchard and the Church Institute. The curate's house at 14 Glenfield Road continued to be rented under full agency management.

ACHIEVEMENTS AND PERFORMANCE

STAFF AND VOLUNTEERS

At the start of the year we were still in vacancy but back in church holding our usual services.

The Churchwarden Geoff Chant has been able to organise cover for all services and continued to do so. The Churchwardens are thankful to Revd Michael Dunk, Revd Simon Leyshon, and the 13 other ministers including the Bishop of Guildford and our own lay ministers who have officiated at the many services in 2024.

With the help of the Archdeacon we instigated the search for a new Vicar following the procedure and timing as laid down by the diocese. We began with our Vision Day hosted by the Revd David Senior. This was designed to concentrate our minds on our priorities and, our strengths and weaknesses. Particular thanks must be extended to Susan Major for her work in updating the Parish profile.

We were delighted, finally, to appoint Revd Kate Blake as our new vicar. Her Collation on the 14th May led by the Bishop of Guildford was a wonderful occasion for all of us. The congregation was composed of our usual friends and invitees from all walks of life in the parish. Afterwards the guests conveyed their delight at how moving it had been.

Weddings, baptisms, and pastoral matters have continued with the diligent support of the team: Licensed Lay Ministers, Rosemary Whipp and George Harcourt-Vernon, who assisted at services, provided pastoral support, and interred ashes, and Pastoral Assistant, Donna Taylor.

Our employed staff included our Children's Worker, Sofia Welsby, who sadly left us in April. We thank her for her immense contribution to the young people of the church; she is much missed. Our attempt to replace her has not as yet been successful but we will persevere because we consider this an important investment for the future.

Our Parish Administrator, Ruth Mash, has now been in post for two years and provides support to the Vicar and Churchwardens.

Our Director of Music, Mr Jan Pringle, leads the Choir and having live music and singing in church is welcomed and enjoyed by all. We are often told that our choir creates a wonderful experience in our regular Choral evensong and beyond.

As always, it is largely on volunteers that all kinds of duties from outreach and hospitality to church bells and flowers depend, so thanks must be given to our Head Server and Premises lead, Alan Clarke, who enables services and keeps the buildings in good condition, and to Lin Dunford who has organised much hospitality.

WORSHIP AND PRAYER

For most of the year the church building has been open every day between 9.30 am and 4.30 pm for private prayer.

Everyone is welcome to attend the wide range of services on offer at All Saints'. These are: 10am Communion on Wednesdays; 8.00 am on Sundays twice a month (BCP on the first week and Common Worship Communion the second week); the main 9.30 Sung Parish Eucharist on Sundays, Choral Evensong monthly, and additional services when required such as the Royal British Legion centenary service in May. Prayers for peace continue to be offered weekly.

Streaming of the 9.30 am service is now a regular feature in our services with a team of helpers enabling the shy, the enquiring and the housebound to share our services.

Morning Prayer by Zoom has maintained a regular congregation of around 8 and has been continued throughout by Anne Anthony.

Our beautiful traditional Choral Evensong, which attracts interest from visitors as well as our own congregation is held once a month. The annual All Souls Memorial Service was well attended and appreciated. Christmas was full of the usual joyful services: MU Advent Service; the Advent Carol Service; the Service of Nine Lessons and Carols; the hugely popular crib service and culminating in the wonderful Midnight Mass and Christmas Day service – all had the church full of people. Revd Kate included a 'Blue Christmas' service for those who find Christmas a difficult season, and we were delighted at the number of shoppers on the High Street as well as other members of the Banstead Five Churches ecumenical group who stopped to sing Carols around the Bonfire with us.

A kind donor furnished us with new hymn books to replace the rather battered ones we had used for the last 25 years.

The aim remained to provide opportunities for worship, understanding that one style cannot fulfil every one's needs, and this aim continues. The church is generally open every day from around 9.30am and 4.30pm and our prayer space, with a votive stand and 'prayer tree' are available for private devotion to all who need it. Paper 'leaves' are available for people to

write their prayers and hang them on the tree and these are offered to God in a short service once a month.

Revd Kate has introduced herself and her ideas to us in the church and to the wider parish to enliven and restore us after a long period without secure leadership. We have a new hymn book; a new baptism welcome; a new and inspiring approach to prayer to name just a few. She also held a teaching week of 'Ignatian Prayer', which was streamed and found enlightening by many.

The house groups continued to meet regularly, including a Celtic Spirituality Group, and a Bible Study group. These provided opportunity to develop understanding of Christianity in a supportive atmosphere. The 'Exploring the Faith' discussion group moved to the Orchard Room to encourage newcomers.

As well as holding our regular services All Saints' practice is still to enable our community to celebrate and thank God at the milestones through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services family and friends express their grief, give thanks, and commend the person into God's keeping. There was one baptism, two marriages, seven funerals, six funerals taken at a crematorium and 21 burials of ashes.

MISSION, PASTORAL CARE AND OUTREACH

The rebuilding of provision for children, families, and teenagers at All Saints', continued in 2024 until Sofia left to take up a new position. This included Teddies' 10 Minutes for babies and toddlers, Big Teds (an after-school club at the Infant School) and a monthly Sunday afternoon service for families.

The Children's Worker reached out to local schools and took assemblies. The schools in turn visited All Saints for special services. Sofia laid the groundwork for the future development of our children's ministry. Revd Kate has continued to take assemblies in our local schools, and to host special school services for seasons such as Harvest and Christmas.

Young people are also active members of the Choir which, as well as providing a musical education, functions as a pastoral and social support for them.

Safeguarding is always a high priority and all personnel in relevant roles undergo DBS checks and training as required. We pay due regard to the guidance issued by the House of Bishops. Our Safeguarding Officer, Mrs Tina Douglas, regularly checks procedures and training needs as recommended by the Diocese and is in constant touch with the Diocesan leaders on current needs. The introduction of the Parish Dashboard has helped keep an efficient record of all training and safeguarding matters in one place and in where confidentiality is most important.

The national Church has had to face huge criticism of their handling of safeguarding concerns particularly in the reports of Alexis Jay. The General Synod has not yet adopted her recommendations and so we wait to learn how the Church will police this difficult subject in the future.

'Sing for Joy', designed particularly for people with dementia, but enjoyed by many, was held regularly for 10 months of the year with a summer break. It is truly a joyful experience and attracts a very wide audience now.

Heritage Open Day

All Saints' took part in this national festival in September. The day included displays of our history, and sight of our historic books. There was an interesting illustrated talk, a bell ringing demo at midday and a Children's Church Trail. Finally in the afternoon there was a

walking tour of interesting graves in the churchyard. The event was well advertised and helped our many visitors to learn more about the church.

For the Christmas Community Event, organised by local businesses in November, we arranged a 'Prayer Tent' in the Church Orchard, with a display, candles and a 'tree of prayers', and this enabled many conversations to be started.

We support the Epsom & Ewell Foodbank. Members of the congregation leave items at the back of the Church and these are collected weekly by a member of the Foodbank. Where specific items are needed details are published in the weekly Pew Sheet and the congregation is very generous in their response. This continues to function as the demand for its services grows.

We are also very fortunate to have an active Mothers' Union which, in addition to their local work of providing support for women and families in difficult conditions, continued to contribute to the MU's international work for literacy and women's projects.

Visits continued to some care homes and the Pastoral Assistants and Lay Ministers visited the housebound and sick in person. We have also started to grow and train more members for our Pastoral Team.

Church memorials and contested heritage

In response to the Church of England's 'Contested Heritage Briefing' a small group was set up to consider our memorials, especially those for the slave-owning Frye-Spencer family. We widened this to look at the many memorials in All Saints' which relate to British activities overseas, for example, the half-dozen for East India Company directors. The cost of printing the resulting booklet was supported by a grant from the Banstead Five Churches Trust, and is available in the church and on the 'A Church Near You' website.

We continue our overseas mission involvement, supporting the African Children School, The Gambia, via the UK-registered charity BACSECT established by Revd John and Dorothy Baxter.

Communications continue to be important. A newsletter is produced every month and circulated to any who request it either in paper format or electronically. This provides an insight into All Saints' life with a useful diary of events. Current information is maintained on the website A Church Near You (<https://www.achurchnearyou.com/church/8081/>). Our two Facebook pages, private and public need a new administrator since Sofia Welsby's departure. We are in the process of redesigning our Church's own website.

THE CHURCH COMPLEX

The Church Complex provides a valuable resource for the community, both inside the buildings and in the surrounding grounds. We reported last year on the extensive refurbishment of the church. The building is much loved by the villagers and visitors who often remark on how peaceful the church is.

The Church continues to be cleaned regularly by a new cleaning company and all normal activities in this area continue successfully. We aim to keep it open every day for private prayer until about 4.30 pm.

The Church Institute also continues to provide facilities for the Open Door Café, a friendly place run by volunteers from the Banstead Five Churches and others. This is open weekdays and Saturday but closed on Monday. The original pre-school using the building stopped during the year but a new pre-school took up the space and has settled in well. The Church Institute is hired out to many community groups including the Pilgrim Pantomime Company, which puts on a successful annual pantomime in January.

Between the church building and the High Street lies a green area called the Church Orchard, belonging to the church and treated as a village green by local people where village events are held such as the May Fair, Village Day, the Christmas Community Event, and ecumenical carol-singing.

Local people have a keen interest in the extensive churchyard, as a place to remember loved ones, to find peace in green tranquillity, or, since it is criss-crossed by well used public footpaths, to use as a through route to the High Street. Tree surgeons carry out work on the 140+ trees in the churchyard when required, pruning, trimming and where necessary felling to keep everything safe. Maintenance work continued to be well supported by a local voluntary organisation, Banstead Village in Bloom, who generously provided regular and very beneficial gardening help (including litter collection). Again, only a minimum of repair work was carried out by Surrey Highways Authority to the public footpaths for which they are responsible, so some continue to remain hazardous to the less able.

The Vicarage had been empty since 1st August 2023 and the Diocese subsequently carried out an inspection and extensive redecorating. Their team was greatly assisted by our Premises team of Alan Clarke and Geoff Chant as to what was required for Revd Kate and her husband Tony as they made the move from North London.

The curate's house at 14 Glenfield Road continued to be rented and managed by the Premises team using the services of a local estate agent which ensures it is kept well maintained and produces an income for All Saints'.

DEANERY SYNOD

The three members of Deanery Synod elected from this church provide the PCC with an important link between the parish and the activities and wider structures of the Church.

ECUMENICAL RELATIONSHIPS

We are fully committed to our covenant as a member of the Banstead Five Churches (our Local Ecumenical Partnership), which calls for increasing fellowship, joint worship and prayer, and development of Christian education for both children and adults. Revd Kate's involvement has deepened and continues with regular joint ventures with Revd Alex Stevens and the rest of the B5 members. We had a very large attendance for our outdoor carol service. Members of the public just came into the Orchard and joined in.

FUTURE DEVELOPMENTS

Revd Kate has embraced life at All Saints' and is making her mark. She has decided to start a course called Sycamore in the New Year to last for 8 weeks initially. It aims to help anyone who is interested to find a gentle way into the complexities of Christianity.

We very much hope that in the coming year we will, with her help and guidance, continue to provide support to our local community in many and varied ways, being open and flexible to needs as they arise.

INVESTMENT POLICY

The PCC seeks to mitigate loss of value through inflation by cautious and simple investment of funds. It is not appropriate to have an aggressive active treasury management policy seeking to maximise returns.

Excess cash should be invested in risk-free deposit accounts, or with the agreement with the PCC, in Church of England Board of Finance (CBF) investment funds operated by CCLA (the fund manager of investments for Churches, Charities and Local Authorities).

Risk free deposit accounts are those with the CCLA or National Savings and Investments (NS&I) or up to £85,000 in any FCA regulated financial institution.

Endowment funds should be invested in the CBF Church of England Investment fund.

RESERVES POLICY

The PCC has an agreed reserves policy which is summarised below:

Cash reserves are that part of the unrestricted reserves representing cash held at bank along with short term debtors and creditors.

The PCC aims to retain cash reserves sufficient to pay its immediate financial obligations and to maximise its cash reserves for future expenditure considering the cost of maintaining an historic grade II* listed building.

The PCC can authorise a deficit of expenditure over income in a financial year and consequently the use of historical cash reserves, normally identified at the time of setting the budget. The PCC can agree to use any unrestricted cash reserves by re-designating between funds as necessary.

When cash reserves fall lower than a threshold of 6 months' worth of cash expenditure (currently equivalent to £90,000) the PCC needs to take steps to reduce expenditure and/or increase cash reserves. Such steps would include realising investments, reducing discretionary spend, postponing payment of the Parish Share and increasing income.

FINANCIAL REVIEW

The results for the year are summarised in the Statement of Financial Activities on page 9.

Total income amounted to £194,911 (2023: £213,879), a decrease on the previous year, mostly due to fund raising activities for the refurbishment funding 2023.

Total resources expended amounted to £257,934 (2023: £344,388), the increase mainly due to the cost of the redecoration and refurbishment of the church in 2023.

As a result, net movement before unrealised gains was an outflow of £63,023 (2023: £130,509 outflow) and which included non-cash charges for depreciation of £27,119 (2023: £27,121).

Cash at bank and on deposit was £161,838 (2023: £181,362).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The powers and duties of PCCs are laid down by the Parochial Church Councils (Powers) Measure 1956. Members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Members can be co-opted to the Council when occasional vacancies arise.

The PCC operates through a number of teams including those covering worship, premises, outreach, and finance all of which report back to it regularly.

The PCC has a programme of identifying major risks to which it is exposed. The PCC has a safeguarding policy in place that follows the Diocesan safeguarding procedures. Financial procedures, mainly comprising segregation of duties and budgetary controls, have been reviewed and are considered sufficient.

MEMBERS OF THE PCC

<i>Incumbent</i>	<i>Vacancy to 14 May 2024</i>	<i>Chair (vacant to 14 May 2024)</i>
	Revd Kate Blake (<i>from 14 May 2024</i>)	<i>Chair (from 14 May 2024)</i>
<i>Churchwardens</i>	Geoff Chant	Lay Chair/Vice-Chair, Premises
	Tina Douglas	Safeguarding officer
<i>Deanery Synod representatives</i>	Susan Hassanein	
	Ivor Leyland (<i>from 29 May 2024</i>)	
	Susan Major	PCC Secretary
	Sofia Welsby (<i>to 7 April 2024</i>)	Children's Worker (<i>to 7 April 2024</i>)
<i>Elected Members</i>	Emma Andrews	
	Anne Anthony	
	Alan Clarke	
	Robert Collier	Treasurer
	Lin Dunford	
	Dennis Fox	
	Robert Harris	
	Ivor Leyland (<i>appointed Deanery Synod representative 29 May 2024</i>)	
	Graham Lister (<i>from 12 May 2024</i>)	
	Hazel Richardson (<i>to 12 May 2024</i>)	
	Margaret Thomas	
	Natalie Thomas	
	Rosemary Whipp	

The Annual Vestry Meeting 2024 and the Annual Parochial Church Meeting (APCM) were held on Sunday 12 May 2024.

On behalf of the Parochial Church Council



Revd Kate Blake

Chair

10 March 2025

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF PAROCHIAL CHURCH COUNCIL OF ALL SAINTS' CHURCH,
BANSTEAD**

I report to the charity trustees, being the Parochial Church Council, on my examination of the accounts, set out on pages 9 to 17, of the Parochial Church Council of All Saints' Church, Banstead (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Timothy Slater ACA, CTA

Shaw Gibbs Limited
Salatin House
19 Cedar Road
Sutton
Surrey
SM2 5DA

Date: 10 March 2025

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 December 2024

	Note	Unrestricted funds	Restricted funds	Endowment funds	2024	2023
INCOME AND ENDOWMENTS						
Donations and legacies	2a	90,563	2,237	-	92,800	98,850
Charitable activities	2b	89,907	4,500	-	94,407	106,025
Investments	2c	5,752	-	1,952	7,704	9,004
		186,222	6,737	1,952	194,911	213,879
TOTAL RESOURCES EXPENDED	3	227,035	30,899	-	257,934	344,388
Net loss		(40,813)	(24,162)	1,952	(63,023)	(130,509)
Unrealised gains on investments	10	1,396	-	1,610	3,006	11,290
Transfers between funds		-	1,952	(1,952)	-	-
Net movement in funds		(39,417)	(22,210)	1,610	(60,017)	(119,219)
Total Funds at 1 January	7	274,263	161,860	70,302	506,425	625,644
Total Funds at 31 December	7	£ 234,846	£ 139,650	£ 71,912	£ 446,408	£ 506,425

BALANCE SHEET
AT 31 December 2024

	Note	2024	2023
FIXED ASSETS			
Tangible assets	9	135,902	163,021
Investments	10	134,305	131,299
		£ 270,207	£ 294,320
CURRENT ASSETS			
Debtors	11	22,222	39,377
Cash at bank and on deposit	12	161,838	181,362
		184,060	220,739
LIABILITIES			
Amounts falling due within one year	13	(7,859)	(8,634)
NET CURRENT ASSETS		£ 176,201	£ 212,105
TOTAL NET ASSETS	8	£ 446,408	£ 506,425
PARISH FUNDS			
Undesignated		8,993	31,590
Designated		225,853	242,673
Unrestricted		234,846	274,263
Restricted		139,650	161,860
Endowment		71,912	70,302
Total Funds	7	£ 446,408	£ 506,425

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

Revd Kate Blake
Chair

Robert Collier
Honorary Treasurer

10 March 2025

NOTE 1 – ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), FRS 102 and the Charities Act 2011. The financial statements have been prepared under the historical cost convention except for investment assets shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the financial statements of church groups that owe their main affiliation to another body or those that are informal gatherings of Church members.

Funds

Charity funds are required to be analysed under the following specific headings:

- Unrestricted funds - available for the general purposes of the PCC.
- Designated funds - earmarked by the PCC for a particular purpose but there are no legally binding restrictions, and the PCC is free to redesignate the funds if appropriate.
- Restricted funds - subject to specific binding conditions imposed by the donor upon the PCC. Such funds are earmarked by the donor or by the terms of an appeal for a particular project.
- Endowment funds - funds given to the PCC subject to the restriction that they are to be held as capital and that the income be used for a specific purpose.

Incoming resources and resources used

Income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources.

Government grants

Income from government grants is credited to the Statement of Financial Activities so as to match it with the expenditure to which it relates.

Fixed assets

Consecrated and beneficed property is excluded from the financial statements by the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are classified as inalienable property and capitalised as such unless consecrated. They are listed in the church's inventory. For inalienable property acquired prior to 1 January 2001, there is insufficient cost information available and such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated over their currently anticipated useful economic life (between 5 and 10 years) on a straight line basis.

Major building work on the Church Institute, resulting in improvement to the property, is capitalised and depreciated over 50 years. The land component of this property, together with the building's pre-improvement value are included at zero value in these accounts in the absence of reliable cost information when acquired by way of gift.

The property at 14 Glenfield Road, held by the Diocese as custodian trustees on behalf of the PCC, is included in the financial statements at historic cost less depreciation.

Major improvements are capitalised and written off over 10 years - subject to annual review for impairment and reassessment of the property's anticipated useful economic life.

Equipment, fixtures and fittings are depreciated over 5 years. Individual items of equipment or fixtures and fittings with a purchase price of less than £1,000 are usually written-off when the asset is acquired.

Investments

Investments are classified as fixed assets. All investment assets are stated in the balance sheet at fair value and both realised and unrealised gains or losses are recognised in the statement of financial activities. The fair value of listed investments is taken as the market price of the asset as at the year end date.

Financial instruments

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

Currency

The Church's functional and presentational currency is Pounds Sterling (GBP).

Taxation

The charity is exempt from tax on its charitable activities. The charity is not registered for VAT and as such expenditure is shown inclusive of irrecoverable VAT.

