

# PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, GIPSY HILL

England & Wales · Charity number 1133804

## Details

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**Other names** CHRIST CHURCH PCC, GIPSY HILL

**Status** Registered

**Legal form** Previously excepted

**Registered** 2010-01-27

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

## Contact

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**Website** [www.gipsyhill.org.uk](http://www.gipsyhill.org.uk)

## Activities

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

**Activities:** Anglican church

## Classification

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

## Geography

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

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£271,050	£246,982	-	-
2023-12-31	£277,822	£312,509	-	-
2022-12-31	£242,468	£217,253	-	-
2021-12-31	£241,833	£201,957	-	-
2020-12-31	£239,319	£233,107	-	-

## Trustees

Name	Role	Appointed
Bettina Ilse Luise von Hornhardt		2025-05-11
Beverley Fray		2014-04-27
Chibuzor Madu		2021-05-02
David Reece		2026-05-17
Dr Carlo Prina		2023-04-23
JANET BOYCE		2022-05-15
Nicklav Bekoe-Jegede		2021-05-02
Norma Simon		2022-09-12
PAULINE MARJORIE SIMPSON		
Peter Gareth Mooney		2021-05-02
Precious Sithole		2026-05-17
RACHEL HELEN SKEATH		
Rev Emma Lowth		2019-07-08
Rev Jennifer Claire Dawkins		2024-06-10
Sharon Hall		2026-05-17
Sophie Williams		2022-05-15
Susan Dalton		2018-04-29

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# Accounts

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# Christ Church G I P S Y H I L L

Annual Report of the Parochial Church Council for 2024

The Parish Office, 1 Highland Road, London SE19 1DP 020 8761 5927



[www.gipsyhill.org.uk](http://www.gipsyhill.org.uk)

Registered Charity Number: 1133804

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## **Overview – Rev Jenny Dawkins**

### **2024 was a year of change at Christ Church.**

The year began with Luke, Emma and the wider team ably leading the church through vacancy, a time of discernment. The church didn't hold back from reaching out in this season, worshipping God and serving the community in both well-established and fresh ministry. Huge thanks are due to the churchwardens, Janet and Rachel, and so many of you who sacrificially and graciously served in a variety of ways in this time.

I arrived as the new Vicar in June, and straight away rejoiced with the church as over 30 members of the church family were confirmed by Bishop Martin. Events like the summer barbecue and Gipsy Hill fete provided ways of us starting to get to know one another as a vicar and a community.

One unexpected feature of the autumn followed our October PCC meeting. This meeting concluded with a commitment to pray into the challenge of seeking accommodation for potential new staff members - we said among ourselves that we needed a miracle! Remarkably, the following day we received an email from a solicitor letting us know we have been left a flat as a bequest in someone's will. Peter George and his family were members of the Christ Church community many decades ago, and it was his generous wish that his home should be given to the church. We were blown away and incredibly grateful for this gift, which will, we believe, facilitate our mission and ministry, in ways that we may only be able to guess at now. We took possession of the flat at the beginning of January 2025, and are working to get it ready to rent on a short term basis while we seek God's long term plans.

There have also been goodbyes in this season. We wished Luke and his family well as they headed off to East Grinstead to step into their ministry there. We also said sad farewells to much loved members of the church family including Pam Tyrell and Anthony Merifield, who have both blessed the community of Christ Church very much.

Times of change can be tiring and hard to live through, but they can also be some of the most fruitful in our lives of faith. We find ourselves needing to sink our roots deep down into God's faithfulness - and as we do so, we find that His promises hold. Jeremiah recognises the stability and even the fearlessness that this gives us:

*But blessed is the one who trusts in the Lord,  
whose confidence is in him.  
They will be like a tree planted by the water  
that sends out its roots by the stream.  
It does not fear when heat comes;  
its leaves are always green.  
It has no worries in a year of drought.  
and never fails to bear fruit. (Jeremiah 17.7-8)*

May the fruit of this season be for all of us an ever-more-deeply rooted trust in God. May this enable us to bear Christ's peace, presence and power into our community, our neighbourhoods and our world. And may we look to the future with calm and cheerful confidence, knowing that God is good, all the time.