Going concern

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

NOTE 2 – INCOME AND ENDOWMENTS

	Unrestricted funds	Restricted funds	Endowment funds	2024	2023
2a DONATIONS AND LEGACIES					
Planned Giving					
- Regular giving by banker's order	47,964	-	-	47,964	43,735
- Envelope Scheme	4,135	-	-	4,135	4,779
	52,099	-	-	52,099	48,514
Single donations	7,575	2,096	-	9,671	22,906
Income tax recoverable	16,368	141	-	16,509	15,394
Collections for general purposes	12,373	-	-	12,373	8,180
Legacies	1,000	-	-	1,000	3,000
Votive stand	1,148	-	-	1,148	856
	£ 90,563	£ 2,237	-	£ 92,800	£ 98,850
2b CHARITABLE ACTIVITIES					
Church Institute	55,214	-	-	55,214	47,531
Open door	7,956	-	-	7,956	7,045
Fees	4,639	-	-	4,639	7,964
Ground maintenance subsidy	-	4,500	-	4,500	4,500
Listed Places of Worship Grant Scheme	-	-	-	-	13,428
Other	22,098	-	-	22,098	25,557
	£ 89,907	£ 4,500	-	£ 94,407	£ 106,025
2c INVESTMENTS					
Dividend income	1,693	-	1,952	3,645	3,589
Interest income	4,059	-	-	4,059	5,415
	£ 5,752	-	£ 1,952	£ 7,704	£ 9,004
TOTAL INCOMING RESOURCES	£ 186,222	£ 6,737	£ 1,952	£ 194,911	£ 213,879

NOTE 3 – RESOURCES EXPENDED

	Unrestricted funds	Restricted funds	Endowment funds	2024	2023
CHARITABLE ACTIVITIES					
Clergy travel, training, meetings, resources	3,125	504	-	3,629	2,044
Curate housing and repairs	911	-	-	911	911
	4,036	504	-	4,540	2,955
Church heating, insurance, repairs	16,558	-	-	16,558	18,496
Services, music, salaries, candles	20,020	-	-	20,020	15,240
Admin salaries and office costs	14,767	-	-	14,767	12,616
Depreciation of fixed assets	-	21,133	-	21,133	21,134
Churchyard maintenance	5,322	4,500	-	9,822	6,848
Other costs	4,213	-	-	4,213	6,920
Youth work salaries, resources	1,744	-	-	1,744	6,735
Fabric repairs	300	-	-	300	87,150
	£ 66,960	£ 26,137	-	£ 93,097	£ 178,094
DONATIONS					
St James Hospital, Lesotho	-	-	-	-	2,654
BACSECT (School in Gambia)	-	1,350	-	1,350	500
Charities	50	753	-	803	351
	£ 50	£ 2,103	-	£ 2,153	£ 3,505
CHURCH INSTITUTE					
Depreciation of improvements	-	2,659	-	2,659	2,659
Depreciation of fixtures and fittings	2,416	-	-	2,416	2,417
Redecoration and maintenance	5,602	-	-	5,602	9,535
Lighting and heating	24,379	-	-	24,379	23,675
Insurance	2,025	-	-	2,025	2,067
Rates	1,737	-	-	1,737	1,463
Cleaning	6,719	-	-	6,719	9,017
Sundry expenses	4,413	-	-	4,413	1,257
	£ 47,291	£ 2,659	-	£ 49,950	£ 52,090
EXPENDITURE ON RAISING FUNDS	-	-	-	-	£ 669
PARISH SHARE / (DIOCESAN QUOTA)	£ 112,734	-	-	£ 112,734	£ 110,030
TOTAL EXPENDED	£ 227,035	£ 30,899	-	£ 257,934	£ 344,388

NOTE 4 – RELATED PARTY TRANSACTIONS

The Vicar is remunerated by the Diocese.

Mrs Sofia Welsby was All Saints' Church Children's Worker until her resignation from the PCC on 7 April 2024 and received a salary of £1,813 during that period (2023: annual salary of £5,978).

Mrs Susan Hassanein received a gift worth £200 in recognition of her work as Institute manager over many years.

Except as noted above and apart from their individual voluntary giving and reimbursement to them of specific expenditure directly attributable to the activities of the PCC there were no related party transactions between PCC members and the PCC. No other PCC member was reimbursed any personal expenses incurred by them or remunerated for services to the PCC (2023: £Nil).

NOTE 5 – INDEPENDENT EXAMINER'S FEE

The Independent Examiner's fee was £700 including VAT for their services (2023: £690 including VAT).

NOTE 6 – SALARIES

	2024	2023
Salaries	22,665	25,837
Social security and pension costs	-	-
	£ 22,665	£ 25,837
Average number of staff employed	3	4
Number of employees with emoluments in excess of £60,000	Nil	Nil

NOTE 7 – FUNDS

	At 1-Jan-24	Incoming	Outgoing	Unrealised gain	Transfers	At 31-Dec-24
UNRESTRICTED						
General	31,590	130,008	(169,001)	1,396	15,000	8,993
Fabric Fund	22,662	1,000	(300)	-	-	23,362
Pat Hiscutt Scholarship Fund	4,230	-	-	-	-	4,230
Holyman Fund	163,611	-	(10,443)	-	-	153,168
Church Institute Fund	52,170	55,214	(47,291)	-	(15,000)	45,093
	£ 274,263	£ 186,222	£ (227,035)	£ 1,396	-	£ 234,846
RESTRICTED						
Mission and charities	1,224	2,237	(2,103)	-	-	1,358
Grants	-	4,500	(4,500)	-	-	-
Organ Fund	2,095	-	-	-	-	2,095
Church Institute improvements	45,961	-	(2,659)	-	-	43,302
Inalienable assets	108,004	-	(21,133)	-	-	86,871
Wheeler Trust income	4,576	-	(504)	-	1,952	6,024
	£ 161,860	£ 6,737	£ (30,899)	-	1,952	£ 139,650
ENDOWMENT						
Wheeler Trust Fund	£ 70,302	£ 1,952	-	£ 1,610	£ (1,952)	£ 71,912
TOTAL FUNDS	£ 506,425	£ 194,911	£ (257,934)	£ 3,006	-	£ 446,408

Fabric Fund: represents funds set aside by the Trustees to provide for the repairs and renovation of the church and its associated buildings. It will be spent in line with the repairs and maintenance programme over the next few years.

Pat Hiscutt Scholarship Fund: the amounts set aside are to cover the expenses of an organ scholar.

Holyman Fund: represents amounts set aside to meet costs of the choir, organ and bells and the fabric of the church.

Church Institute Fund: these are amounts set aside to provide working capital for the Church Institute.

Missions and charities: represent donations collected for a specific purpose and donated to specific charities.

Organ Fund: represents amounts set aside towards the cost of replacing the organ in due course.

Church Institute improvements: represent previous amounts of capital expenditure being amortised over their useful economic lives.

Inalienable assets: represent previous amounts of capital expenditure being amortised over their useful economic lives.

Wheeler Trust income: the income generated from the endowed assets and transferred into the fund is for expenditure on Assistant Clergy.

NOTE 8 – ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed assets	Invest- ments	Net current assets	2024	2023
UNRESTRICTED					
General	1,814	62,393	(55,214)	8,993	31,590
Fabric Fund	-	-	23,362	23,362	22,662
Pat Hiscutt Scholarship Fund	-	-	4,230	4,230	4,230
Holyman Fund	-	-	153,168	153,168	163,611
Church Institute Fund	3,915	-	41,178	45,093	52,170
	£ 5,729	£ 62,393	£ 166,724	£ 234,846	£ 274,263
RESTRICTED					
Missions and Charities	-	-	1,358	1,358	1,224
Organ Fund	-	-	2,095	2,095	2,095
Church Institute improvements	43,302	-	-	43,302	45,961
Inalienable assets	86,871	-	-	86,871	108,004
Wheeler Trust income	-	-	6,024	6,024	4,576
	£ 130,173	-	£ 9,477	£ 139,650	£ 161,860
ENDOWMENT					
Wheeler Trust Fund	-	£ 71,912	-	£ 71,912	£ 70,302
TOTAL FUNDS	£ 135,902	£ 134,305	£ 176,201	£ 446,408	£ 506,425

NOTE 9 – FIXED ASSETS

	14 Glenfield Road	Parish office fixtures & fittings	Church Institute fixtures & fittings	Church Institute improve- ments	Inalienable assets	Total
COST						
At 1 January 2024	26,354	3,910	69,690	132,952	255,930	488,836
At 31 December 2024	£ 26,354	£ 3,910	£ 69,690	£ 132,952	£ 255,930	£ 488,836
DEPRECIATION						
At 1 January 2024	23,629	3,910	63,359	86,991	147,926	325,815
Charge for the year	911	-	2,416	2,659	21,133	27,119
At 31 December 2024	£ 24,540	£ 3,910	£ 65,775	£ 89,650	£ 169,059	£ 352,934
NET BOOK VALUE						
At 31 December 2023	£ 2,725	-	£ 6,331	£ 45,961	£ 108,004	£ 163,021
At 31 December 2024	£ 1,814	-	£ 3,915	£ 43,302	£ 86,871	£ 135,902

NOTE 10 – INVESTMENTS

	General fund	Wheeler Trust	2024	2023
The CBF Church of England Investment Fund				
Market value at 1 January	60,997	70,302	131,299	120,009
Fair value adjustment	1,396	1,610	3,006	11,290
Market value at 31 December	£ 62,393	£ 71,912	£ 134,305	£ 131,299
Units	2,698	3,110	5,808	5,808
Historic cost			£36,802	£36,802

NOTE 11 – DEBTORS

	2024	2023
Income tax recoverable	16,363	15,394
Sundry debtors and prepayments	5,859	23,983
	£ 22,222	£ 39,377

NOTE 12 – CASH AT BANK AND ON DEPOSIT

	2024	2023
The CBF Church of England Deposit Fund	66,500	76,500
Cash at bank	95,338	104,862
	£ 161,838	£ 181,362

NOTE 13 – LIABILITIES

	2024	2023
Sundry creditors	£ 7,859	£ 8,634

NOTE 14 – COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES FOR PRIOR YEAR

	Unrestricted funds	Restricted funds	Endowment funds	2023
INCOME AND ENDOWMENTS				
Donations and legacies	75,901	22,949		98,850
Charitable activities	88,097	17,928	-	106,025
Investments	7,082	-	1,922	9,004
	171,080	40,877	1,922	213,879
TOTAL RESOURCES EXPENDED	276,943	67,445	-	344,388
	(105,863)	(26,568)	1,922	(130,509)
Unrealised gains on investments	5,245	-	6,045	11,290
Transfers between funds	1,600	322	(1,922)	-
Net movement in funds	(99,018)	(26,246)	6,045	(119,219)
Total Funds at 1 January	373,281	188,106	64,257	625,644
Total Funds at 31 December	£ 274,263	£ 161,860	£ 70,302	£ 506,425

Accounts



SEEK LOVE SERVE

ALL SAINTS' CHURCH BANSTEAD

Registered Charity Number 1133791

ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 December 2023

Parish Office
Church Institute
High Street
Banstead
SM7 2NG
Surrey
Tel: 01737 379289

ALL SAINTS' CHURCH is based in the High Street, Banstead, and is part of the Diocese of Guildford within the Church of England. It is registered as a charity with the Charity Commission (registration number 1133791), and its long history of service to the local community is manifest in its Grade II* listed building. The Electoral Roll stood at 152 (with 77 resident in the parish and 75 non-resident) at the time of the APCM in May 2023.

AIMS AND PURPOSES

All Saints' Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish of Banstead the whole mission of the Church of England, in all its pastoral, evangelistic, social, and ecumenical dimensions. This responsibility is shared with the clergy.

OBJECTIVES AND ACTIVITIES

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our community at All Saints', and to this end we are members of the Inclusive Church network. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Through our worship we put faith into practice through prayer and scripture, music, and sacrament.

When planning our activities, the PCC has considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try whenever possible to support and enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work, supporting social action initiatives for people in many sorts of need.

It remains important to maintain our church building in good order and the other parts of the Church Complex, i.e. the churchyard and Orchard and the Church Institute. The curate's house at 14 Glenfield Road continued to be rented under full agency management.

ACHIEVEMENTS AND PERFORMANCE

STAFF AND VOLUNTEERS

Essential to everything we can achieve are our staff and volunteers, and it is therefore appropriate to mention them first.

Revd Philip Maudsley who was installed in September 2021, resigned his position on 31 July 2023, leaving the parish in vacancy. Whilst the parish was not formally in vacancy until early September, the Churchwardens, Geoff Chant and Tina Douglas took over management of the parish at that time. A Section 11 meeting was held on 17th October and advertising for a new Vicar started on 10th November.

The Churchwarden Geoff Chant has been able to organise cover for all services and the Churchwardens are thankful to Revd Michael Dunk, Revd Simon Leyshon, and the 13 other ministers including the Bishop of Guildford and our own lay ministers who have officiated at the many services.

Weddings, baptisms, and pastoral matters have continued with the diligent support of the team: Licensed Lay Ministers, Rosemary Whipp and George Harcourt-Vernon, who assisted

at services, provided pastoral support, and interred ashes, and Pastoral Assistant, Donna Taylor. In 2023 four new Pastoral Assistants were commissioned and embarked on training.

Our employed staff include our Children's Worker, Sofia Welsby, responsible for liaison with the local schools. Sofia runs the weekly toddlers' group, Teddies' 10 Minutes and provides a warm welcome to little people and their carers. In 2023 she was able to redevelop the after-school club at the Infant School, an excellent way to maintain contact with the toddlers.

Our Parish Administrator, Ruth, has settled well into Parish life and provides support to the Vicar and Churchwardens

Our Director of Music, Mr Jan Pringle, leads the Choir and having live music and singing in church is welcomed and enjoyed by all. In addition to all our usual services, he arranged a well-received performance of Maunder's 'Olivet to Calvary' on Palm Sunday.

As always, it is largely on volunteers that all kinds of duties from outreach and hospitality to church bells and flowers depend, so thanks must be made to our Head Server and Premises lead, Alan Clarke, who enables services and keeps the buildings in good condition, and to Lin Dunford who has organised much hospitality.

Also dependent on volunteers are the vital and demanding financial responsibilities which enable all the rest. We are grateful to Robert Collier who continues as treasurer. Our thanks go too to our Gift Aid and payroll officer, Michael Dunford who retired from these positions in December 2023.

WORSHIP AND PRAYER

For most of the year the church building has been open every day between 9.30 am and 4.30 pm for private prayer.

Everyone is welcome to attend the wide range of services on offer at All Saints'. These are: 10am Communion on Wednesdays; 8.00 am on Sundays twice a month (BCP on the first week and Common Worship Communion the second week); the main 9.30 Sung Parish Eucharist on Sundays, Choral Evensong monthly, and additional services for young families.

Streaming of the 9.30 am service was reintroduced in the early part of the year with a private password issued each streaming. In the autumn we were again able to stream on open YouTube, enabling the shy, the enquiring and the housebound to share our services.

Teddies' 10 Minutes twice a week welcomed toddlers to story and song, prayer and play - and their carers to chat.

Morning Prayer by Zoom has maintained a regular congregation of 10-12 and has been continued throughout by Anne Anthony.

Sunday T Time was developed by Revd Phil into a weekly event T@3 (Together at Three). Throughout 2023, however, this service for young families was held once a month only which had proved more practical.

Our beautiful traditional Choral Evensong, which attracts interest from visitors as well as our own congregation is held once a month. In May we held a Service of Celebration and Thanksgiving for the Banstead Arts Festival, attracting many from beyond the church, as did the Memorial Service at All Soulside, which provided welcome and comfort to many bereaved people. Christmas was full of the usual joyful services: MU Advent Service; the Advent Carol Service; the Service of Nine Lessons and Carols; the hugely popular crib service and culminating in the wonderful return of Midnight Mass and Christmas Day service – all had the church full of people.

The aim remained to provide opportunities for worship, understanding that one style cannot fulfil every one's needs, and this aim continues. The church is generally open every day from around 9.30am and 4.30pm and our prayer space, with a votive stand and 'prayer tree' are available for private devotion to all who need it.

The house groups, restarted at the end of 2021, continued to meet regularly, including a Celtic Spirituality Group, an 'Exploring the Faith' discussion group, and a Bible Study group. These provided opportunity to develop understanding of Christianity in a supportive atmosphere.

As well as holding our regular services All Saints' practice is still to enable our community to celebrate and thank God at the milestones through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services family and friends express their grief, give thanks, and commend the person into God's keeping. In 2023 we were able to celebrate 3 marriages and 13 baptisms, with no confirmations. There were also 4 funerals in church and 6 crematoria funerals, as well as 26 burials of ashes in the churchyard conducted by All Saints' ministry team.

MISSION, PASTORAL CARE AND OUTREACH

The rebuilding of provision for children, families, and teenagers at All Saints', commenced in 2021 and continued in 2023.

The Children's Worker reaches out to children and families directly. She visits schools and provides assemblies at Banstead Infant School and Banstead Junior School, which encourage children to learn more about Jesus through story, and song. When in post, the Vicar visited schools including Banstead Prep School and, with the Children's Worker, to lead Collective Worship. We also welcomed schools to our church building to celebrate the major festivals of Harvest and Christmas. Revd Phil also assisted with the RE Subject provision in Banstead Junior School around Christingles as Jesus as the "Light of the World".

Volunteers kept ASY (All Saints' Youth) going with young people joining who are members of the choir, the panto, as well as those who support T@3. Anyone from year 7 upwards is welcome to join. They have regular meetings, watch films, do cooking, play board games and, in 2023 enjoyed a weekend away, while not taking themselves too seriously. They also made the Mothering Sunday posies.

Young people are also active members of the Choir which, as well as providing a musical education, functions as a pastoral and social support for them.

Safeguarding is always a high priority and all personnel in relevant roles undergo DBS checks and training as required. We pay due regard to the guidance issued by the House of Bishops. Our Safeguarding Officer, Mrs Tina Douglas, regularly checks procedures and training needs as recommended by the Diocese and is in constant touch with the Diocesan leaders on current needs. The introduction of the Parish Dashboard has helped keep an efficient record of all training and safeguarding matters in one place and in where confidentiality is most important.

The PCC has now formally adopted the Clergy Well-Being Covenant formulated by the Church of England, committing ourselves to its requirements.

'Sing for Joy', designed particularly for people with dementia but enjoyed by many was held regularly through the year. The Vicar continued Coffee and Christ mainly through delegated leadership. This was a social event held weekly at a local café open to those wishing to learn more about Christianity using The Pilgrim Course material in a more relaxed environment. We were delighted when some of its members joined the congregation. We continue to look at what further outreach activities we can introduce. An outdoor tea-party for the Coronation

was much enjoyed by visitors as well as congregation. Also, with bellringers throughout the country, our ringing band rang special peals for the Coronation.

We support the Epsom & Ewell Foodbank. Members of the congregation leave items at the back of the Church and these are collected weekly by a member of the Foodbank. Where specific items are needed details are published in the weekly Pew Sheet and the congregation is very generous in their response. This continues to function as the demand for its services grows. However, take-up of the 'Warm Hub' held in the church in January and February was low.

We are also very fortunate to have an active Mothers' Union, which in addition to their local work of providing support for women and families in difficult conditions, members continued to contribute to the MU's international work for literacy and women's projects.

Visits continued to some care homes and the Pastoral Assistants and Lay Ministers visited the housebound and sick in person. We have also started to grow and train more members for our Pastoral Team.

The Parish Needs Process, launched by the Diocese in September 2022 to reenergise our efforts and a Deanery Vision Day held in October 2022, still forms the basis of our Church Mission. This was reinforced by the Vacancy Vision Workshop held in September as part of the process in preparing the Parish Profile a prerequisite in the selection process for a new Vicar.

Towards the end of the year the PCC began seriously to consider the memorials in the church in the light of 'contested heritage', that is, where those commemorated have benefited from the labour and/or sale of enslaved persons. We recognise the pain this can cause and formed a working party to identify relevant memorials and recommend appropriate action.

We made our final donation to the hospital in Lesotho which we, as a parish, have supported for over 30 years with total donations in excess of £60,000. To continue our overseas mission involvement, we will be supporting the African Children School, The Gambia, via the UK-registered charity BACSECT established by Revd John and Dorothy Baxter.

Communications continue to be important. A newsletter is produced every month and circulated to any who request it either in paper format or electronically. This provides an insight into All Saints' life with a useful diary of events and complements the more static information in All Saints' web site <https://reentry.org/allsaintsbanstead>. Current information is maintained on the website A Church Near You

(<https://www.achurchnearyou.com/church/8081/>), which attracted over 22,000 visitors in 2023. We also continue with our two Facebook pages, private and public, which prove extremely informative for those with online access.

THE CHURCH COMPLEX

The Church Complex provides a valuable resource for the community, both inside the buildings and in the surrounding grounds.

The project to redecorate and refurbish the Church, started before the Covid lockdown has now been completed. The substantial redecoration and refurbishment, costing in the region of £90,000, meant that the Church was closed for 2 months, with most services being held in the Church Institute, whilst the work was being carried out. This had never been done before and many people worked hard to plan and accomplish the smooth transition of services from church to Institute including transfer and safe storage of silverware and robes etc plus setting up and putting away of an altar area and seats every week. We are grateful to Banstead United Reformed Church for use of their premises on Wednesdays. All in all, the

congregation helped wonderfully and continued to support their place of worship throughout. The church looked bright and we soon settled back home.

The Church continues to be cleaned regularly by a new cleaning company and all normal activities in this area continue successfully. Except during the months of refurbishment it has been open every day for private prayer.

The Church Institute also continues to provide facilities for the Open Door Café, a friendly place run by volunteers from the Banstead Five Churches. This is open weekdays and Saturday but closed on Monday. The original pre-school using the building stopped during the year but a new pre-school took up the baton, planning to operate from 2024. The church acquired the outside storage container previously owned by the departing pre-school. The Church Institute is hired out to many community groups including the Pilgrim Pantomime Company which puts on a successful annual pantomime in January.

Between the church building and the High Street lies a green area called the Church Orchard, belonging to the church and treated as a village green by local people where village events are held such as the May Fair, Village Day, the Christmas Community Event, and ecumenical carol-singing.

Local people have a keen interest in the extensive churchyard, as a place to remember loved ones, to find peace in green tranquillity, or, since it is criss-crossed by well used public footpaths, to use as a through route to the High Street. Tree surgeons carry out work on the 140+ trees in the churchyard when required pruning, trimming and where necessary felling to keep everything safe. Maintenance work continued to be well supported by a local voluntary organisation, Banstead Village in Bloom, who generously provided regular and very beneficial gardening help (including litter collection). Again, only a minimum of repair work was carried out by Surrey Highways Authority to the public footpaths for which they are responsible, so some continue to remain hazardous to the less able. In 2023, the Commonwealth War Graves Commission supplied and fitted a notice showing the churchyard holds 24 war graves which are carefully maintained by volunteers.

The Vicarage has been empty since 1st August and the Diocese subsequently carried out an inspection and some essential redecorating. More work is planned for 2024 and contractors have attended. The Premises team of Alan Clarke and Geoff Chant have set up security lighting, carried out regular inspections and arranged for the garden to be tended and any essential maintenance to be effected.

The curate's house at 14 Glenfield Road continues to be rented and managed by the Premises team using the services of a local estate agent which ensures it is kept well maintained and produces an income for All Saints'.

DEANERY SYNOD

The three members of Deanery Synod elected from this church provided the PCC with an important link between the parish and the activities and wider structures of the Church.

ECUMENICAL RELATIONSHIPS

We are fully committed to our covenant as a member of the Banstead Five Churches (our Local Ecumenical Partnership), which calls for increasing fellowship, joint worship and prayer, and development of Christian education for both children and adults. Several events were organised during the year including Good Friday Walk of Witness, a talk by the Chief Executive of the Royal Marsden, Remembrance Day, an Advent Service held at All Saints' and Carols round the bonfire in the Church Orchard.

FUTURE DEVELOPMENTS

All Saints' has continued to be a busy parish where many and varied activities are undertaken despite being in vacancy for part of the year. The Revd Kate Blake has been appointed the new Vicar. The service of Collation, Induction and Installation for Revd Kate Blake is scheduled for 14th May 2024.

We very much hope that in the coming year we will, with the new incumbent, continue to provide support to our local community in many and varied ways, being open and flexible to needs as they arise.

INVESTMENT POLICY

Funds are deposited with the CBF Church of England Deposit Fund. Endowment and other longer-term funds are invested with the CBF Church of England Investment fund.

RESERVES POLICY

The PCC aims to hold in reserves sufficient funds for the ongoing maintenance on the Church, to cover the cyclical highs and lows historically experienced in planned giving levels and to undertake improvements in the Church buildings that are considered desirable.

FINANCIAL REVIEW

The results for the year are summarised in the Statement of Financial Activities on page 9. Total income amounted to £213,879 (2022: £205,209), an increase on the previous year, mostly due to fund raising activities for the refurbishment fund in 2023 which more than offset the reduction in legacies received.

Total resources expended amounted to £344,388 (2022: £249,421), the increase mainly due to the cost of the redecoration and refurbishment of the church.

As a result, net movement before unrealised gains was an outflow of £130,509 (2022: £44,212 outflow) and which included non-cash charges for depreciation of £27,121 (2022: £27,222).

Cash at bank and on deposit was £181,362 (2022: £315,053).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The powers and duties of PCCs are laid down by the Parochial Church Councils (Powers) Measure 1956. Members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Members can be co-opted to the Council when occasional vacancies arise.

The PCC operates through a number of teams including those covering worship, premises, outreach, and finance all of which report back to it regularly.

The PCC has a programme of identifying major risks to which it is exposed. The PCC has a safeguarding policy in place that follows the Diocesan safeguarding procedures. Financial procedures, mainly comprising segregation of duties and budgetary controls, have been reviewed and are considered sufficient.

MEMBERS OF THE PCC

<i>Incumbent</i>	Revd Phil Maudsley (<i>resigned July 2023</i>)	Chair (<i>until July 2023, Chair then vacant</i>)
<i>Churchwardens</i>	Geoff Chant Tina Douglas	Lay Chair/Vice-Chair
<i>Deanery Synod representatives</i>	Susan Hassanein Susan Major Sofia Welsby (<i>from May 2023</i>)	PCC Secretary Children's Worker
<i>Elected Members</i>	Anne Anthony (<i>from May 2023</i>) Alan Clarke Robert Collier Lin Dunford Dennis Fox Robert Harris Emma Andrews Ivor Leyland Hazel Richardson Margaret Thomas Natalie Thomas Rosemary Whipp	Treasurer

The Annual Vestry Meeting 2023 and the Annual Parochial Church Meeting (APCM) were held on Sunday 21 May 2023.

On behalf of the Parochial Church Council

Geoff Chant
Lay Chair
19 March 2024

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF PAROCHIAL CHURCH COUNCIL OF ALL SAINTS' CHURCH,
BANSTEAD**

I report to the charity trustees, being the Parochial Church Council, on my examination of the accounts, set out on pages 9 to 17, of the Parochial Church Council of All Saints' Church, Banstead (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Timothy Slater ACA, CTA

Harmer Slater Limited
Salatin House
19 Cedar Road
Sutton
Surrey
SM2 5DA

Date: 19 March 2024

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 December 2023

	Note	Unrestricted funds	Restricted funds	Endowment funds	2023	2022
INCOME AND ENDOWMENTS						
Donations and legacies	2a	75,901	22,949		98,850	105,634
Charitable activities	2b	88,097	17,928	-	106,025	95,214
Investments	2c	7,082	-	1,922	9,004	4,361
		171,080	40,877	1,922	213,879	205,209
TOTAL RESOURCES EXPENDED	3	276,943	67,445	-	344,388	249,421
Net loss		(105,863)	(26,568)	1,922	(130,509)	(44,212)
Unrealised gains/(losses) on investments	10	5,245	-	6,045	11,290	(16,012)
Transfers between funds		1,600	322	(1,922)	-	-
Net movement in funds		(99,018)	(26,246)	6,045	(119,219)	(60,224)
Total Funds at 1 January	7	373,281	188,106	64,257	625,644	685,868
Total Funds at 31 December	7	£ 274,263	£ 161,860	£ 70,302	£ 506,425	£ 625,644

BALANCE SHEET
AT 31 December 2023

	Note	2023	2022
FIXED ASSETS			
Tangible assets	9	163,021	190,142
Investments	10	131,299	120,009
		£ 294,320	£ 310,151
CURRENT ASSETS			
Debtors	11	39,377	20,546
Cash at bank and on deposit	12	181,362	315,053
		220,739	335,599
LIABILITIES			
Amounts falling due within one year	13	(8,634)	(20,106)
NET CURRENT ASSETS		£ 212,105	£ 315,493
TOTAL NET ASSETS	8	£ 506,425	£ 625,644
PARISH FUNDS			
Undesignated		31,590	60,833
Designated		242,673	312,448
Unrestricted		274,263	373,281
Restricted		161,860	188,106
Endowment		70,302	64,257
Total Funds	7	£ 506,425	£ 625,644

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

Geoff Chant
Lay Chair

Robert Collier
Honorary Treasurer

19 March 2024

NOTE 1 – ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), FRS 102 and the Charities Act 2011. The financial statements have been prepared under the historical cost convention except for investment assets shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the financial statements of church groups that owe their main affiliation to another body or those that are informal gatherings of Church members.

Funds

Charity funds are required to be analysed under the following specific headings:

- Unrestricted funds - available for the general purposes of the PCC.
- Designated funds - earmarked by the PCC for a particular purpose but there are no legally binding restrictions, and the PCC is free to redesignate the funds if appropriate.
- Restricted funds - subject to specific binding conditions imposed by the donor upon the PCC. Such funds are earmarked by the donor or by the terms of an appeal for a particular project.
- Endowment funds - funds given to the PCC subject to the restriction that they are to be held as capital and that the income be used for a specific purpose.

Incoming resources and resources used

Income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources.

Government grants

Income from government grants is credited to the Statement of Financial Activities so as to match it with the expenditure to which it relates.

Fixed assets

Consecrated and beneficed property is excluded from the financial statements by the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are classified as inalienable property and capitalised as such unless consecrated. They are listed in the church's inventory. For inalienable property acquired prior to 1 January 2001, there is insufficient cost information available and such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated over their currently anticipated useful economic life (between 5 and 10 years) on a straight line basis.

Major building work on the Church Institute, resulting in improvement to the property, is capitalised and depreciated over 50 years. The land component of this property, together with the building's pre-improvement value are included at zero value in these accounts in the absence of reliable cost information when acquired by way of gift.

The property at 14 Glenfield Road, held by the Diocese as custodian trustees on behalf of the PCC, is included in the financial statements at historic cost less depreciation.

Major improvements are capitalised and written off over 10 years - subject to annual review for impairment and reassessment of the property's anticipated useful economic life.

Equipment, fixtures and fittings are depreciated over 5 years. Individual items of equipment or fixtures and fittings with a purchase price of less than £1,000 are usually written-off when the asset is acquired.

Investments

Investments are classified as fixed assets. All investment assets are stated in the balance sheet at fair value and both realised and unrealised gains or losses are recognised in the statement of financial activities. The fair value of listed investments is taken as the market price of the asset as at the year end date.

Financial instruments

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

Currency

The Church's functional and presentational currency is Pounds Sterling (GBP).

Taxation

The charity is exempt from tax on its charitable activities. The charity is not registered for VAT and as such expenditure is shown inclusive of irrecoverable VAT.

Going concern

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

NOTE 2 – INCOME AND ENDOWMENTS

	Unrestricted funds	Restricted funds	Endowment funds	2023	2022
2a DONATIONS AND LEGACIES					
Planned Giving					
- Regular giving by banker's order	43,735	-	-	43,735	44,453
- Envelope Scheme	4,779	-	-	4,779	7,259
	48,514	-	-	48,514	51,712
Single donations	1,956	20,950	-	22,906	8,136
Income tax recoverable	13,395	1,999	-	15,394	14,884
Collections for general purposes	8,180	-	-	8,180	5,745
Legacies	3,000	-	-	3,000	24,507
Votive stand	856	-	-	856	650
	£ 75,901	£ 22,949	-	£ 98,850	£ 105,634
2b CHARITABLE ACTIVITIES					
Church Institute	47,531	-	-	47,531	53,531
Open door	7,045	-	-	7,045	6,464
Fees	7,964	-	-	7,964	8,719
Ground maintenance subsidy	-	4,500	-	4,500	4,500
Listed Places of Worship Grant Scheme	-	13,428	-	13,428	-
Other	25,557	-	-	25,557	22,000
	£ 88,097	£ 17,928	-	£ 106,025	£ 95,214
2c INVESTMENTS					
Dividend income	1,667	-	1,922	3,589	3,983
Interest income	5,415	-	-	5,415	378
	£ 7,082	-	£ 1,922	£ 9,004	£ 4,361
TOTAL INCOMING RESOURCES	£ 171,080	£ 40,877	£ 1,922	£ 213,879	£ 205,209

NOTE 3 – RESOURCES EXPENDED

	Unrestricted funds	Restricted funds	Endowment funds	2023	2022
CHARITABLE ACTIVITIES					
Clergy travel, training, meetings, resources	1,162	882	-	2,044	3,351
Curate housing and repairs	911	-	-	911	2,480
	2,073	882		2,955	5,831
Church heating, insurance, repairs	18,496	-	-	18,496	13,158
Services, music, salaries, candles	15,240	-	-	15,240	14,162
Admin salaries and office costs	12,616	-	-	12,616	12,923
Depreciation of fixed assets	-	21,134	-	21,134	21,235
Churchyard maintenance	2,348	4,500	-	6,848	14,308
Other costs	6,920	-	-	6,920	4,017
Youth work salaries, resources	6,735	-	-	6,735	5,887
Fabric repairs	52,759	34,391	-	87,150	4,616
	£ 117,187	£ 60,907	-	£ 178,094	£ 96,137
DONATIONS					
St James Hospital, Lesotho	-	2,654	-	2,654	1,052
BACSECT (School in Gambia)	-	500	-	500	-
Charities	35	316	-	351	265
	£ 35	£ 3,470	-	£ 3,505	£ 1,317
CHURCH INSTITUTE					
Depreciation of improvements	-	2,659	-	2,659	2,659
Depreciation of fixtures and fittings	2,417	-	-	2,417	2,417
Redecoration and maintenance	9,535	-	-	9,535	2,382
Lighting and heating	23,675	-	-	23,675	18,196
Insurance	2,067	-	-	2,067	1,909
Rates	1,463	-	-	1,463	1,545
Cleaning	9,017	-	-	9,017	12,179
Sundry expenses	1,257	-	-	1,257	1,873
	£ 49,431	£ 2,659	-	£ 52,090	£ 43,160
EXPENDITURE ON RAISING FUNDS	£ 260	£ 409	-	£ 669	-
PARISH SHARE / (DIOCESAN QUOTA)	£ 110,030	-	-	£ 110,030	£ 108,807
TOTAL EXPENDED	£ 276,943	£ 67,445	-	£ 344,388	£ 249,421

NOTE 4 – RELATED PARTY TRANSACTIONS

The Vicar is remunerated by the Diocese.

Mrs Sofia Welsby, elected to the Deanery Synod (and thus an ex-officio member of the PCC) in May 2023, is All Saints' Church Children's Worker and received an annual salary of £5,978 in 2023.

Except as noted above and apart from their individual voluntary giving and reimbursement to them of specific expenditure directly attributable to the activities of the PCC there were no related party transactions between PCC members and the PCC. No other PCC member was reimbursed any personal expenses incurred by them or remunerated for services to the PCC (2022: £Nil).

NOTE 5 – INDEPENDENT EXAMINER'S FEE

The Independent Examiner's fee was £690 including VAT for their services (2022: £660 including VAT).

NOTE 6 – SALARIES

	2023	2022
Salaries	25,837	24,353
Social security and pension costs	-	30
	£ 25,837	£ 24,383
Average number of staff employed	4	4
Number of employees with emoluments in excess of £60,000	Nil	Nil

NOTE 7 – FUNDS

	At 1-Jan-23	Incoming	Outgoing	Unrealised gain	Transfers	At 31-Dec-23
UNRESTRICTED						
General	60,833	120,549	(164,743)	5,245	9,706	31,590
Fabric Fund	72,421	3,000	(52,759)	-	-	22,662
Pat Hiscutt Scholarship Fund	4,230	-	-	-	-	4,230
Holyman Fund	183,327	-	(10,010)	-	(9,706)	163,611
Church Institute Fund	52,470	47,531	(49,431)	-	1,600	52,170
	£ 373,281	£ 171,080	£ (276,943)	£ 5,245	1,600	£ 274,263
RESTRICTED						
Mission and charities	4,717	1,577	(3,470)	-	(1,600)	1,224
Refurbishment fund	-	34,391	(34,391)	-	-	-
Grants	-	4,500	(4,500)	-	-	-
Other specific donations	-	409	(409)	-	-	-
Organ Fund	2,095	-	-	-	-	2,095
Church Institute improvements	48,620	-	(2,659)	-	-	45,961
Inalienable assets	129,138	-	(21,134)	-	-	108,004
Wheeler Trust income	3,536	-	(882)	-	1,922	4,576
	£ 188,106	£40,877	£ (67,445))	-	322	£ 161,860
ENDOWMENT						
Wheeler Trust Fund	£ 64,257	1,922	-	£ 6,045	£ (1,922)	£ 70,302
TOTAL FUNDS	£ 625,644	£ 213,879	£ (344,388)	11,290	-	£ 506,425

Fabric Fund: represents funds set aside by the Trustees to provide for the repairs and renovation of the church and its associated buildings. It will be spent in line with the repairs and maintenance programme over the next few years.

Pat Hiscutt Scholarship Fund: the amounts set aside are to cover the expenses of an organ scholar.

Holyman Fund: represents amounts set aside to meet costs of the choir, organ and bells and the fabric of the church.

Church Institute Fund: these are amounts set aside to provide working capital for the Church Institute.

Missions and charities: represent donations collected for a specific purpose and donated to specific charities.

Organ Fund: represents amounts set aside towards the cost of replacing the organ in due course.

Church Institute improvements: represent previous amounts of capital expenditure being amortised over their useful economic lives.

Inalienable assets: represent previous amounts of capital expenditure being amortised over their useful economic lives.

Wheeler Trust income: the income generated from the endowed assets and transferred into the fund is for expenditure on Assistant Clergy.

NOTE 8 – ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed assets	Invest- ments	Net current assets	2023	2022
UNRESTRICTED					
General	2,725	60,997	(32,132)	31,590	60,833
Fabric Fund	-	-	22,662	22,662	72,421
Pat Hiscutt Scholarship Fund	-	-	4,230	4,230	4,230
Holyman Fund	-	-	163,611	163,611	183,327
Church Institute Fund	6,331	-	45,839	52,170	52,470
	£ 9,056	£ 60,997	£ 204,210	£ 274,263	£ 373,281
RESTRICTED					
Missions and Charities	-	-	1,224	1,224	4,717
Organ Fund	-	-	2,095	2,095	2,095
Church Institute improvements	45,961	-	-	45,961	48,620
Inalienable assets	108,004	-	-	108,004	129,138
Wheeler Trust income	-	-	4,576	4,576	3,536
	£ 153,965	-	7,895	£ 161,860	£ 188,106
ENDOWMENT					
Wheeler Trust Fund	-	£ 70,302	-	£ 70,302	£ 64,257
TOTAL FUNDS	£ 163,021	£ 131,299	£ 212,105	£ 506,425	£ 625,644

NOTE 9 – FIXED ASSETS

	14 Glenfield Road	Parish office fixtures & fittings	Church Institute fixtures & fittings	Church Institute improve- ments	Inalienable assets	Total
COST						
At 1 January 2023	26,354	3,910	69,690	132,952	255,930	488,836
At 31 December 2023	£ 26,354	£ 3,910	£ 69,690	£ 132,952	£ 255,930	£ 488,836
DEPRECIATION						
At 1 January 2023	22,718	3,910	60,942	84,332	126,792	298,694
Charge for the year	911	-	2,417	2,659	21,134	27,121
At 31 December 2023	£ 23,629	£ 3,910	£ 63,359	£ 86,991	£ 147,926	£ 325,815
NET BOOK VALUE						
At 31 December 2022	£ 3,636	-	£ 8,748	£ 48,620	£ 129,138	£ 190,142
At 31 December 2023	£ 2,725	-	£ 6,331	£ 45,961	£ 108,004	£ 163,021

NOTE 10 – INVESTMENTS

	General fund	Wheeler Trust	2023	2022
The CBF Church of England Investment Fund				
Market value at 1 January	55,752	64,257	120,009	136,021
Fair value adjustment	5,245	6,045	11,290	(16,012)
Market value at 31 December	£ 60,997	£ 70,302	£ 131,299	£ 120,009
Units	2,698	3,110	5,808	5,808
Historic cost			£36,802	£36,802

NOTE 11 – DEBTORS

	2023	2022
Income tax recoverable	15,394	14,884
Sundry debtors and prepayments	23,983	5,662
	£ 39,377	£ 20,546

NOTE 12 – CASH AT BANK AND ON DEPOSIT

	2023	2022
The CBF Church of England Deposit Fund	76,500	126,500
Cash at bank	104,862	188,553
	£ 181,362	£ 315,053

NOTE 13 – LIABILITIES

	2023	2022
Rental income deferred to future periods	-	10,017
Sundry creditors	8,634	10,089
	£ 8,634	£ 20,106

**NOTE 14 – COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES FOR PRIOR YEAR
(restated)**

	Unrestricted funds	Restricted funds	Endowment funds	2022	2021
INCOME AND ENDOWMENTS					
Donations and legacies	101,876	3,758	-	105,634	81,759
Charitable activities	90,714	4,500	-	95,214	75,721
Investments	2,450	-	1,911	4,361	4,111
	195,040	8,258	1,911	205,209	161,591
TOTAL RESOURCES EXPENDED	217,904	31,517	-	249,421	219,524
Net income movement	(22,864)	(23,259)	1,911	(44,212)	(57,933)
Unrealised (losses)/gains on investments	(7,439)	-	(8,573)	(16,012)	17,259
Transfers between funds	-	1,911	(1,911)	-	-
Net movement in funds	(30,303)	(21,348)	(8,573)	(60,224)	(40,674)
Total Funds at 1 January	403,584	209,454	72,830	685,868	726,542
Total Funds at 31 December	£ 373,281	£ 188,106	£ 64,257	£ 625,644	£ 685,868

Analysis between restricted and endowment funds has been restated in line with the current year analysis.