## **Section 1: Ministry and discipleship**

### **Church community life**

#### **Worship and prayer**

**THANK YOU** to everyone who enables us to turn our eyes to God in worship, guides us in prayer, keeps us hospitable and safe, and much more - thank you!

#### **NEWS**

\* The first half of 2024 saw the church worshipping and praying through an interregnum, served committedly and prayerfully by Luke, Emma and the wider team. Jenny was installed as the new Vicar in June 2024.

\* In June, we celebrated as over 30 members of our church family were confirmed by Bishop Martin - both young people from our youth groups and members of our Farsi community.

\* We said a sad goodbye to Luke and the family in August as he went to become incumbent at St Swithun's East Grinstead. A number of the congregation went to cheer him on as he was installed in September.

\* Autumn 2024 saw a season devoted to prayer, including the Prayer Course, the first of our termly All-In prayer meetings, and a 24 hour stream of constant prayer in the chapel (with every hour filled!) All this supplemented our regular diet of Morning Prayer on Tuesdays and Thursdays. We saw answers to prayer including the remarkable and surprising bequest of a flat!

**PRAYER:** Across all our worship experiences at Christ Church, we pray that all of us, with unveiled faces, seeing the glory of the Lord as though reflected in a mirror, would be transformed into the same image from one degree of glory to another (2 Cor. 3.18).

#### **Children**

**THANK YOU** so much to all those who love and serve our children at Christ Church. We're grateful for the commitment and love of the teams who run Diddy Disciples and our Sunday School groups. We were joined by interns from Time for God in 2024 - Anna until July, and Natalie from September and thank them too!

#### **NEWS**

\* 2024 saw our first 'Good Friday for families' event, when we walked through the events of Easter Week - it was great to see a number of children joining in.

\* We held a Christingle afternoon service at the beginning of Advent and a Nativity service on Christmas Eve. These are great opportunities to invite our wider community of children to encounter the good news of Jesus. We were pleased to welcome two reception classes from Paxton Primary school to the church for a session about Christmas.

\* In the autumn of 2024, we had to put our regular After School Club on pause, as we don't have a team to run it at the moment.

**PRAYER:** We finished 2024 praying for a Children's Minister. Having someone devoted to this role will help us build on the strong foundations of children's work at Christ Church. We are praying to meet, invite and welcome more of the children in our parish to discover the good news that is in Jesus.

## Young People

**THANK YOU** for everyone's support and prayers towards the youth and running of the youth, and to those who volunteer their time so we could keep the groups running.

I am especially grateful towards my Sunday team, consisting of Pete Moorey, Chibuzor Madu and Rebecca Ridgewell, with guest appearances from Carlo Prina and Sam Meeson. Big thanks to our two amazing interns we had in 2024 because we literally wouldn't be able to run weekday youth without Anna until July 2024, and Natalie from September 2024.

### NEWS

\* The first half of 2024 Youth was running with a fairly consistent group on Fridays jumping between Luke's house and here at Christ Church but unfortunately with Luke's departure we had to reassess the situation. Thankfully, all did not crumble and with the arrival of Jenny we were able to continue youth on a Thursday with a much more consistent group of young people.

\* In June, at the bi-lingual confirmation service, we celebrated the young people being able to take that extra step to solidify their faith as their own, alongside members of our Farsi community.

\* In October, we branched out with the youth and attended a New Wine worship night in Barnet. We took a group of 5 youths spanning from 13 to 17 and they had a great time or at least that's what they told us. It was a good way for them to experience how different churches do worship nights but also a first time experience for most of them of people talking in tongues.

\* And to wrap up the year the youth led a special all age service just run by the youth team, ranging from leading prayers to bible readings to even having input into the sermon itself. We have done this previous years but this year they really came to play and absolutely smashed it out of the park.

**PRAYER:** We finished 2024 in a totally different place, with God being so present within the youth, and I would love to see this continue to grow and to do that we need to do twice as much work from our end to keep praying, to keep helping and to just keep encouraging the youth in this time of their self-discovery of their own faith.