Accounts



SEEK LOVE SERVE

ALL SAINTS' CHURCH BANSTEAD

Registered Charity Number 1133791

**ANNUAL REPORT AND FINANCIAL STATEMENTS
OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED
31 December 2022**

Parish Office
Church Institute
High Street
Banstead
Surrey
Tel: 01737 379289

ALL SAINTS' CHURCH is based in the High Street, Banstead, and is part of the Diocese of Guildford within the Church of England. It is registered as a charity with the Charity Commission (registration number 1133791), and its long history of service to the local community is manifest in its Grade II* listed building. The Electoral Roll stood at 154 (with 79 resident in the parish and 75 non-resident) at the time of the APCM in May 2022.

AIMS AND PURPOSES

All Saints' Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish of Banstead the whole mission of the Church of England, in all its pastoral, evangelistic, social and ecumenical dimensions. This responsibility is shared with the incumbent.

OBJECTIVES AND ACTIVITIES

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our community at All Saints', and to this end we are members of the Inclusive Church network. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Through our worship we put faith into practice through prayer and scripture, music and sacrament. Much of the outreach work through which we try in various ways to support and help people outside our congregation was substantially diminished due to Covid restrictions. These were largely lifted in the UK in March 2022, so the gradual rebuilding of 2021 continued and indeed increased.

When planning our activities, PCC has considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try whenever possible to support and enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work, supporting social action initiatives for people in many sorts of need.

Measures imposed by HM Government to limit the spread of coronavirus changed the nature of how we worked in some areas, as is described below. It is likely that going forward certain aspects of our outreach will have to change permanently.

It remained important and became easier post March to maintain our church building in good order and the other parts of the Church Complex, i.e. the churchyard and Orchard and the Church Institute. The curate's house at 14 Glenfield Road continued to be rented under full agency management.

ACHIEVEMENTS AND PERFORMANCE

STAFF AND VOLUNTEERS

Essential to everything we can achieve are our staff and volunteers, and it is therefore appropriate to mention them first.

This was the first full year for our new incumbent, Revd Philip Maudsley who was installed the previous September. As with any appointment of a new Vicar it has been a year of getting to know the congregation, officers, serving teams etc and of course vice versus. After nearly 2 years in vacancy it has proved really beneficial for the parish as a whole to once more have a vicar at All Saints.

Weddings and baptisms have continued and in pastoral matters the Vicar continued to have the diligent support of the staff team - our Licensed Lay Ministers, Rosemary Whipp and George Harcourt-Vernon, who assisted at services, provided pastoral support, and interred ashes, and our Pastoral Assistant Donna Taylor

Dennis Brown a Pastoral Assistant for many years elected to retire in May and All Saints expressed their sincere thanks for all he had done for the church with a small gift.

Our employed staff include our Children's Worker, Sofia Welsby, normally responsible for the Sunday morning group (ASK), and liaison with the local schools continued to be developed where possible following the restriction being lifted. Sofia continues to run the weekly toddlers' group Teddies' 10 Minutes and provides a warm welcome to little people and their carers.

Sadly our Parish Administrator Deborah appointed in 2021 had to leave us at the end of October due to personal reasons. This was quite a loss to the Parish. However following advertising we took on Ruth in December for a trial period of 6 months. She is initially being assisted by members of the All Saints' team.

Our Director of Music, Mr Jan Pringle, continues to lead the Choir and having live music and singing back to normal in church is welcomed and enjoyed by all.

Always it is largely on volunteers that all kinds of duties from outreach and hospitality to church bells and flowers depend, so thanks must be made to our Head Server and Premises lead, Alan Clarke, who now we are back to normal continues to enable services and keep the buildings in good condition. It has not been possible to bring back all the many pre Covid community outreach activities undertaken by our volunteers but new and different efforts are being explored. All Saints' members continued quietly to demonstrate the love of God and neighbour in keeping in touch with, helping and caring for people in any sort of need.

Also dependent on volunteers are the vital and demanding financial responsibilities which enable all the rest. We are grateful to Robert Collier who continues as treasurer and also took on the payments and receipts work previously done by our Accounts Officer Dennis Fox. Our thanks go too to our Gift Aid and payroll officer, Michael Dunford.

WORSHIP AND PRAYER

DEVELOPMENTS IN 2022

Everyone is welcome to attend the wide range of services on offer at All Saints'.

Our established practice on Sunday mornings was to celebrate together at 8.00am and 9.30am using the modern Common Worship Communion services, with the service according to the Book of Common Prayer used at 8.00am once a month, and additional services for young families. However following opening up after lockdown and the installation of our new Incumbent for the first part of 2022 there was just the 9.30am service and the Wednesday 10am. In July the 8am service was reintroduced, initially for the first Sunday of the month, before increasing to the first 2 Sundays of the month from October with a visiting minister taking one of the services. The church was back to being open every day from around 9.30am to 4.30pm. Streaming of the 9.30 was reintroduced in the early part of the year with a private

password issued by All Saints each streaming. Teddies' 10 Minutes again welcomed toddlers to story and song, prayer and play - and their carers to chat.

Morning Prayer by Zoom, started during the lockdown, has maintained a regular congregation of 10-12 so again has been continued throughout by Ann Antony.

Sunday T Time was developed by Revd Phil in October last year into a weekly T@3 (Together at Three). This continued till July and then became a monthly meeting from September.

Our beautiful traditional Choral Evensong, which had attracted interest from visitors as well as our own congregation started again at the beginning of the year and has continued throughout. Christmas was full of the usual joyful services; MU Advent Service; 9 lessons and carols; the scouts service; the hugely popular crib service and culminating in the wonderful return of Midnight Mass and Christmas Day service - all had the church full of people happy to be back.

The aim remained to provide opportunities for worship, understanding that one style cannot fulfil every one's needs, But the church post March was open every day and our prayer space, with a votive stand and 'prayer tree' were available for private devotion to all who needed it.

The house groups restarted at the end of 2021 continued to meet regularly, including a Celtic Spirituality Group, an 'Exploring the Faith' discussion group, and a Bible Study group. These provided opportunity to develop understanding of Christianity in a supportive atmosphere.

As well as holding our regular services All Saints' practice is still to enable our community to celebrate and thank God at the milestones through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services family and friends express their grief, give thanks, and commend the person into God's keeping. In 2022 we were able to celebrate 3 marriages and 7 baptisms, with no confirmations. There were also 12 funerals in church and 14 crematoria funerals, as well as 37 burials of ashes in the churchyard conducted by All Saints' ministry team.

MISSION, PASTORAL CARE AND OUTREACH

DEVELOPMENTS IN 2022

The rebuilding of provision for children, families and teenagers at All Saints, commenced in 2021 and continued in 2022.

The Children's Worker was able to again reach children and families directly. She was also able to start visiting schools and provide assemblies at Banstead Infant School and Banstead Junior School, which encouraged children to learn more about Jesus through story, and song. Our new Vicar was also able to start visiting schools including Banstead Prep School, and with the Children's Worker to lead Collective Worship. We also welcomed schools to our church building to celebrate the major festivals of Harvest and Christmas. Rev Phil also assisted with the RE Subject provision in Banstead Junior School around Christingles as Jesus as the "Light of the World".

Volunteers kept ASY (All Saints Youth) going with young people joining who are members of the choir, the panto, as well as those who support T@3 etc. Anyone from year 7 upwards is welcome to join. They have regular meetings, watch films, do cooking, play board games and do not take themselves too seriously. They also made the Mothering Sunday posies and had an Easter egg hunt in the churchyard.

Young people are also active members of the Choir which, as well as providing a musical education, functions as a pastoral and social support for them. To have the choir functioning as normal again has been a great benefit to them.

Safeguarding is always a high priority and all personnel in relevant roles undergo DBS checks and training as required. We pay due regard to the guidance issued by the House of Bishops. Our Safeguarding Officer, Mrs Tina Douglas, regularly checks procedures and training needs as recommended by the Diocese, and is in constant touch with the Diocesan leaders on current needs. She kept an overview of the changes to activities. A Sunday in November was nominated as 'Safeguarding Sunday' and focussed on this important subject to raise everyone's awareness.

All Saints was able to continue to support the local community as well as the church congregation, plus those who are on the fringes of church. It has been possible to again start 'Sing for Joy', designed particularly for people with dementia but enjoyed by many. It has not been possible to restart 'Banstead Friends' which provided support and social engagement for older people nor 'Beer & Banter' (evening discussion sessions at the local pub), which were stopped in 2021. However in October the Vicar introduced Coffee and Christ. This is a social event held weekly at a local café open to those wishing to learn more about Christianity using The Pilgrim Course material in a more relaxed environment. We continue to look at what further outreach activities we can introduce.

We were able to continue supporting the Epsom & Ewell Foodbank. Members of the congregation leave items at the back of the Church and these are collected weekly by a member of the Foodbank. Where specific items are needed details are published in the weekly Pew Sheet and the congregation is very generous in their response.

We are also very fortunate to have an active Mothers' Union, and MU which in addition to their local work members continued to contribute to the MU's international work for literacy and women's projects.

As winter came on and people struggled with heating bills a 'Warm Hub' was set up in the Church on a Wednesday afternoon. Lin Dunford and her hospitality team provided soup and hot drinks. Depending on attendance this will be reviewed next year.

Visits continued to some care homes and the Pastoral Assistants and lay ministers visited the housebound and sick in person. This ministry has largely been rebuilt from the reduced format it was forced to adopt previously. We have also started to grow and train more members for our Pastoral Team.

The Parish Needs Process was launched by the Diocese in September to reenergise our efforts and a Deanery Vision Day was held in October.

We continued to provide regular financial support for a hospital in Lesotho, in addition to occasional charitable fund-raising, for example The Mission to Seamen. There was also Soup and Puds in January, hot cross buns Easter Friday, the Queen's Platinum Jubilee and a fund-raising event for Ukraine late in the year.

Communications continue to be important. Our website <https://rentry.org/allsaintsbanstead> is available to all and is regularly updated, A newsletter was started this year and is produced every month being circulated to any who request it either in paper format or electronically. This provides an insight into All Saints life with a useful diary of events. We also continue with our two Facebook pages, private and public, which prove extremely informative for those with online access.

THE CHURCH COMPLEX

The Church Complex provides a valuable resource for the community, both inside the buildings and in the surrounding grounds. The wifi broadband system installed previously which had proved so useful for streaming the 9.30 service became unreliable in April. Despite changing service providers and much effort by the camera team and churchwarden this remains largely inoperative. Work continues to solve the problem. The clock also continued to experience problems and attention was needed to keep it operational.

The Church continues to be cleaned regularly and all normal activities in this area continue successfully now as they did pre-pandemic. For most of the year it has been open every day for private prayer. In June some minor repairs were necessary to the tower stonework by a specialist stone mason.

Plans to redecorate the church which were put on hold when the lockdown came in were reactivated. The Diocesan architect Thomas Ford prepared a specification which was sent out to contractors for quotes. Alan Clarke arranged for the various representatives to attend and view the work so tenders could be submitted. These were received in September and on the architect's recommendation and approval by the PCC the quote for £71,840 was accepted. Work will commence in 2023..

The Church Institute continues to provide facilities for the Open Door Café, a friendly place run by volunteers from the Banstead Five Churches. This is open weekdays and Saturday but closed on Monday. The Orchard Pre-School based in the Institute continues to function successfully and a lot although not all of the many community groups and meetings have been able to return to the Institute regularly. The Institute was built in 1906 and some repairs were necessary in June to the brickwork of one of the exit porches by a specialised contractor.

The Parish Office operated efficiently with our new Parish Administrator until October when as mentioned she had to move on. We were grateful to Susan Major who stood in until our new Administrator started in December. Both the office computers which were second hand when originally obtained became too slow and were malfunctioning so needed to be rebuilt. This was done in July by our regular IT contractor. Also the stage covering which had become very worn was recarpeted in December thanks to a bequest from Margaret Needham.

Between the church building and the High Street lies a green area called the Church Orchard, belonging to the church and treated as a village green by local people. Some of the usual village events (May Fair, Village Day, Christmas Community Event, ecumenical carol-singing) were able to fully return this year. This was much welcomed by the Village and local community.

Local people have a keen interest in the extensive churchyard, as a place to remember loved ones, to find peace in green tranquillity, or, since it is criss-crossed by well used public footpaths, to use as a through route to the High Street. In June tree surgeons carried out extensive work on a lot of the 140+ trees in the churchyard. Pruning, trimming and where necessary felling to keep everything safe. Maintenance work continued to be well supported by a local voluntary organisation, Banstead Village in Bloom, who generously provided regular and very beneficial gardening help (including litter collection). Again only a minimum of repair work was carried out by Surrey Highways Authority to the public footpaths they are responsible for so some continue to remain hazardous to the less able.

The curate's house at 14 Glenfield Road continues to be rented and managed for us by a local estate agent which ensure it is kept well maintained and produces an income for All Saints.

DEANERY SYNOD

The two members of Deanery Synod elected from this church provided the PCC with an important link between the parish and the activities and wider structures of the Church.

ECUMENICAL RELATIONSHIPS

We are fully committed to our Covenant as a member of the Banstead Five Churches (our Local Ecumenical Partnership), which calls for increasing fellowship, joint worship and prayer, and development of Christian education for both children and adults. Several events were organised during the year including Good Friday Walk of Witness, Service of Celebration in May at St Anns with both bishops in attendance, Remembrance Day, Advent Service and Carols round the bonfire. It is hoped that more can be done in 2023.

FUTURE DEVELOPMENTS

All Saints' has continued to be a busy parish where many and varied activities are undertaken. With our new incumbent this has also been a year for him to get to know the Parish, for us to finalise rebuilding from Covid and together be aware of new needs as well as adapt our efforts to our resources of people and money. All Saints' church membership is still made up mainly of the older generations but indications of change are there. Efforts continue to better reflect and engage with the balance of the wider community. On a more practical note the Church building needs to be completely decorated and work is in progress to fund and pay for this in 2023.

We very much hope that in the coming year we will continue to provide support to our local community in many and varied ways, being open and flexible to needs as they arise.

INVESTMENT POLICY

Funds are deposited with the CBF Church of England Deposit Fund and a small number of building societies. Endowment and other longer-term funds are invested with the CBF Church of England Investment fund.

RESERVES POLICY

The PCC aims to hold in reserves sufficient funds for the ongoing maintenance on the Church, to cover the cyclical highs and lows historically experienced in planned giving levels and to undertake improvements in the Church buildings that are considered desirable.

FINANCIAL REVIEW

The results for the year are summarised in the Statement of Financial Activities on page 9. Total income amounted to £205,209 (2021: £161,591), an increase on the previous year, mostly due to generous legacies in 2022 and increased income from the Church Institute, which in 2021 had a lower income because of the Covid-19 restrictions.

Total resources expended amounted to £249,421 (2021: £219,524) reflecting increased Parish share and higher energy costs.

As a result, net movement before unrealised gains was an outflow of £44,212 (2021: £57,933 outflow) and which included non-cash charges for depreciation of £27,222 (2021: £27,503).

Cash at bank and deposits were £315,053 (2021: £315,755).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The powers and duties of PCCs are laid down by the Parochial Church Councils (Powers) Measure 1956. Members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Members can be co-opted to the Council when occasional vacancies arise.

The PCC operates through a number of committees, which convene between full meetings of the PCC. These committees which include worship, premises, outreach and finance, are all responsible to the PCC and report back to it regularly.

The PCC has a programme of identifying major risks to which it is exposed. The PCC has a safeguarding policy in place that follows the Diocesan safeguarding procedures. Financial procedures, mainly comprising segregation of duties and budgetary controls, have been reviewed and are considered sufficient.

MEMBERS OF THE PCC

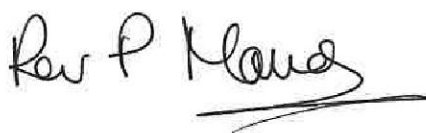
<i>Incumbent</i>	Revd Phil Maudsley	Chair
<i>Churchwardens</i>	Geoffrey Chant Susan Major (<i>until May 2022</i>) Tina Douglas (<i>from May 2022</i>)	Lay Vice-Chair
<i>Elected Members</i>	Alan Clarke Lin Dunford Dennis Fox Robert Harris Emma Andrews Ivor Leyland Hazel Richardson Margaret Thomas Natalie Thomas Rosemary Whipp	
<i>Ex-officio Member</i>	Susan Hassanein Susan Major	Deanery Synod Deanery Synod
<i>Co-opted Member</i>	Robert Collier	Treasurer
<i>PCC Secretary</i>	Nicola Ryman (<i>until May 2022</i>) Susan Major (<i>from May 2022</i>)	

The Annual Vestry Meeting 2022 and the Annual Parochial Church Meeting (APCM) were held on Sunday 8th May 2022.

On behalf of the Parochial Church Council

Chairman

9 April 2023



**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF PAROCHIAL CHURCH COUNCIL OF
ALL SAINTS' CHURCH, BANSTEAD**

I report to the charity trustees, being the Parochial Church Council, on my examination of the accounts, set out on pages 9 to 17, of the Parochial Church Council of All Saints' Church, Banstead (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Timothy Slater ACA, CTA

Harmer Slater Limited
Salatin House
19 Cedar Road
Sutton
Surrey
SM2 5DA

Date:

9/4/23

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 December 2022

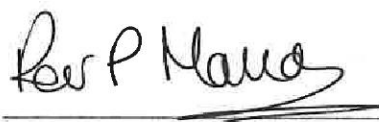
	Note	Unrestricted funds	Restricted funds	Endowment funds	2022	2021
INCOME AND ENDOWMENTS						
Donations and legacies	2a	101,876	3,758		105,634	81,759
Charitable activities	2b	95,214	-	-	95,214	75,721
Investments	2c	2,450	1,911	-	4,361	4,111
		199,540	5,669	-	205,209	161,591
TOTAL RESOURCES EXPENDED	3	222,404	27,017	-	249,421	219,524
Net loss		(22,864)	(21,348)	-	(44,212)	(57,933)
Unrealised (losses)/gains on investments	11	(7,439)	-	(8,573)	(16,012)	17,259
Net movement in funds		(30,303)	(21,348)	(8,573)	(60,224)	(40,674)
Total Funds at 1 January	8	403,584	209,454	72,830	685,868	726,542
Total Funds at 31 December	8	£ 373,281	£ 188,106	£ 64,257	£ 625,644	£ 685,868

BALANCE SHEET
AT 31 December 2022

	Note	2022	2021
FIXED ASSETS			
Tangible assets	10	190,142	217,364
Investments	11	120,009	136,021
		<u>£ 310,151</u>	<u>£ 353,385</u>
CURRENT ASSETS			
Debtors	12	20,546	19,893
Cash at bank and deposits	13	315,053	315,755
		<u>335,599</u>	<u>335,648</u>
LIABILITIES			
Amounts falling due within one year	14	(20,106)	(3,165)
NET CURRENT ASSETS		<u>£ 315,493</u>	<u>£ 332,483</u>
TOTAL NET ASSETS	9	<u>£ 625,644</u>	<u>£ 685,868</u>

PARISH FUNDS			
Undesignated		60,833	99,550
Designated		312,448	304,034
Unrestricted		373,281	403,584
Restricted		188,106	209,454
Endowment		64,257	72,830
Total Funds	8	<u>£ 625,644</u>	<u>£ 685,868</u>

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



Revd Phil Maudsley
Chairman



Robert Collier
Honorary Treasurer

9 April 2023

NOTE 1 – ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), FRS 102 and the Charities Act 2011. The financial statements have been prepared under the historical cost convention except for investment assets shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the financial statements of church groups that owe their main affiliation to another body or those that are informal gatherings of Church members.

Funds

Charity funds are required to be analysed under the following specific headings:

- Unrestricted funds - available for the general purposes of the PCC.
- Designated funds - earmarked by the PCC for a particular purpose but there are no legally binding restrictions and the PCC is free to redesignate the funds if appropriate.
- Restricted funds - subject to specific binding conditions imposed by the donor upon the PCC. Such funds are earmarked by the donor or by the terms of an appeal for a particular project.
- Endowment funds - funds given to the PCC subject to the restriction that they are to be held as capital and that the income be used for a specific purpose.

Incoming resources and resources used

Income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources.

Government grants

Income from government grants is credited to the Statement of Financial Activities so as to match it with the expenditure to which it relates.

Fixed assets

Consecrated and beneficed property is excluded from the financial statements by the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are classified as inalienable property and capitalised as such unless consecrated. They are listed in the church's inventory. For inalienable property acquired prior to 1 January 2001, there is insufficient cost information available and such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated over their currently anticipated useful economic life (between 5 and 10 years) on a straight line basis.

Major building work on the Church Institute, resulting in improvement to the property, is capitalised and depreciated over 50 years. The land component of this property, together with the building's pre-improvement value are included at zero value in these accounts in the absence of reliable cost information when acquired by way of gift.

The property at 14 Glenfield Road, held by the Diocese as custodian trustees on behalf of the PCC, is included in the financial statements at historic cost less depreciation.

Major improvements are capitalised and written off over 10 years - subject to annual review for impairment and reassessment of the property's anticipated useful economic life.

Equipment, fixtures and fittings are depreciated over 5 years. Individual items of equipment or fixtures and fittings with a purchase price of less than £1,000 are usually written-off when the asset is acquired.

Investments

Investments are classified as fixed assets. All investment assets are stated in the balance sheet at fair value and both realised and unrealised gains or losses are recognised in the statement of financial activities. The fair value of listed investments is taken as the market price of the asset as at the year end date.

Financial instruments

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

Currency

The Church's functional and presentational currency is Pounds Sterling (GBP).

Taxation

The charity is exempt from tax on its charitable activities. The charity is not registered for VAT and as such expenditure is shown inclusive of irrecoverable VAT.

Going concern

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

NOTE 2 – INCOME AND ENDOWMENTS

	Unrestricted funds	Restricted funds	Endowment funds	2022	2021
2a DONATIONS AND LEGACIES					
Planned Giving					
- Regular giving by banker's order	44,453	-	-	44,453	49,318
- Envelope Scheme	7,259	-	-	7,259	7,070
	51,712	-	-	51,712	56,388
Single donations	4,378	3,758	-	8,136	4,974
Income tax recoverable	14,884	-	-	14,884	15,481
Collections for general purposes	5,745	-	-	5,745	4,654
Legacies	24,507	-	-	24,507	-
Votive stand	650	-	-	650	262
	£ 101,876	£ 3,758	-	£ 105,634	£ 81,759
2b CHARITABLE ACTIVITIES					
Church Institute	53,531	-	-	53,531	37,980
Open door	6,464	-	-	6,464	3,209
Magazine	-	-	-	-	1,318
Fees	8,719	-	-	8,719	8,214
Ground maintenance subsidy	4,500	-	-	4,500	4,500
Other	22,000	-	-	22,000	20,491
	£ 95,214	-	-	£ 95,214	£ 75,721
2c INVESTMENTS					
Dividend income	2,072	1,911	-	3,983	3,065
Interest income	378	-	-	378	1,046
	£ 2,450	£ 1,911	-	£ 4,361	£ 4,111
TOTAL INCOMING RESOURCES	£ 199,540	£ 5,669	-	£ 205,209	£ 161,591

NOTE 3 – RESOURCES EXPENDED

	Unrestricted funds	Restricted funds	Endowment funds	2022	2021
CHARITABLE ACTIVITIES					
Clergy travel, training, meetings, resources	2,849	502	-	3,351	142
Curate housing and repairs	911	1,569	-	2,480	1,856
	3,760	2,071		5,831	1,998
Church heating, insurance, repairs	13,158	-	-	13,158	13,749
Services, music, salaries, candles	14,162	-	-	14,162	12,906
Admin salaries and office costs	12,923	-	-	12,923	14,609
Depreciation of fixed assets	-	21,235	-	21,235	21,310
Churchyard maintenance	14,308	-	-	14,308	12,301
Other costs	4,017	-	-	4,017	9,016
Youth work salaries, resources	5,887	-	-	5,887	4,443
Parish magazine	-	-	-	-	1,980
Fabric repairs	4,616	-	-	4,616	-
	£ 72,831	£ 23,306	-	£ 96,137	£ 92,312
DONATIONS					
St James Hospital, Lesotho	-	1,052	-	1,052	750
Charities	265	-	-	265	297
	£ 265	£ 1,052	-	£ 1,317	£ 1,047
CHURCH INSTITUTE					
Depreciation of improvements	-	2,659	-	2,659	2,659
Depreciation of fixtures and fittings	2,417	-	-	2,417	2,624
Redecoration and maintenance	2,382	-	-	2,382	7,694
Lighting and heating	18,196	-	-	18,196	5,261
Insurance	1,909	-	-	1,909	1,753
Rates	1,545	-	-	1,545	449
Cleaning	12,179	-	-	12,179	10,831
Licences	197	-	-	197	300
Sundry expenses	1,676	-	-	1,676	763
	£ 40,501	£ 2,659	-	£ 43,160	£ 32,334
PARISH SHARE / (DIOCESAN QUOTA)	£ 108,807	-	-	£ 108,807	£ 93,831
TOTAL EXPENDED	£ 222,404	£ 27,017	-	£ 249,421	£ 219,524

NOTE 4 – RELATED PARTY TRANSACTIONS

The vicar is remunerated by the Diocese.

Apart from their individual voluntary giving and reimbursement to them of specific expenditure directly attributable to the activities of the PCC there were no related party transactions between PCC members and the PCC. No PCC member was reimbursed any personal expenses incurred by them or remunerated for services to the PCC (2021: £Nil).

NOTE 5 – POST BALANCE SHEET EVENTS

Work is about to start on essential maintenance and redecoration of the church. The work had been put out to tender and the PCC accepted the tender costing £71,840 (excluding VAT). Total estimated costs in 2023 will be in the region of £90,000.

NOTE 6 – INDEPENDENT EXAMINER'S FEE

The Independent Examiner's fee was £660 including VAT for their services (2021: £660 including VAT).

NOTE 7 – SALARIES

	2022	2021
Salaries	24,353	21,680
Social security and pension costs	30	-
	£ 24,383	£ 21,680
Average number of staff employed	4	4
Number of employees with emoluments in excess of £60,000	Nil	Nil

NOTE 8 – FUNDS

	At 1-Jan-22	Incoming	Outgoing	Unrealised loss	Transfers	A* 31-Dec-22
UNRESTRICTED						
General	99,550	146,009	(177,287)	(7,439)	-	60,833
Fabric Fund	77,037	-	(4,616)	-	-	72,421
Pat Hiscutt Scholarship Fund	4,230	-	-	-	-	4,230
Holyman Fund	183,327	-	-	-	-	183,327
Church Institute Fund	39,440	53,531	(40,501)	-	-	52,470
	£ 403,584	£ 199,540	£ (222,404)	£ (7,439)	-	£ 373,281
RESTRICTED						
Mission and charities	2,011	3,758	(1,052)	-	-	4,717
Organ Fund	2,095	-	-	-	-	2,095
Church Institute improvements	51,279	-	(2,659)	-	-	48,620
Inalienable assets	150,373	-	(21,235)	-	-	129,138
Wheeler Trust income	3,696	1,911	(2,071)	-	-	3,536
	£ 209,454	£ 5,669	£ (27,017)	-	-	£ 188,106
ENDOWMENT						
Wheeler Trust Fund	£ 72,830	-	-	£ (8,573)	-	£ 64,257
TOTAL FUNDS	£ 685,868	£ 205,209	£ (249,421)	£ (16,012)	-	£ 625,644

Fabric Fund: represents funds set aside by the Trustees to provide for the repairs and renovation of the church and its associated buildings. It will be spent in line with the repairs and maintenance programme over the next few years.

Pat Hiscutt Scholarship Fund: the amounts set aside are to cover the expenses of an organ scholar.

Holyman Fund: represents amounts set aside to meet costs of the choir, organ and bells and the fabric of the church.

Church Institute Fund: these are amounts set aside to provide working capital for the Institute.

Missions and charities: represent donations collected for a specific purpose and donated to specific charities.

Organ Fund: represents amounts set aside towards the cost of replacing the organ in due course.

Church Institute improvements: represent previous amounts of capital expenditure being amortised over their useful economic lives.

Inalienable assets: represent previous amounts of capital expenditure being amortised over their useful economic lives.

Wheeler Trust income: the income generated from the endowed assets to fund the Curate's expenditure.

NOTE 9 – ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed assets	Invest- ments	Net current assets	2022	2021
UNRESTRICTED					
General	3,636	55,752	1,445	60,833	99,550
Fabric Fund	-	-	72,421	72,421	77,037
Pat Hiscutt Scholarship Fund	-	-	4,230	4,230	4,230
Holyman Fund	-	-	183,327	183,327	183,327
Church Institute Fund	8,748	-	43,722	52,470	39,440
	£ 12,384	£ 55,752	£ 305,145	£ 373,281	£ 403,584
RESTRICTED					
Missions and Charities	-	-	4,717	4,717	2,011
Organ Fund	-	-	2,095	2,095	2,095
Church Institute improvements	48,620	-	-	48,620	51,279
Inalienable assets	129,138	-	-	129,138	150,373
Wheeler Trust income	-	-	3,536	3,536	3,696
	£ 177,758	-	£ 10,348	£ 188,106	£ 209,454
ENDOWMENT					
Wheeler Trust Fund	-	£ 64,257	-	£ 64,257	£ 72,830
TOTAL FUNDS	£ 190,142	£ 120,009	£ 315,493	£ 625,644	£ 685,868

NOTE 10 – FIXED ASSETS

	14 Glenfield Road	Parish office fixtures & fittings	Church Institute fixtures & fittings	Church Institute improve- ments	Inalienable assets	Total
COST						
At 1 January 2022	26,354	3,910	69,690	132,952	255,930	488,836
At 31 December 2022	£ 26,354	£ 3,910	£ 69,690	£ 132,952	£ 255,930	£ 488,836
DEPRECIATION						
At 1 January 2022	21,807	3,910	58,525	81,673	105,557	271,472
Charge for the year	911	-	2,417	2,659	21,235	27,222
At 31 December 2022	£ 22,718	£ 3,910	£ 60,942	£ 84,332	£ 126,792	£ 298,694
NET BOOK VALUE						
At 31 December 2021	£ 4,547	-	£ 11,165	£ 51,279	£ 150,373	£ 217,364
At 31 December 2022	£ 3,636	-	£ 8,748	£ 48,620	£ 129,138	£ 190,142

NOTE 11 – INVESTMENTS

	General fund	Wheeler Trust	2022	2021
The CBF Church of England Investment Fund				
Market value at 1 January	63,191	72,830	136,021	118,762
Fair value adjustment	(7,439)	(8,573)	(16,012)	17,259
Market value at 31 December	£ 55,752	£ 64,257	£ 120,009	£ 136,021
Units	2,698	3,110	5,808	5,808
Historic cost			£36,802	£36,802

NOTE 12 – DEBTORS

	2022	2021
Income tax recoverable	14,884	15,481
Sundry debtors and prepayments	5,662	4,412
	£ 20,546	£ 19,893

NOTE 13 – CASH AT BANK AND DEPOSITS

	2022	2021
The CBF Church of England Deposit Fund	126,500	40,500
Cash at bank and on deposit	188,553	275,255
	£ 315,053	£ 315,755

NOTE 14 – LIABILITIES

	2022	2021
Rental income deferred to future periods	10,017	-
Sundry creditors	10,089	3,165
	£ 20,106	£ 3,165

NOTE 15 – COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES FOR PRIOR YEAR

	Unrestricted funds	Restricted funds	Endowment funds	2021	2020
INCOME AND ENDOWMENTS					
Donations and legacies	80,545	1,214	-	81,759	167,454
Charitable activities	75,721	-	-	75,721	75,436
Investments	2,263	1,848	-	4,111	4,927
	158,529	3,062	-	161,591	247,817
TOTAL RESOURCES EXPENDED	193,860	25,664	-	219,524	198,902
Net income movement	(35,331)	(22,602)	-	(57,933)	48,915
Unrealised gains on investments	8,018	-	9,241	17,259	7,422
Net movement in funds	(27,313)	(22,602)	9,241	(40,674)	56,337
Total Funds at 1 January	430,897	232,056	63,589	726,542	670,205
Total Funds at 31 December	£ 403,584	£ 209,454	£ 72,830	£ 685,868	£ 726,542

Accounts



SEEK LOVE SERVE

ALL SAINTS' CHURCH BANSTEAD

Registered Charity Number 1133791

ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2021

Parish Office
Church Institute
High Street
Banstead
Surrey
Tel: 01737 379289

ALL SAINTS' CHURCH is based in the High Street, Banstead, and is part of the Diocese of Guildford within the Church of England. It is registered as a charity with the Charity Commission (registration number 1133791), and its long history of service to the local community is manifest in its Grade II* listed building. The Electoral Roll stood at 154 (with 80 resident in the parish and 74 non-resident) at the time of the APCM in May 2021.

AIMS AND PURPOSES

All Saints' Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish of Banstead the whole mission of the Church of England, in all its pastoral, evangelistic, social and ecumenical dimensions. This responsibility is normally shared with the incumbent but until 7 September the parish was in vacancy, and the Area Dean had oversight.

OBJECTIVES AND ACTIVITIES

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our community at All Saints', and to this end we are members of the Inclusive Church network. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Through our worship we put faith into practice through prayer and scripture, music and sacrament but, like much of the outreach work through which we try in various ways to support and help people outside our congregation, this was substantially diminished in 2020 and 2021 because of Covid restrictions. So 2021 was a time of gradual rebuilding.

When planning our activities, PCC has considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, in 'normal' times we try whenever possible to support and enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work, supporting social action initiatives for people in many sorts of need.

Measures imposed by HM Government to limit the spread of coronavirus changed the nature of how we worked in some areas, as is described below.

It remained important to maintain our church building in good order and the other parts of the Church Complex, i.e. the churchyard and Orchard, the Church Institute, the empty Vicarage and the curate's house at 14 Glenfield Road (see below).

ACHIEVEMENTS AND PERFORMANCE

STAFF AND VOLUNTEERS

Essential to everything we can achieve are our staff and volunteers, and it is therefore appropriate to mention them first.

Our previous Vicar having retired in April 2020, early in 2021 we were able to advertise for a Vicar, and interviews were held on 15th April. As a result Revd Philip Maudsley was appointed, but an Installation Service was not held until 7th September. In early February we said goodbye to the curate, Revd Ian Whitley, as he left us to take up his new post of Vicar of Lingfield and Dormansland. We remain grateful for his energy and enthusiasm in developing new outreach activities, and for his leadership in providing on-line worship.

But we were greatly blessed in that Revd John Baxter came out of retirement to lead such services as we were able to provide, including baptisms and weddings. His quiet good sense was also an immense support both practically and spiritually.

Though the churchwardens were officially responsible for the parish they relied in pastoral matters on the diligent and faithful work of the staff team - our Licensed Lay Ministers, Rosemary Whipp and George Harcourt-Vernon, who assisted at services, provided pastoral support, and interred ashes, and our Pastoral Assistant Donna Taylor, who kept in telephone contact with parishioners (and others, where need be).

Our employed staff include our Children's Worker, Sofia Welsby, normally responsible for the Sunday morning group (ASK), Big Teds at the Infant School, and liaison with the other schools - none of which were possible in early 2021. But she ran a regular programme of children's stories and activities on the Facebook closed-group page, and took a leading role in some Zoom events. When the weekly toddlers' group Teddies' 10 Minutes returned in July Sofia took over leadership and provided a warm welcome to little people and their carers.

For the first half of the year the Parish Administrator Janice Povey continued to deal from her home with all the varied work of the Parish Office. But in early August she resigned to embark on teacher training - a gain to that profession but a loss to All Saints. As our future Vicar wished to share in the appointment of a new Administrator it was not until December that we were able to welcome Deborah, and a Churchwarden covered the work in the interim.

Our Director of Music, Mr Jan Pringle, continued to keep the Choir together in challenging conditions. He encouraged choir members to record at home, using lines he produced for them, which week by week he then painstakingly stitched into remarkably unified wholes - a very demanding process. These recordings were not only used in services but also saved on our website, establishing a 'library' of the choir's psalms and anthems. Happily, when restrictions were eased in July the Choir was able to return to church though at first its contributions had to be limited.

Always it is largely on volunteers that all kinds of duties from outreach and hospitality to church bells and flowers depend, but special mention must be made of the Head Server and Premises lead, Alan Clarke, who worked tirelessly to enable services to continue when permitted and to keep the buildings in good condition. Many community outreach activities undertaken by our volunteers were thwarted or hindered by the pandemic but All Saints' members continued quietly to demonstrate the love of God and neighbour in keeping in touch with, helping and caring for people in any sort of need.

Also dependent on volunteers are the vital and demanding financial responsibilities which enable all the rest. Here too there were changes. Roger Fairhead had acted as Treasurer for three years but retired from this role at the Annual Meeting as he now lives too far away for the role to be practicable. We are grateful to him, and to Robert Collier who agreed to take on the work, no mean labour in current conditions. Our thanks go too to our Gift Aid and

payroll officer, Michael Dunford, and to our accounts officer, Dennis Fox, who kept us on track with payments and receipts until he retired at the end of the year as he reached his 90th birthday.

WORSHIP AND PRAYER

DEVELOPMENTS IN 2021

Normally everyone is welcome to attend the wide range of services on offer at All Saints'.

Our established practice on Sunday mornings has been to celebrate together at 8.00am and 9.30am using the modern Common Worship Communion services, with the service according to the Book of Common Prayer used at 8.00am once a month, and additional services for young families. Lockdown in 2020 interrupted this, and resurgence of the virus in the winter meant that the only service possible at the start of 2021 was the 9.30am service with only essential participants present but shared with a much larger congregation via streaming to YouTube. But on Sunday afternoons and on Wednesdays we kept the church open for private prayer. Much effort was directed to making worship accessible but safe, and gradually we were able to welcome a limited congregation to the 9.30am service. The Wednesday 10.00 Holy Communion returned in June, thanks to Revd John Baxter, and Teddies' 10 Minutes again welcomed toddlers to story and song, prayer and play - and their carers to chat. Unfortunately the streaming of services was stopped in November as the Vicar felt that YouTube's Safeguarding precautions were not robust enough to provide the necessary protection.

Morning Prayer by Zoom had developed a regular congregation of 10-12, and was maintained throughout the year.

After meeting by Zoom for several months Sunday T Time, for which in-person gathering was important, was able to return to church in the summer though some of the families who regularly came had now melted away. In October Revd Phil introduced a new format replacing Sunday T Time with a weekly T@3 (Together at Three).

Our beautiful traditional Choral Evensong, which had attracted interest from visitors as well as our own congregation, was lost until October. Whilst it was planned to return in November the Vicar asked that it not start again until February. But we were able to offer Banstead people a service of Christmas carols, and welcomed schools to hold Christmas services in the church, although sadly the Vicar thought it advisable in the interests of Covid safety to cancel the Christmas Day service.