## Farsi ministry

**THANK YOU** to everyone of every background who takes the time to go beyond their language and cultural comfort zones to offer friendship and fellowship to one another in our church community.

Particular thanks to Sepi for her crucial work in this ministry, and to all who have helped support, run or facilitate Bible studies and courses, shared testimonies on the Alpha and Marriage courses, organised Nowruz celebrations, offered helping hands to those finding their way in the UK, and, most importantly, prayed "ruhol ghodos bia!" (Come, Holy Spirit.)

### NEWS

- We piloted a brand new Confirmation Course in May/June, designed with newly baptised Farsi speakers in mind. Great discussions about the meaning of church membership and the importance of the Holy Spirit in guiding us in our daily faith. And a wonderful bi-lingual Confirmation service in June.
- A Farsi language marriage course designed by Susan Height gave couples the chance to learn about the Christian marriage vows, deepen their relationships, and renew their marriage vows as Christians in August.
- Some of our members were able to help lead our Autumn Alpha Course, sharing their faith and encouraging others to encounter Jesus.

- As part of our hub church identity, we worked hard to launch resourcing pages on the Southwark Diocese website to share our bi-lingual materials and help other churches with Farsi-speaking congregation members.

**PRAYER:** Lord, thank you for blessing us with the chance to come alongside so many whom you are calling into relationship with you. Help us to be great older brothers and sisters in faith to those who are discovering the riches of your love and learning to walk in Christian faith.

## Pastoral

**THANK YOU** to everyone for creating such a wonderful caring congregation who look out for each other. We're especially grateful to Cath Mitchenall [and Jenny T] for facilitating the running of the Bereavement course which ran from September to November.

A special thank you too, to the dedicated team who make up our **Pastoral Prayer Team**. This is a completely confidential group who give time to pray for specific needs.

## NEWS

- Many needs are met via friendship groups and homegroups and we are grateful for the many answers to prayer that we have seen.
- Clergy and staff are available to make home or hospital visits too.
- Following the Bereavement Journey, the group have gone on to meet for lunch and form a WhatsApp group for ongoing support and friendship.

**PRAYER:** May we always care for one another in the way Christ cares for us. Please pray also that we will know when to run the Bereavement journey course again and to connect with the people who need it most.

## ***Weekly life and mission in church***

### Moving into Wellbeing and Open Door

**THANK YOU** to all who are involved in our Tuesday welcome into church – especially Diane who runs the popular Moving into Wellbeing gentle exercise class, our Open Door cook Judy, Iain and church volunteers and staff who make Open Door happen.

#### NEWS

- The exercise class is very successful; people feel the physical benefit. There is also a real sense of community; people look out for each other and some make contact outside the church setting.
- We welcome a wide variety of people to lunch each Tuesday – some regular, others less so; it's good to be able to build relationships with different people, most of whom don't come to church regularly.
- A small group of attendees met to discuss ways of adding extra activities on some Tuesdays; we haven't yet implemented all the ideas.

**PRAYER:** Please pray that we are able to continue this ministry in a sustainable way in the absence of grants from Lambeth, for all to feel equally welcome, and that some who come would be interested in exploring faith further.

### Playpen

**THANK YOU** to the dedicated team of volunteers and staff who enable Playpen to run each week. It continues to be a joyful hive of activity which many people benefit from, especially the toddlers.

#### NEWS

- The theme's on our display boards have been 'Shapes' and 'Crystal Palace'.

- In November we introduced 'Messy Play' where we cover the Goodliffe hall floor and have all sorts of messy activities for the children. A great time was had by all!

**PRAYER:** Please pray that everyone who attends Playpen, young and older, will make good connections with others and with Jesus.

Other regular events include **Magnolia Club** and **Brownies** (which is served by our very own Chris Woolley).

## **Buildings, wider church and finances**

### **Buildings**

An especial **THANK YOU** to Stuart Mitchenall who continues to wield screwdrivers and spanners to brilliant effect, helping to keep our buildings safe and functional. We're also grateful to Jeanette Bell, our Operations Manager (Buildings) who keeps on top of the many maintenance issues associated with our buildings. She was joined by Charlotte Carpenter in February 2025.