But we were delighted to be able to support the local British Legion by holding a special service to mark their centenary in May.

The aim remained to provide opportunities for worship, understanding that one style cannot fulfil every one's needs, but the possibilities were sadly curtailed in 2021. But our prayer space, with a votive stand and 'prayer tree' was available for private devotion on the four days weekly that the church was open.

In the autumn house groups were again able to meet regularly, including a Celtic Spirituality Group, an 'Exploring the Faith' discussion group, and a Bible Study group. These provided opportunity to develop understanding of Christianity in a supportive atmosphere.

As well as holding our regular services All Saints' practice has been to enable our community to celebrate and thank God at the milestones through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services family and friends express their grief, give thanks, and commend the person into God's keeping. But in 2021 we were able to celebrate only 9 baptisms, with no confirmations. We also supported families with 8 funerals in church and in addition 15 crematoria funerals, as well as numerous burials of ashes in the churchyard conducted by All Saints' ministry team.

Five weddings were held, and one blessing of a civil wedding. But in 2021 the state took over formal registration of marriages. Churchwarden Susan and the Area Dean signed off the church marriage registers, and Susan took them to the Weybridge Register Office for formal closure - a significant break with the past, as All Saints' marriage registers go back to 1549.

MISSION, PASTORAL CARE AND OUTREACH

DEVELOPMENTS IN 2021

The PCC keeps constant oversight of our provision for children, families and teenagers at All Saints, and some rebuilding began in 2021 though take-up was greatly reduced from pre-2020 times.

The Children's Worker developed new ways to work in the conditions possible in 2020 and continued to reach children and families online as far as possible. But school precautions continued to prevent the free after-school club at Banstead Infant School, which encouraged children to learn more about Jesus through story, craft and song, from reopening. Nor were visits to local schools by clergy and the Children's Worker to lead Collective Worship now possible.

ASY (All Saints Youth), which had been developing an energetic range of interests under the dynamic and inspiring leadership of Revd Ian, our curate, had suffered in lockdown, but volunteer leaders kept the group going with regular meetings and events.

Children are also active members of the Choir which, as well as providing a musical education, functions as a pastoral and social support for them, but solitary recording was not socially helpful so it was a relief when the Choir could return mid-year.

Safeguarding is always a high priority and all personnel in relevant roles undergo DBS checks and training as required. We pay due regard to the guidance issued by the House of Bishops. Our Safeguarding Officer, Mrs Tina Douglas, regularly checks procedures and training needs as recommended by the Diocese, and is in constant touch with the Diocesan leaders on current needs. She kept an overview of the changes to activities.

We aim to continue to support the local community as well as the church congregation, and we now need in particular to find additional ways of engaging those who are on the fringes of church. But Covid forced closure of outreach activities, including 'Sing for Joy', designed particularly for people with dementia but enjoyed by many, and 'Banstead Friends' which weekly provided support and social engagement for older people. Like another monthly

initiative, 'Beer & Banter' (evening discussion sessions at the local pub), these could not be held at all in 2021.

The Foodbank we had operated in the Church Institute since 2015, a branch of the Epsom & Ewell Foodbank under the Trussell Trust umbrella, moved first to a delivery model, with volunteers taking consignments from the Ruxley base to clients in their homes. Donated food was collected on doorsteps and delivered to Ruxley. When outlets could again open in the summer of 2021 the E & E Foodbank leaders decided to move the Banstead branch to a site in The Horseshoe, but volunteers from All Saints still provided the necessary staff.

In many areas pastoral care overlaps considerably with the activities described above, when people needing extra care may be identified and this can be provided. We are also very fortunate to have an active Mothers' Union, and MU members were central to the telephone network established to support individuals and families, backing up our Pastoral Assistants' work and providing care for the anxious and bereaved as far as possible in the circumstances. In addition to their local work members continued to contribute to the MU's international work for literacy and women's projects.

Visits to some care homes were resumed in the latter part of 2021, and the Pastoral Assistants and lay ministers were again able to visit the housebound and sick in person, but this ministry was reduced from earlier days and is still being rebuilt.

We continued, however, to provide regular financial support for a hospital in Lesotho, in addition to occasional charitable fund-raising, for example for Seafarers' charities, the Royal Marsden Hospital, and Christian Aid, though most fund-raising events were unfeasible.

Communications need constant effort. Through 2021 our website www.bansteadallsaints.com was our shop-window for the world and regularly updated, while our long-established magazine *The Steeple* continued to be delivered to about 200 subscribers in the local community, and emailed to many more. However, the Vicar felt it important that he review the magazine before publication so, absent a new editor, after about 140 years *The Steeple* ceased publication and was replaced with a newsletter. However, the development in 2020 of two Facebook pages, private and public, remained helpful through 2021.

Dependence on the internet risked dividing those with access from those without, and we relied on telephone calls to avoid this.

THE CHURCH COMPLEX

The Church Complex provides a valuable resource for the community, both inside the buildings and in the surrounding grounds. The new heating, wifi and streaming systems in the church building worked well through 2021, though the clock needed and received attention. An electronic device to cope with the annual problem of flies in the Tower was installed, much to the relief of the Children's Worker who uses that area for her flock.

But in 2021, thanks to Covid cleaning needs, the church was open only every other day for private prayer, and to enable visitors to enjoy the heritage it represents.

The Church Institute had provided facilities for the Open Door Café, a friendly place where everyone was welcome and could sit and chat with the volunteers from Banstead Five Churches who run it; but this could only reopen regularly in the summer. A Pre-School based in the Institute was able to operate, and a few of the many community groups and

meetings were able cautiously to return to the Institute; we were glad especially to welcome back activities for young people..

Facilities in the Parish Office were updated with an overhaul of the IT system, and at long last work was done to enable the Snooker Club to control its own heating, reducing energy wasted on heating unused parts of the building. A good deal of work was also done to electrical systems in the Institute to make them compliant with modern standards, and to install a new hearing loop.

Between the church building and the High Street lies a green area called the Church Orchard, belonging to the church and treated as a village green by local people. Some of the usual village events (May Fair, Village Day, Christmas Community Event, ecumenical carol-singing) were able to return, if sometimes subdued, and at all times the Orchard proved a godsend to local people, who could sit here to drink their take-away coffee, and when possible meet a friend or two.

Local people have a keen interest in the extensive churchyard, as a place to remember loved ones, to find peace in green tranquillity, or, since it is criss-crossed by well used public footpaths, to use as a through route to the High Street. Maintenance work continued to be well supported by a local voluntary organisation, Banstead Village in Bloom, who generously provided regular and very beneficial gardening help (including litter collection). Finally we were able to put in hand the repair work planned a year before to the Garton War Memorial crucifix, now a listed war memorial. A plea was sent to Surrey Highways Authority to repair the public footpaths, but only a minimum of work was done and these remain hazardous to the less able.

The Vicarage was unoccupied till August 2021 but security lighting and basic heating were maintained, the house was visited twice a week to keep it aired and the garden was carefully tended. The PCC arranged much redecoration before the new Vicar arrived.

The Diocese, however, gave permission for the curate's house at 14 Glenfield Road to be let to tenants, and this used the house productively to the PCC's and the tenants' benefit.

DEANERY SYNOD

The two members of Deanery Synod elected from this church provided the PCC with an important link between the parish and the activities and wider structures of the Church.

ECUMENICAL RELATIONSHIPS

We are fully committed to our Covenant as a member of the Banstead Five Churches (our Local Ecumenical Partnership), which calls for increasing fellowship, joint worship and prayer, and development of Christian education for both children and adults. But Covid curtailed much, though bright spots were the Palm Sunday service of reflections held on Zoom and the open-air carols in the Church Orchard at Christmas.

FUTURE DEVELOPMENTS

All Saints' has been a busy parish where many and varied activities are undertaken. But to our constant awareness that we must respond to new needs and adapt our efforts to our resources of people and money we have now added the need to rebuild after Covid. Our

church membership is still made up mainly of the older generations, but one of our post-Covid aims must be to revitalise our earlier efforts better to reflect the balance of the wider community, and to find more ways to engage with and support that wider community. We hoped to find a new Vicar who would lead us in these endeavours, and look forward to what 2022 may bring.

We very much hope that in the coming year we will continue to provide support to our local community in many and varied ways, being open and flexible to needs as they arise.

INVESTMENT POLICY

Funds are deposited with the CBF Church of England Deposit Fund and a small number of building societies. Endowment and other longer-term funds are invested with the CBF Church of England Investment fund.

RESERVES POLICY

The PCC aims to hold in reserves sufficient funds for the ongoing maintenance on the Church, to cover the cyclical highs and lows historically experienced in planned giving levels and to undertake improvements in the Church buildings that are considered desirable.

FINANCIAL REVIEW

The results for the year are summarised in the Statement of Financial Activities on page 10. Total income amounted to £161,591 (2020: £247,817), a decrease on the previous year, mostly due to generous legacies and a reclaim of VAT through the Listed Places of Worship Grant Scheme received in 2020.

Total resources expended amounted to £219,524 (2020: £198,902) reflecting increased expenditure following some relaxation of Covid-19 restrictions.

As a result, net movement before unrealised gains was £57,933 outflow (2020: £48,915 inflow) and included non-cash charges for depreciation of £27,503 (2020: £27,735).

Cash at bank and deposits were £315,755 (2020: £341,009).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The powers and duties of PCCs are laid down by the Parochial Church Councils (Powers) Measure 1956. Members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Members can be co-opted to the Council when occasional vacancies arise.

The PCC operates through a number of committees, which convene between full meetings of the PCC. These committees which in 2021 included premises, outreach and finance, are all responsible to the PCC and report back to it regularly.

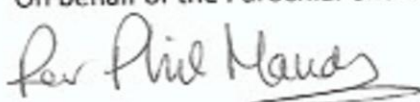
The PCC has a programme of identifying major risks to which it is exposed. The PCC has a safeguarding policy in place that follows the Diocesan safeguarding procedures. Financial procedures, mainly comprising segregation of duties and budgetary controls, have been reviewed and are considered sufficient.

MEMBERS OF THE PCC

<i>Incumbent</i>	<i>In Vacancy until Sept. 2021</i> Rev'd Philip Maudsley (<i>from 7 Sept. 2021</i>)	Chairman
<i>Churchwardens</i>	Susan Major Geoffrey Chant	Lay Vice-Chairman
<i>Elected Members</i>	Alan Clarke Tina Douglas Lin Dunford Roger Fairhead (<i>to May 2021</i>) Dennis Fox Robert Harris Emma Jobson (<i>later Andrews</i>) Ivor Leyland (<i>from May 2021</i>) Hazel Richardson Margaret Thomas Natalie Thomas Rosemary Whipp	
<i>Ex-officio Member</i>	Susan Hassanein	Deanery Synod
<i>Co-opted Member</i>	Robert Collier (<i>from May 2021</i>)	Treasurer
<i>PCC Secretary</i>	Alan Lansdown (<i>until March 2021</i>) Nicola Ryman (<i>from March 2021</i>)	

The Annual Vestry Meeting 2021 and the Annual Parochial Church Meeting (APCM) were held on 23 May 2021, partly in person and partly by Zoom video-link.

On behalf of the Parochial Church Council



Chairman

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF PAROCHIAL CHURCH COUNCIL OF
ALL SAINTS' CHURCH, BANSTEAD**

I report to the charity trustees, being the Parochial Church Council, on my examination of the accounts, set out on pages 10 to 18, of the Parochial Church Council of All Saints' Church, Banstead (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Timothy Slater ACA, CTA
Harmer Slater Limited
Salatin House
19 Cedar Road
Sutton
Surrey
SM2 5DA

Date: 28th March 2022

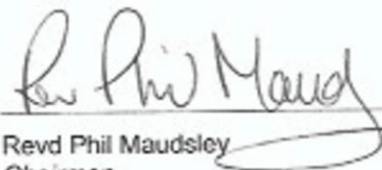
**STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2021**

	Note	Unrestricted funds	Restricted funds	Endowment funds	2021	2020
INCOME AND ENDOWMENTS						
Donations and legacies	2a	80,545	1,214	-	81,759	167,454
Charitable activities	2b	75,721	-	-	75,721	75,436
Investments	2c	2,263	1,848	-	4,111	4,927
		158,529	3,062	-	161,591	247,817
TOTAL RESOURCES EXPENDED	3	193,860	25,664	-	219,524	198,902
Net (loss)/income movement		(35,331)	(22,602)	-	(57,933)	48,915
Unrealised gains on investments	11	8,018	-	9,241	17,259	7,422
Net movement in funds		(27,313)	(22,602)	9,241	(40,674)	56,337
Total Funds at 1 January	8	430,897	232,056	63,589	726,542	670,205
Total Funds at 31 December	8	£ 403,584	£ 209,454	£ 72,830	£ 685,868	£ 726,542

**BALANCE SHEET
AT 31 DECEMBER 2021**

	Note	2021	2020
FIXED ASSETS			
Tangible assets	10	217,364	244,867
Investments	11	136,021	118,762
		<u>£ 353,385</u>	<u>£ 363,629</u>
CURRENT ASSETS			
Debtors	12	19,893	24,584
Cash at bank and deposits	13	315,755	341,009
		<u>335,648</u>	<u>365,593</u>
LIABILITIES			
Amounts falling due within one year	14	(3,165)	(2,680)
		<u>£ 332,483</u>	<u>£ 362,913</u>
NET CURRENT ASSETS			
		<u>£ 332,483</u>	<u>£ 362,913</u>
TOTAL NET ASSETS	9	<u>£ 685,868</u>	<u>£ 726,542</u>
 PARISH FUNDS			
Undesignated		90,550	135,175
Designated		304,034	295,722
Unrestricted		<u>403,584</u>	<u>430,897</u>
Restricted		209,454	232,056
Endowment		<u>72,830</u>	<u>63,589</u>
Total Funds	8	<u>£ 685,868</u>	<u>£ 726,542</u>

Approved by the Parochial Church Council on 28th March 2022 and signed on its behalf:


Revd Phil Maudsley
Chairman


Robert Collier
Honorary Treasurer

NOTE 1 – ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), FRS 102 and the Charities Act 2011. The financial statements have been prepared under the historical cost convention except for investment assets shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the financial statements of church groups that owe their main affiliation to another body or those that are informal gatherings of Church members.

Funds

Charity funds are required to be analysed under the following specific headings:

- Unrestricted funds - available for the general purposes of the PCC.
- Designated funds - earmarked by the PCC for a particular purpose but there are no legally binding restrictions and the PCC is free to redesignate the funds if appropriate.
- Restricted funds - subject to specific binding conditions imposed by the donor upon the PCC. Such funds are earmarked by the donor or by the terms of an appeal for a particular project.
- Endowment funds - funds given to the PCC subject to the restriction that they are to be held as capital and that the income be used for a specific purpose.

Incoming resources and resources used

Income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources.

Government grants

Income from government grants is credited to the Statement of Financial Activities so as to match it with the expenditure to which it relates.

Fixed assets

Consecrated and beneficed property is excluded from the financial statements by the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are classified as inalienable property and capitalised as such unless consecrated. They are listed in the church's inventory. For inalienable property acquired prior to 1 January 2001, there is insufficient cost information available and such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated over their currently anticipated useful economic life (between 5 and 10 years) on a straight line basis.

Major building work on the Church Institute, resulting in improvement to the property, is capitalised and depreciated over 50 years. The land component of this property, together with the building's pre-improvement value are included at zero value in these accounts in the absence of reliable cost information when acquired by way of gift.

The property at 14 Glenfield Road, held by the Diocese as custodian trustees on behalf of the PCC, is included in the financial statements at historic cost less depreciation.

Major improvements are capitalised and written off over 10 years - subject to annual review for impairment and reassessment of the property's anticipated useful economic life.

Equipment, fixtures and fittings are depreciated over 5 years. Individual items of equipment or fixtures and fittings with a purchase price of less than £1,000 are usually written-off when the asset is acquired.

Investments

Investments are classified as fixed assets. All investment assets are stated in the balance sheet at fair value and both realised and unrealised gains or losses are recognised in the statement of financial activities. The fair value of listed investments is taken as the market price of the asset as at the year end date.

Financial instruments

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

Currency

The Church's functional and presentational currency is Pounds Sterling (GBP).

Taxation

The charity is exempt from tax on its charitable activities. The charity is not registered for VAT and as such expenditure is shown inclusive of irrecoverable VAT.

Going concern

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

NOTE 2 – INCOME AND ENDOWMENTS

	Unrestricted funds	Restricted funds	Endowment funds	2021	2020
2a DONATIONS AND LEGACIES					
Planned Giving				49,318	50,124
- Regular giving by banker's order	49,318			49,318	50,124
- Envelope Scheme	7,070			7,070	7,723
	56,388	-	-	56,388	57,847
Single donations	3,760	1,214		4,974	6,089
Income tax recoverable	15,481			15,481	15,464
Collections for general purposes	4,654			4,654	3,562
Legacies	-			-	83,776
Votive stand	262			262	716
Fabric Fund	-			-	-
	£ 80,545	£ 1,214	-	£ 81,759	£ 167,454
2b CHARITABLE ACTIVITIES					
Church Institute	37,989			37,989	21,556
Open door	3,209			3,209	2,624
Magazine	1,318			1,318	1,664
Fees	8,214			8,214	11,991
Ground maintenance subsidy	4,500			4,500	4,500
Listed Places of Worship Grant Scheme	-			-	30,974
Income from government grants	-			-	1,692
Other	20,491			20,491	435
	£ 75,721	-	-	£ 75,721	£ 75,436
2c INVESTMENTS					
Dividend income	1,217	1,848		3,065	3,333
Interest income	1,046	-		1,046	1,594
	£ 2,263	£ 1,848	-	£ 4,111	£ 4,927
TOTAL INCOMING RESOURCES	£ 158,529	£3,062	-	£ 161,591	£ 247,817

NOTE 3 – RESOURCES EXPENDED

	Unrestricted funds	Restricted funds	Endowment funds	2021	2020
CHARITABLE ACTIVITIES					
Clergy travel, training, meetings, resources	142	-		142	1,615
Curate housing and repairs	911	945		1,856	2,730
	1,053	945		1,998	4,345
Church heating, insurance, repairs	13,749	-		13,749	8,535
Services, music, salaries, candles	12,906	-		12,906	10,517
Admin salaries and office costs	14,609	-		14,609	16,198
Depreciation of fixed assets	-	21,310		21,310	21,538
Churchyard maintenance	12,301	-		12,301	9,165
Other costs	9,016	-		9,016	-
Youth work salaries, resources	4,443	-		4,443	5,449
Parish magazine	1,980	-		1,980	1,464
Fabric repairs	-	-		-	4,369
	£ 70,057	£ 22,255	-	£ 92,312	£ 81,580
DONATIONS					
St James Hospital, Lesotho	-	750		750	1,500
Charities	297	-		297	447
	£ 297	£ 750	-	£ 1,047	£ 1,947
CHURCH INSTITUTE					
Depreciation of improvements	-	2,659		2,659	2,659
Depreciation of fixtures and fittings	2,624	-		2,624	2,627
Redecoration and maintenance	7,694	-		7,694	2,798
Lighting and heating	5,261	-		5,261	1,840
Insurance	1,753	-		1,753	1,655
Rates	449	-		449	920
Cleaning	10,831	-		10,831	8,331
Licences	300	-		300	464
Sundry expenses	763	-		763	213
	£ 29,675	£ 2,659	-	£ 32,334	£ 21,507
PARISH SHARE / (DIOCESAN QUOTA)	£ 93,831	-	-	£ 93,831	£ 93,868
TOTAL EXPENDED	£ 193,860	£ 25,664	-	£ 219,524	£ 198,902

NOTE 4 – RELATED PARTY TRANSACTIONS

The vicar is remunerated by the Diocese.

Apart from their individual voluntary giving and reimbursement to them of specific expenditure directly attributable to the activities of the PCC there were no related party transactions between PCC members and the PCC. No PCC member was reimbursed any personal expenses incurred by them or remunerated for services to the PCC (2020: £Nil).

NOTE 5 – POST BALANCE SHEET EVENTS

The impact and timeline of Covid restrictions on church opening and activities remains uncertain. Planned Giving donations are expected to remain broadly constant in 2021, and discretionary spend on Charitable Activities will be managed accordingly. For 2022, the PCC has agreed to additional expenditure for the redecoration of the church.

NOTE 6 – INDEPENDENT EXAMINER'S FEE

The Independent Examiner's fee was £660 including VAT for their services (2020: £600 including VAT).

NOTE 7 – SALARIES

	2021	2020
Salaries	21,680	26,039
Social security and pension costs	-	-
	£ 21,680	£ 26,039
Average number of staff employed	4	5
Number of employees with emoluments in excess of £60,000	Nil	Nil

NOTE 8 – FUNDS

	At 1-Jan-21	Incoming	Outgoing	Unrealised gain/(loss)	Transfers	At 31-Dec-21
UNRESTRICTED						
General	135,175	120,540	(164,183)	8,018	-	99,550
Fabric Fund	77,037	-	-	-	-	77,037
Pat Hiscutt Scholarship Fund	4,230	-	-	-	-	4,230
Holyman Fund	183,327	-	-	-	-	183,327
Church Institute Fund	31,128	37,989	(29,677)	-	-	39,440
	£ 430,897	£ 158,529	£ (193,860)	8,018	-	£ 403,584
RESTRICTED						
Mission and charities	1,547	1,214	(750)	-	-	2,011
Organ Fund	2,095	-	-	-	-	2,095
Church Institute improvements	53,938	-	(2,659)	-	-	51,279
Inalienable assets	171,683	-	(21,310)	-	-	150,373
Wheeler Trust income	2,793	1,848	(945)	-	-	3,696
	£ 232,056	£ 3,062	£ (25,664)	-	-	£ 209,454
ENDOWMENT						
Wheeler Trust Fund	£ 63,589	-	-	9,241	-	£ 72,830
TOTAL FUNDS	£ 726,542	£ 161,591	£ (219,524)	£ 17,259	-	£ 685,868

Fabric Fund: represents funds set aside by the Trustees to provide for the repairs and renovation of the church and its associated buildings. It will be spent in line with the repairs and maintenance programme over the next few years.

Pat Hiscutt Scholarship Fund: the amounts set aside are to cover the expenses of an organ scholar.

Holyman Fund: represents amounts set aside to meet costs of the choir, organ and bells and the fabric of the church.

Church Institute Fund: these are amounts set aside to provide working capital for the Institute.

Missions and charities: represent donations collected for a specific purpose and donated to specific charities.

Organ Fund: represents amounts set aside towards the cost of replacing the organ in due course.

Church Institute improvements: represent previous amounts of capital expenditure being amortised over their useful economic lives.

Inalienable assets: represent previous amounts of capital expenditure being amortised over their useful economic lives.

Wheeler Trust income: the income generated from the endowed assets to fund the Curate's expenditure.

NOTE 9 – ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed assets	Invest- ments	Net current assets	2021	2020
UNRESTRICTED					
General	4,547	63,191	31,812	99,550	135,175
Fabric Fund	-	-	77,037	77,037	77,037
Pat Hiscott Scholarship Fund	-	-	4,230	4,230	4,230
Holyman Fund	-	-	183,327	183,327	183,327
Church Institute Fund	11,165	-	28,275	39,440	31,128
	£ 15,712	£ 63,191	£ 324,681	£ 403,584	£ 430,897
RESTRICTED					
Missions and Charities	-	-	2,011	2,011	1,547
Organ Fund	-	-	2,095	2,095	2,095
Church Institute improvements	51,279	-	-	51,279	53,938
Inalienable assets	150,373	-	-	150,373	171,683
Wheeler Trust income	-	-	3,696	3,696	2,793
	£ 201,652	-	£ 7,802	£ 209,454	£ 232,056
ENDOWMENT					
Wheeler Trust Fund	-	£ 72,830	-	£ 72,830	£ 63,589
TOTAL FUNDS	£ 217,364	£ 136,021	£ 332,483	£ 685,868	£ 726,542

NOTE 10 – FIXED ASSETS

	14 Glenfield Road	Parish office fixtures & fittings	Church Institute fixtures & fittings	Church Institute improve- ments	Inalienable assets	Total
COST						
At 1 January 2021	26,354	3,910	69,690	132,952	255,930	488,836
At 31 December 2021	£ 26,354	£ 3,910	£ 69,690	£ 132,952	£ 255,930	£ 488,836
DEPRECIATION						
At 1 January 2021	20,896	3,910	55,902	79,014	84,247	243,969
Charge for the year	911	-	2,623	2,659	21,310	27,503
Disposals	-	-	-	-	-	-
At 31 December 2021	£ 21,807	£ 3,910	£ 58,525	£ 81,673	£ 105,557	£ 271,472
NET BOOK VALUE						
At 31 December 2020	£ 5,458	-	£ 13,788	£ 53,938	£ 171,683	£ 244,867
At 31 December 2021	£ 4,547	-	£ 11,165	£ 51,279	£ 150,373	£ 217,364

NOTE 11 – INVESTMENTS

	General fund	Wheeler Trust	2021	2020
The CBF Church of England Investment Fund				
Market value at 1 January	55,173	63,589	118,762	111,340
Fair value adjustment	8,018	9,241	17,259	7,422
Market value at 31 December	£ 63,191	£ 72,830	£ 136,021	£ 118,762
Units	2,698	3,110	5,808	5,808
Historic cost			£36,802	£36,802

NOTE 12 – DEBTORS

	2021	2020
Income tax recoverable	15,481	15,464
Sundry debtors and prepayments	4,412	9,120
	£ 19,893	£ 24,584

NOTE 13 – CASH AT BANK AND DEPOSITS

	2021	2020
The CBF Church of England Deposit Fund	40,500	40,500
Cash at bank and on deposit	275,255	300,509
	£ 315,755	£ 341,009

NOTE 14 – LIABILITIES

	2021	2020
Sundry creditors	£ 3,165	£ 2,680

NOTE 15 – COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES FOR PRIOR YEAR

	Unrestricted funds	Restricted funds	Endowment funds	2020	2019
INCOME AND ENDOWMENTS					
Donations and legacies	165,970	1,484	-	167,454	110,198
Charitable activities	75,436	-	-	75,436	58,657
Investments	3,142	1,785	-	4,927	6,534
	244,548	3,269	-	247,817	175,389
TOTAL RESOURCES EXPENDED	172,708	26,194	-	198,902	223,167
Net income movement	71,840	(22,925)	-	48,915	(47,778)
Unrealised gains on investments	3,448	-	3,974	7,422	17,544
Transfers between funds	(29,136)	29,136	-	-	-
Net movement in funds	46,152	6,211	3,974	56,337	(30,234)
Total Funds at 1 January	384,745	225,845	59,615	670,205	700,439
Total Funds at 31 December	£ 430,897	£ 232,056	£ 63,589	£ 726,542	£ 670,205

Accounts



SEEK LOVE SERVE

ALL SAINTS' CHURCH BANSTEAD

Registered Charity Number 1133791

ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2020

Parish Office
Church Institute
High Street
Banstead
Surrey
Tel: 01737 379289

ALL SAINTS' CHURCH is based in the High Street, Banstead, and is part of the Diocese of Guildford within the Church of England. It is registered as a charity with the Charity Commission (registration number 1133791), and its long history of service to the local community is manifest in its Grade II* listed building. The Electoral Roll stood at 154 (81 resident in the parish and 73 non-resident) at the time of the APCM in October 2020.

AIMS AND PURPOSES

Together with the incumbent, until 30th April 2020 the Reverend Maria Pallis, All Saints' Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish of Banstead the whole mission of the Church of England, in all its pastoral, evangelistic, social and ecumenical dimensions.

OBJECTIVES AND ACTIVITIES

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our community at All Saints', and to this end we built on our history of welcome by formally joining the Inclusive Church network at the start of 2020. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Through our worship we put faith into practice through prayer and scripture, music and sacrament. Our outreach work tries in various ways to support and help people outside our congregation - as far as was possible in 2020.

When planning our activities, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try whenever possible to support and enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work, supporting social action initiatives for people in many sorts of need.

At the end of March 2020 much of this was rendered more difficult or even impossible by the restrictions imposed by HM Government to limit the spread of coronavirus. Key people in the church learnt new skills in meeting remotely, and regularly discussed how best in these new circumstances to further our mission.

The church building was closed for four months but it remained important to maintain them and the other parts of the Church Complex, i.e. the churchyard and Orchard, the Church Institute (also closed in lockdown), and the curate's house at 14 Glenfield Road. When the Vicar was able to move at the start of June, care for the Vicarage became another responsibility.

ACHIEVEMENTS AND PERFORMANCE

STAFF AND VOLUNTEERS

Essential to everything we can achieve are our staff and volunteers, and it is therefore appropriate to mention them first.

At the beginning of the year Reverend Maria made public her intention to retire at the end of April. We remain grateful for her exemplary leadership for the last nine years, demonstrating the importance of teamwork in keeping all our many fields of work on track and developing a supportive structure that could hold the church together in a pandemic. From 1st May, however, All Saints' was in vacancy. All appointments processes were temporarily halted in the spring, so we were unable to advertise for Revd Maria's successor until October, and interviews in December failed to result in an appointment.

Revd Maria was assisted by the curate, Revd Ian Whitley, whose energy and enthusiasm contributed greatly and who helped to develop new ways to arrange pastoral support and on-line services. Though his curacy was complete in May, conditions meant he could not apply for a post of responsibility till the end of the year, but in December we could congratulate him on being appointed Vicar of Lingfield and Dormansland, a post he took up in February 2021.

Both our loyal and hard-working Licensed Lay Ministers, Rosemary Whipp and George Harcourt-Vernon, were of an age to be considered 'vulnerable' but achieved much by telephone and Zoom

meetings, and were able to conduct some outdoor ashes interments and other in-person duties. Our Pastoral Assistant Donna Taylor rose nobly to the challenge of establishing a network of telephone contact with parishioners (and others, where need be), as well as assisting in arranging volunteers to help with shopping, etc. for the housebound. Our 'church family' list provided details of about 180 people, with whom we tried to keep in contact. The other Pastoral Assistant, Dennis Brown, was a lead telephone contact for many.

Our employed staff include our Children's Worker, Sofia Welsby, normally responsible for the Sunday morning group (ASK), Big Teds at the Infant School, and liaison with the other schools - none of which could continue after March. She completed a diocesan course at Guildford which developed her skills but then agreed to go on furlough for two months. When she returned she began to set up a regular programme of children's stories and activities on the Facebook closed-group page, as well as taking a leading part in Sunday T Time (see below), and other Zoom events.

The busy nerve-centre of the Parish Office was silenced, but the Parish Administrator Janice Povey continued to deal from her home with everything from graves to weekly newsheets to answering numerous enquiries on every subject, while the work of Parish Clerk was done by George Harcourt-Vernon from his home.

Our Director of Music, Mr Jan Pringle, also agreed to be furloughed for April and May. When he returned to work his priority was to keep together a Choir which could no longer sing together. This he achieved by encouraging choir members to record at home, using lines he produced for them, which week by week he then painstakingly stitched into remarkably unified wholes - a very demanding process. These recordings could not only be used in services but also be saved on our website, establishing a 'library' of the choir's psalms and anthems.

But it is largely on volunteers that all kinds of duties from church bells and flowers to hospitality and outreach depend. Special mention must be made of the Head Server and Premises lead, Alan Clarke, who has worked tirelessly to enable services to continue when permitted and to keep the buildings in good condition, in lockdown and after. Many other activities undertaken by our volunteers were thwarted or hindered by the pandemic but All Saints' members continued quietly to demonstrate the love of God and neighbour in keeping in touch with, helping and caring for people in any sort of need.

Also dependent on volunteers are the vital and demanding financial responsibilities which enable all the rest. Our Treasurer, Roger Fairhead, undertook the several financial projections requested by the Diocese; our Gift Aid and payroll officer, Michael Dunford, dealt with the requirements of furlough; our accounts officer, Dennis Fox, kept us on track with payments and receipts; and we developed online access to our bank accounts.

WORSHIP AND PRAYER DEVELOPMENTS IN 2020

Normally everyone is welcome to attend the wide range of services on offer at All Saints'.

Until March 2020 on Sunday mornings we were accustomed to celebrate together at 8.00am and 9.30am using the modern Common Worship Communion services, with the service according to the Book of Common Prayer used at 8.00am once a month, and additional services for young families. From 23rd March 2020, however, the church building was closed until 2nd August. Before August risk assessments and rigorous cleaning became the order of the day. Benches were moved to reflect a safely-spaced capacity, estimated at 52, though before the pandemic our regular congregations numbered 90-100 people. Singing was banned, whether choral or congregational. Face-masks became obligatory. The kitchenette was closed and barred by out-of-use benches. Quarantine periods allowed only one service a week, so we retained an attenuated form of the 9.30am Sunday service, with communion in one kind only, no choir and no exchange of the Peace, but on Sunday afternoons and on Wednesdays we kept the church open for private prayer. Much effort was directed to making worship accessible but safe. Though many of our congregation were classified as vulnerable, numbers at the Sunday service averaged 40-45 until resurgence of the virus in the autumn persuaded us to cut congregations to a maximum of 20.

For people with internet access opportunities to watch services at home were steadily developed. Our curate, Revd Ian Whitley, led the way, developing first two Facebook pages, private and public, and then a base on YouTube. On Sundays during lockdown he led an online 'Contemplative Eucharist' from his home, which attracted 20-30 loyal followers. In the autumn we were able (thanks to Alan

Clarke) to install a camera in the church which could live-stream services to YouTube, via the wifi developed in 2019.

Morning and evening prayer moved out of church and onto Zoom, and Morning Prayer in particular developed a regular congregation of 10-12, about double the usual number in church.

Sunday T Time, a monthly afternoon service for young families, with tea, was in abeyance for some time, then redeveloped on Zoom and streamed to the Facebook group page, a closed group to ensure adequate Safeguarding provisions. The format was much more limited but Dan the Puppet continued to contribute.

Lost from March onwards was our beautiful traditional Choral Evensong, which had attracted interest from visitors as well as our own congregation. But from August the organ and the Choir's recordings brought back the extra dimension of music to our slimmed-down services.

The aim remained to provide opportunities for worship, understanding that one style cannot fulfil every one's needs, but the possibilities were sadly curtailed in 2020. Our prayer space, with a votive stand and 'prayer tree' had previously been well used out of service times, but the church's closure frustrated this chance of private devotion in a specially designed space.

Until March House groups meeting regularly included a Celtic Spirituality Group, an 'Exploring the Faith' discussion group, Bible Study group, Meditation, and a relatively new discussion group called 'Tranquility Base'. After March loyal members of the Bible Study and Celtic Spirituality groups continued to meet remotely; other groups fell into abeyance, though their members kept in touch with each other.

As well as our regular services All Saints' practice has been to enable our community to celebrate and thank God at the milestones through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services family and friends express their grief, give thanks, and commend the person into God's keeping. But in 2020 we were able to celebrate only 6 baptisms, with no confirmations and only one wedding. Several other couples had made plans but had to postpone them. We also supported families with 11 funerals in church and in addition 22 crematoria funerals, as well as numerous burials of ashes in the churchyard conducted by All Saints' ministry team.

MISSION, PASTORAL CARE AND OUTREACH DEVELOPMENTS IN 2020

The PCC keeps constant oversight of our provision for children, families and teenagers at All Saints, though opportunities were severely curtailed in 2020.

As detailed above, the Children's Worker developed new ways to work in the conditions possible in 2020 and continued to reach children and families online as far as possible.

But 'Big Teds', a free after-school club at Banstead Infant School which encouraged children to learn more about Jesus, through story, craft and song was closed, and school precautions prevented its return throughout 2020. Visits to some local schools by Clergy and the Children's Worker to lead Collective Worship were stopped, though the Children's Worker managed occasionally to record a message for assemblies. But her monthly film show with films suitable for little ones was necessarily ended.

ASY (All Saints Youth) which had been developing an energetic range of interests under the dynamic and inspiring leadership of Revd Ian, our curate, now had to depend on online meetings, though a few in-person meetings were possible from August with a reduced range of activity which could not enable the wider participation which had been nascent.

Children are also active members of the Choir which, as well as providing a musical education, functions as a pastoral and social support for them, but again conditions did not favour this, and solitary recording was not socially helpful.

Safeguarding is always a high priority and all personnel in relevant roles undergo DBS checks and training as required. We pay due regard to the guidance issued by the House of Bishops. Our Safeguarding Officer, Mrs Tina Douglas, regularly checks procedures and training needs as recommended by the Diocese, and is in constant touch with the Diocesan leaders on current needs. She kept an overview of the changes to activities.

We aim to continue to support the local community as well as the church congregation, and in particular to find additional ways of engaging those who are on the fringes of church. But the events of 2020 closed down from March many of the channels we had previously used.

A volunteer team had run 'Sing for Joy' on the 3rd Wednesday of each month since 2015, and in January and February 2020 flourished. At this a selection of songs designed to 'stir the memories' were sung by all-comers, with linking talk and refreshments; it appealed particularly to people developing dementia and their friends, and developed a wide and loyal following of people who do not come to services. But its attenders were very vulnerable, singing and refreshments regarded as very risky, and gatherings prohibited, so no meetings could be held for the rest of the year.

After three years Banstead Friends, designed to provide support and social engagement for older people, mainly via tea and chat, also had to close, as did another monthly initiative, 'Beer & Banter' (evening discussion sessions at the local pub).

Since 2015 we have operated a Foodbank, a branch of the Epsom & Ewell Foodbank under the Trussell Trust umbrella. Our Foodbank sessions were held weekly in the Church Institute, manned by volunteers from All Saints and other churches, but had to close. The Foodbank group moved to a delivery model, with volunteers taking consignments from the Ruxley base to clients in their homes. Donated food was collected on doorsteps and delivered to Ruxley.

In many areas pastoral care overlaps considerably with the activities described above, when people needing extra care may be identified and this can be provided. We are also very fortunate to have an active Mothers' Union, and MU members were central to the telephone network established to support individuals and families, backing up our Pastoral Assistants' work and providing care for the anxious and bereaved as far as possible in the circumstances. In addition to their local work members continued to contribute to the MU's international work for literacy and women's projects.

A team from All Saints' used to visit the seven local Care Homes regularly, taking time to get to know residents and staff; this too became impossible from March. Nor was it possible for the Pastoral Assistants and lay ministers to visit the housebound and sick in person, and they were forced to rely on the telephone.

We continued, however, to provide regular financial support for a hospital in Lesotho, in addition to occasional charitable fund-raising, for example for Seafarers' charities, the Royal Marsden Hospital, and Christian Aid, though most fund-raising events were unfeasible.

Communications need constant effort. Our website www.bansteadallsaints.com is our shop-window for the world and regularly updated, while our long-established magazine *The Steeple* continues to be delivered to about 200 subscribers in the local community, though casual sales in the church and the Open Door Coffee Shop were discontinued to avoid excess handling. A new development was mailings of a PDF version where doorstep delivery was not possible. But the most significant communications development in 2020 was All Saints' move on to social media with the development of Facebook and YouTube accounts. Also invaluable was our discovery of Zoom, the video-link adaptable to all internet-linked devices, which enabled remote meetings of every sort.

Dependence on the internet risked dividing those with access from those without, and we relied on telephone calls to avoid this.

THE CHURCH COMPLEX

Despite all the upheaval the church building saw two significant enhancements: a camera was fitted to enable live-streaming via wifi; and a new boiler was installed and the whole heating apparatus overhauled. Despite our eco-hopes the fuel had to remain gas, which proved the only viable and cost-efficient fuel for our building.

In 2020 a Quinquennial Inspection was undertaken by our Church Architect, Mr John Bailey. We were delighted that he found no major problems, and commended our care for the building, though in the churchyard some chest tombs now cause concern.

The Church Complex provides a valuable resource for the community, both inside the buildings and in the surrounding grounds. But in 2020 no longer was the church open every day for private prayer, and to enable visitors to enjoy the heritage it represents, though from August we kept it open on Sunday afternoons and all day Wednesdays.

The Church Institute had provided facilities for the Open Door Café, a friendly place where everyone was welcome and could sit and chat with the volunteers from Banstead Five Churches who run it; but in March the Open Door closed, and despite a brief, careful reopening in August, had to close again in autumn. A Pre-School based in the Institute was able to operate within the 'Early Years' government guidance. But the many community groups and meetings which previously used the Institute, now could not. It had also been the venue for the Foodbank and other agencies serving demonstrable local need; these had to change their ways of operating, or go into abeyance.

Between the church building and the High Street lies a green area called the Church Orchard, belonging to the church and treated as a village green by local people. In 2020 the usual village events (May Fair, Village Day, Christmas Community Event, ecumenical carol-singing) could not take place here. Nevertheless the Orchard proved a godsend to local people, who could sit here to drink their take-away coffee, and when possible meet a friend or two.

Local people have a keen interest in the extensive churchyard, as a place to remember loved ones, to find peace in green tranquillity, or, since it is criss-crossed by well used public footpaths, to use as a through route to the High Street. Maintenance work continued to be well supported by a local voluntary organisation, Banstead Village in Bloom, who generously provided regular and very beneficial gardening help (including litter collection). In early 2020 we commissioned a full Tree Survey, which marked and described the 100+ churchyard trees with details of their condition and this should help future planning.

DEANERY SYNOD

The two members of Deanery Synod elected from this church provided the PCC with an important link between the parish and the activities and wider structures of the Church.

ECUMENICAL RELATIONSHIPS

We are fully committed to our Covenant as a member of the Banstead Five Churches (our Local Ecumenical Partnership), which calls for increasing fellowship, joint worship and prayer, and development of Christian education for both children and adults. In 2020, however, the impact of Covid restrictions resulted in few possibilities of joint services or events. The bright spot was the annual Pantomime early in the year when a production of *Aladdin* brought adults and children together on a common and very enjoyable footing.

FUTURE DEVELOPMENTS

All Saints' has been a busy parish where many and varied activities are undertaken. But to our constant awareness that we must respond to new needs and adapt our efforts to our resources of people and money we must now add the need to rebuild after Covid. Our church membership is still made up mainly of the older generations, but one of our post-Covid aims must be to revitalise our earlier efforts to better reflect the age balance of the wider community, and to find more ways to engage with and support that wider community. We hope to find a new Vicar who will lead us in these endeavours.

We very much hope that in the coming year we will continue to provide support to our local community in many and varied ways, being open and flexible to needs as they arise.

INVESTMENT POLICY

Funds are deposited with the CBF Church of England Deposit Fund and various deposit takers. Endowment and other longer-term funds are invested with the CBF Church of England Investment fund.

RESERVES POLICY

The PCC aims to hold in reserves sufficient funds for the ongoing maintenance on the Church, to cover the cyclical highs and lows historically experienced in planned giving levels and to undertake improvements in the Church buildings that are considered desirable.

FINANCIAL REVIEW

The results for the year are summarised in the Statement of Financial Activities on page 8. Total income amounted to £247,817 (2019: £175,389) an increase on the previous year, mostly due to generous legacies and a reclaim of VAT through the Listed Places of Worship Grant Scheme.

Total resources expended amounted to £198,902 (2019: £223,167) reflecting reduced expenditure due to periods of church closure due to Covid in 2020.

As a result, net income movement before unrealised gains was £48,915 inflow (2019: £47,778 outflow).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The powers and duties of PCCs are laid down by the Parochial Church Councils (Powers) Measure 1956. Members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Members can be co-opted to the Council when occasional vacancies arise.

The PCC operates through a number of committees, which convene between full meetings of the PCC. These committees which include worship, premises, outreach and finance, are all responsible to the PCC and report back to it regularly.

The PCC has a programme of identifying major risks to which it is exposed. The PCC has a safeguarding policy in place that follows the Diocesan safeguarding procedures. Financial procedures, mainly comprising segregation of duties and budgetary controls, have been reviewed and are considered sufficient.

<i>Incumbent</i>	Reverend Maria Pallis (<i>until 30 April 2020</i>)	Chairman (<i>in vacancy from 1 May 2020</i>)
<i>Churchwardens</i>	Susan Major Geoff Chant	Lay Vice-Chairman
<i>Elected Members</i>	Philip Batten (<i>until July 2020</i>) Alan Clarke Tina Douglas (<i>from October 2020</i>) Lin Dunford Roger Fairhead (<i>from October 2020</i>) Dennis Fox Roy Gordon (<i>until October 2020</i>) Robert Harris Susan Hassanein Emma Jobson Hazel Richardson Vail Sale (<i>until October 2020</i>) Margaret Thomas (<i>from October 2020</i>) Natalie Thomas Rosemary Whipp	
<i>Ex-Officio Members</i>	Patricia Clarke (<i>until October 2020</i>) Elizabeth Samuels (<i>until October 2020</i>) Reverend Ian Whitley	Deanery Synod Deanery Synod Curate
<i>PCC Secretary</i>	Jennifer Batten (<i>until September 2020</i>) Alan Lansdown (<i>from September 2020</i>)	

The Annual Vestry Meeting 2020 and the Annual Parochial Church Meeting (APCM) were delayed by Covid restrictions. The Bishop granted an extension and the Meetings were held on 18th October 2020, partly in person and partly by Zoom video-link.

On behalf of the Parochial Church Council

Lay Vice-Chairman

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF PAROCHIAL CHURCH COUNCIL OF
ALL SAINTS' CHURCH, BANSTEAD**

I report to the charity trustees, being the Parochial Church Council, on my examination of the accounts, set out on pages 8 to 16, of the Parochial Church Council of All Saints' Church, Banstead (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Timothy Slater ACA, CTA

Harmer Slater Limited
Curzon House
2nd Floor
24 High Street
Banstead
Surrey
SM7 2LJ

Date:

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted funds	Restricted funds	Endowment funds	2020	2019
INCOME AND ENDOWMENTS						
Donations and legacies	2a	165,970	1,484	-	167,454	110,198
Charitable activities	2b	75,436	-	-	75,436	58,657
Investments	2c	3,142	1,785	-	4,927	6,534
		<u>244,548</u>	<u>3,269</u>	<u>-</u>	<u>247,817</u>	<u>175,389</u>
TOTAL RESOURCES EXPENDED	3	<u>172,708</u>	<u>26,194</u>	<u>-</u>	<u>198,902</u>	<u>223,167</u>
Net income movement		71,840	(22,925)	-	48,915	(47,778)
Unrealised gains on investments	11	3,448	-	3,974	7,422	17,544
Transfers between funds		<u>(29,136)</u>	<u>29,136</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		46,152	6,211	3,974	56,337	(30,234)
Total Funds at 1 January	8	384,745	225,845	59,615	670,205	700,439
Total Funds at 31 December	8	<u>£ 430,897</u>	<u>£ 232,056</u>	<u>£ 63,589</u>	<u>£ 726,542</u>	<u>£ 670,205</u>

**BALANCE SHEET
AT 31 DECEMBER 2020**

	Note	2020	2019
FIXED ASSETS			
Tangible assets	10	244,867	239,171
Investments	11	118,762	111,340
		£ 363,629	£ 350,511
CURRENT ASSETS			
Debtors	12	24,584	22,930
Cash at bank and deposits	13	341,009	297,364
		365,593	320,294
LIABILITIES			
Amounts falling due within one year	14	(2,680)	(600)
NET CURRENT ASSETS		£ 362,913	£ 319,694
TOTAL NET ASSETS	9	£ 726,542	£ 670,205
 PARISH FUNDS			
Undesignated		135,175	91,731
Designated		295,722	293,014
Unrestricted		430,897	384,745
Restricted		232,056	225,845
Endowment		63,589	59,615
Total Funds	8	£ 726,542	£ 670,205

Approved by the Parochial Church Council on 5th May 2021 and signed on its behalf:

Susan Major
*Lay Vice-Chairman and
Churchwarden*

Geoff Chant
Churchwarden

NOTE 1 – ACCOUNTING POLICIES**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), FRS 102 and the Charities Act 2011. The financial statements have been prepared under the historical cost convention except for investment assets shown at market value.

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

Funds

Charity funds are required to be analysed under the following specific headings:

- Unrestricted funds - available for the general purposes of the PCC.
- Designated funds - earmarked by the PCC for a particular purpose but there are no legally binding restrictions and the PCC is free to redesignate the funds if appropriate.
- Restricted funds - subject to specific binding conditions imposed by the donor upon the PCC. Such funds are earmarked by the donor or by the terms of an appeal for a particular project.
- Endowment funds - funds given to the PCC subject to the restriction that they are to be held as capital and that the income be used for a specific purpose.

Incoming resources and resources used

Income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources.

Government grants

Income from government grants is credited to the Statement of Financial Activities so as to match it with the expenditure to which it relates.

Fixed assets

Consecrated and beneficed property is excluded from the financial statements by the Charities Act 2011. Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are classified as inalienable property and capitalised as such unless consecrated. They are listed in the church's inventory. For inalienable property acquired prior to 1 January 2001, there is insufficient cost information available and such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated over their currently anticipated useful economic life (between 5 and 10 years) on a straight line basis.

Major building work on the Church Institute, resulting in improvement to the property, is capitalised and depreciated over 50 years. The land component of this property, together with the building's pre-improvement value are included at zero value in these accounts in the absence of reliable cost information when acquired by way of gift.

The property at 14 Glenfield Road, held by the Diocese as custodian trustees on behalf of the PCC, is included in the financial statements at historic cost less depreciation.

Major improvements are capitalised and written off over 10 years - subject to annual review for impairment and reassessment of the property's anticipated useful economic life.

Equipment, fixtures and fittings are depreciated over 5 years. Individual items of equipment or fixtures and fittings with a purchase price of less than £1,000 are usually written-off when the asset is acquired.

Investments

Investments are classified as fixed assets. All investment assets are stated in the balance sheet at fair value and both realised and unrealised gains or losses are recognised in the statement of financial activities. The fair value of listed investments is taken as the market price of the asset as at the year end date.

Financial instruments

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

Currency

The Church's functional and presentational currency is Pounds Sterling (GBP).

Taxation

The charity is exempt from tax on its charitable activities. The charity is not registered for VAT and as such expenditure is shown inclusive of irrecoverable VAT.

Going concern

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

NOTE 2 – INCOME AND ENDOWMENTS

	Unrestricted funds	Restricted funds	Endowment funds	2020	2019
2a DONATIONS AND LEGACIES					
Planned Giving					
- Regular giving by banker's order	50,124			50,124	47,270
- Envelope Scheme	7,723			7,723	12,650
	57,847	-	-	57,847	59,920
Single donations	4,605	1,484		6,089	18,008
Income tax recoverable	15,464			15,464	18,404
Collections for general purposes	3,562			3,562	12,011
Legacies	83,776			83,776	-
Votive stand	716			716	1,575
Fabric Fund	-			-	280
	£ 165,970	£ 1,484	-	£ 167,454	£ 110,198
2b CHARITABLE ACTIVITIES					
Church Institute	21,556			21,556	38,684
Open door	2,624			2,624	7,168
Magazine	1,664			1,664	1,561
Fees	11,991			11,991	5,693
Ground maintenance subsidy	4,500			4,500	4,500
Listed Places of Worship Grant Scheme	30,974			30,974	-
Income from government grants	1,692			1,692	-
Other	435			435	1,051
	£ 75,436	-	-	£ 75,436	£ 58,657
2c INVESTMENTS					
Dividend income	1,548	1,785		3,333	3,236
Interest income	1,594			1,594	3,298
	£ 3,142	£ 1,785	-	£ 4,927	£ 6,534
TOTAL INCOMING RESOURCES	£ 244,548	£3,269	-	£ 247,817	£ 175,389

NOTE 3 – RESOURCES EXPENDED

	Unrestricted funds	Restricted funds	Endowment funds	2020	2019
CHARITABLE ACTIVITIES					
Clergy travel, training, meetings, resources	1,615			1,615	3,621
Curate housing and repairs	2,005	725		2,730	911
	3,620	725		4,345	4,532
Church heating, insurance, repairs	8,535			8,535	15,948
Services, music, salaries, candles	10,517			10,517	14,304
Admin salaries and office costs	16,198			16,198	15,818
Depreciation of fixed assets	228	21,310		21,538	18,625
Churchyard maintenance	9,165			9,165	16,287
Other costs	-			-	257
Youth work salaries, resources	5,449			5,449	5,564
Parish magazine	1,464			1,464	1,980
Fabric repairs	4,369			4,369	-
	£ 59,545	£ 22,035	-	£ 81,580	£ 93,315
DONATIONS					
St James Hospital, Lesotho		1,500		1,500	1,650
Charities	447			447	1,388
	£ 447	£ 1,500	-	£ 1,947	£ 3,038
CHURCH INSTITUTE					
Depreciation of improvements		2,659		2,659	2,659
Depreciation of fixtures and fittings	2,627			2,627	1,766
Redecoration and maintenance	2,798			2,798	8,839
Lighting and heating	1,840			1,840	2,864
Insurance	1,655			1,655	1,609
Rates	920			920	1,946
Cleaning	8,331			8,331	9,178
Licences	464			464	-
Sundry expenses	213			213	149
	£ 18,848	£ 2,659	-	£ 21,507	£ 29,010
PARISH SHARE / (DIOCESAN QUOTA)	£ 93,868	-	-	£ 93,868	£ 97,804
TOTAL EXPENDED	£ 172,708	£ 26,194	-	£ 198,902	£ 223,167

NOTE 4 – RELATED PARTY TRANSACTIONS

The vicar is remunerated by the Diocese.

Apart from their individual voluntary giving and reimbursement to them of specific expenditure directly attributable to the activities of the PCC there were no related party transactions between PCC members and the PCC. No PCC member was reimbursed any personal expenses incurred by them or remunerated for services to the PCC (2019: £Nil).

NOTE 5 – POST BALANCE SHEET EVENTS

The impact and timeline of Covid restrictions on church opening and activities remains uncertain. Planned Giving donations are expected to remain broadly constant in 2021, and discretionary spend on Charitable Activities will be managed accordingly. Since the year-end, the PCC is not anticipating significant further expenditure during 2021 on church assets or improvements.

NOTE 6 – INDEPENDENT EXAMINER'S FEE

The Independent Examiner was paid £600 including VAT for their services (2019: £600 including VAT).

NOTE 7 – SALARIES

	2020	2019
Salaries	26,039	30,790
Social security and pension costs	-	-
	£ 26,039	£ 30,790
Average number of staff employed	5	5
Number of employees with emoluments in excess of £60,000	Nil	Nil

NOTE 8 – FUNDS

	At 1-Jan-20	Incoming	Outgoing	Unrealised gain/(loss)	Transfers	At 31-Dec-20
UNRESTRICTED						
General	91,731	222,992	(153,860)	3,448	(29,136)	135,175
Fabric Fund	77,037	-	-	-	-	77,037
Pat Hiscutt Scholarship Fund	4,230	-	-	-	-	4,230
Holyman Fund	183,327	-	-	-	-	183,327
Church Institute Fund	28,420	21,556	(18,848)	-	-	31,128
	£ 384,745	£ 244,548	£ (172,708)	£ 3,448	£ (29,136)	£ 430,897
RESTRICTED						
Mission and charities	1,563	1,484	(1,500)	-	-	1,547
Organ Fund	2,095	-	-	-	-	2,095
Church Institute improvements	56,597	-	(2,659)	-	-	53,938
Inalienable assets	163,857	-	(21,310)	-	29,136	171,683
Wheeler Trust income	1,733	1,785	(725)	-	-	2,793
	£ 225,845	£ 3,269	£ (26,194)	-	£ 29,136	£ 232,056
ENDOWMENT						
Wheeler Trust Fund	£ 59,615	-	-	£ 3,974	-	£ 63,589
TOTAL FUNDS	£ 670,205	£ 247,817	£ (198,902)	£ 7,422	-	£ 726,542

Fabric Fund: represents funds set aside by the Trustees to provide for the repairs and renovation of the church and its associated buildings. It will be spent in line with the repairs and maintenance programme over the next few years.

Pat Hiscutt Scholarship Fund: the amounts set aside are to cover the expenses of an organ scholar.

Holyman Fund: represents amounts set aside to meet costs of the choir, organ and bells and the fabric of the church.

Church Institute Fund: these are amounts set aside to provide working capital for the Institute.

Missions and charities: represent donations collected for a specific purpose and donated to specific charities.

Organ Fund: represents amounts set aside towards the cost of replacing the organ in due course.

Church Institute improvements: represent previous amounts of capital expenditure being amortised over their useful economic lives.

Inalienable assets: represent previous amounts of capital expenditure being amortised over their useful economic lives.

Wheeler Trust income: the income generated from the endowed assets to fund the Curate's expenditure.

NOTE 9 – ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed assets	Invest- ments	Net current assets	2020	2019
UNRESTRICTED					
General	5,458	55,173	74,544	135,175	91,731
Fabric Fund	-	-	77,037	77,037	77,037
Pat Hiscutt Scholarship Fund	-	-	4,230	4,230	4,230
Holyman Fund	-	-	183,327	183,327	183,327
Church Institute Fund	13,788	-	17,340	31,128	28,420
	£ 19,336	£ 55,173	£ 356,478	£ 430,897	£ 384,745
RESTRICTED					
Missions and Charities	-	-	1,547	1,547	1,563
Organ Fund	-	-	2,095	2,095	2,095
Church Institute improvements	53,938	-	-	53,938	56,597
Inalienable assets	171,683	-	-	171,683	163,857
Wheeler Trust income	-	-	2,793	2,793	1,733
	£ 225,621	-	£ 6,435	£ 232,056	£ 225,845
ENDOWMENT					
Wheeler Trust Fund	-	£ 63,589	-	£ 63,589	£ 59,615
TOTAL FUNDS	£ 244,867	£ 118,762	£ 362,913	£ 726,542	£ 670,205

NOTE 10 – FIXED ASSETS

	14 Glenfield Road	Parish office fixtures & fittings	Church Institute fixtures & fittings	Church Institute improve- ments	Inalienable assets	Total
COST						
At 1 January 2020	26,354	3,910	65,395	132,952	226,794	455,405
Additions	-	-	4,295	-	29,136	33,431
Disposals	-	-	-	-	-	-
At 31 December 2020	£ 26,354	£ 3,910	£ 69,690	£ 132,952	£ 255,930	£ 488,836
DEPRECIATION						
At 1 January 2020	19,985	3,682	53,275	76,355	62,937	216,234
Charge for the year	911	228	2,627	2,659	21,310	27,735
Disposals	-	-	-	-	-	-
At 31 December 2020	£ 20,896	£ 3,910	£ 55,902	£ 79,014	£ 84,247	£ 243,969
NET BOOK VALUE						
At 1 January 2020	£ 6,369	£ 228	£ 12,120	£ 56,597	£ 163,857	£ 239,171
At 31 December 2020	£ 5,458	-	£ 13,788	£ 53,938	£ 171,683	£ 244,867

NOTE 11 – INVESTMENTS

	General fund	Wheeler Trust	2020	2019
The CBF Church of England Investment Fund				
Market value at 1 January	51,725	59,615	111,340	93,796
Additions	-	-	-	-
Fair value adjustment	3,448	3,974	7,422	17,544
Market value at 31 December	£ 55,173	£ 63,589	£ 118,762	£ 111,340
Units	2,698	3,110	5,808	5,808
Historic cost			£36,802	£36,802

NOTE 12 – DEBTORS

	2020	2019
Income tax recoverable	15,464	18,404
Sundry debtors and prepayments	9,120	4,526
	£ 24,584	£ 22,930

NOTE 13 – CASH AT BANK AND DEPOSITS

	2020	2019
The CBF Church of England Deposit Fund	40,500	20,500
Cash at bank and on deposit	300,509	276,864
	£ 341,009	£ 297,364

NOTE 14 – LIABILITIES

	2020	2019
Sundry creditors	£ 2,680	£ 600

NOTE 15 – COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES FOR PRIOR YEAR

	Unrestricted funds	Restricted funds	Endowment funds	2019	2018 (restated)
INCOME AND ENDOWMENTS					
Donations and legacies	108,466	1,732	-	110,198	125,495
Charitable activities	58,657	-	-	58,657	62,142
Investments	4,801	1,733	-	6,534	5,544
	171,924	3,465	-	175,389	193,181
TOTAL RESOURCES EXPENDED	200,461	22,706	-	223,167	194,356
Net income movement	(28,537)	(19,241)	-	(47,778)	(1,175)
Unrealised gains on investments	8,151	-	9,393	17,544	(1,191)
Transfers between funds	(180,756)	180,756	-	-	-
Net movement in funds	(201,142)	161,515	9,393	(30,234)	(2,366)
Total Funds at 1 January	585,887	64,330	50,222	700,439	702,805
Total Funds at 31 December	£ 384,745	£ 225,845	£ 59,615	£ 670,205	£ 700,439