### **NEWS**

- **Lamberhurst Road.** In October, immediately following specific prayers around accommodation for potential new staff, we received a message from a solicitor saying that we had been left a flat as a bequest in someone's will. We took possession of it at the beginning of January 2025 and are working on a plan to rent it temporarily while continuing to seek God's long term plans.
- **Bookings:** both the church and the Goodliffe hall are very fully and regularly booked (see below for details). This contributes to our healthy financial situation, but can lead to challenges when we are looking for availability for church events, such as funerals, one-off events, services or meetings (such as our prayer ministry training), or courses like Alpha.
- **Maintenance:** unfortunately, the boiler that was installed in 2023 has not proved as reliable as hoped, and 2024 saw a lot of chasing of the installers to try to fix this - it remains an ongoing issue.
- We have made progress, however, with the leaks through the flat roof of the kitchen and are hopeful that, perhaps except in exceptional weather conditions, it won't damage the ceiling more.
- **Berridge Road** continues to be leased by Equipping People (New Covenant) Church.

Regular weekly bookings or activities in the church and/or hall:

#### **Mondays:**

Team Dance, 4-8pm

Brownies, 6-8pm

#### **Tuesdays:**

Moving into Wellbeing, 11-12noon

Open Door, 12-2.30pm

Zumba 7-8pm

Crystal Palace Community Choir, 7.30-10pm

#### **Wednesdays:**

Pilates, 9.30-11.30am

Playpen: 10-12 noon

Magnolia Club: 2-4pm

Farsi bible study: 5pm-9.30pm

Team Dance: 4pm-8pm

**Thursdays:**

Playpen, 10-12 noon

Team Dance, 4-8pm

Youth, 7-9pm

**Fridays:**

Pilates, 9.30-11.30am

**Saturdays:**

Team Dance, 9am-5pm

## Deanery Synod

Over the past year the Deanery Synod has provided valuable opportunities for collaboration, mutual encouragement and shared learning, as it actively supported the Church of England's core priorities: growth, intercultural development and transformation. Members have explored how best to proclaim the good news of Jesus Christ afresh to each generation, aiming to become a Church that is simpler, humbler, and bolder.

Key areas of engagement included:

- Lay Ministry: Under the leadership of the Venerable Carol Coslett, participants explored practical approaches to strengthening and empowering lay leaders, enhancing the effectiveness of church ministries.
- Ascension Day: A meaningful evening of prayer and unity brought members together, reaffirming their shared mission and strengthening spiritual connections.
- Church Growth: Interactive sessions guided by the "Leading Your Church into Growth" (LYCIG) programme equipped participants with strategies to foster meaningful growth and increased community engagement.
- Intercultural Development: Facilitated by Canon Rosemary Eversley, Dean of Cultural Diversity, discussions highlighted practical methods to encourage vocations among under-represented groups, enriching church life with greater diversity.
- Community Engagement: Focused discussions with Spinnaker on outreach in local schools and with the Foodbank addressing the emerging challenges faced through the cost of living crisis, reinforced the Synod's dedication to compassionate service in the community.

Looking forward, the Synod remains committed to building upon these foundations, further deepening relationships and continuing to nurture vibrant, diverse and transformative church communities in the coming year.

## Financial summary

We can be so thankful that God is good, and that the faithful response of His people means that 2024 was a positive year for the finances of Christ Church.

The accounts show a net cash surplus, before a change in investment values, of £24,000 (2023: £14,000 – excluding the cost of the boiler)

This surplus reflects the continued support from the congregation, good use of our resources, and the efforts made by staff to find grants for much of our outreach work. 60% of our income comes from the congregation and another 24% from the letting of our buildings. We also saw

a drop in costs compared to 2023 as we had fewer staff for much of the year and fewer repairs to the building.

We have one restricted investment that rose in value during the year to £251,000. Income from this investment can only be used to fund work with children and young people. The income from this investment was £6,800 in the year.

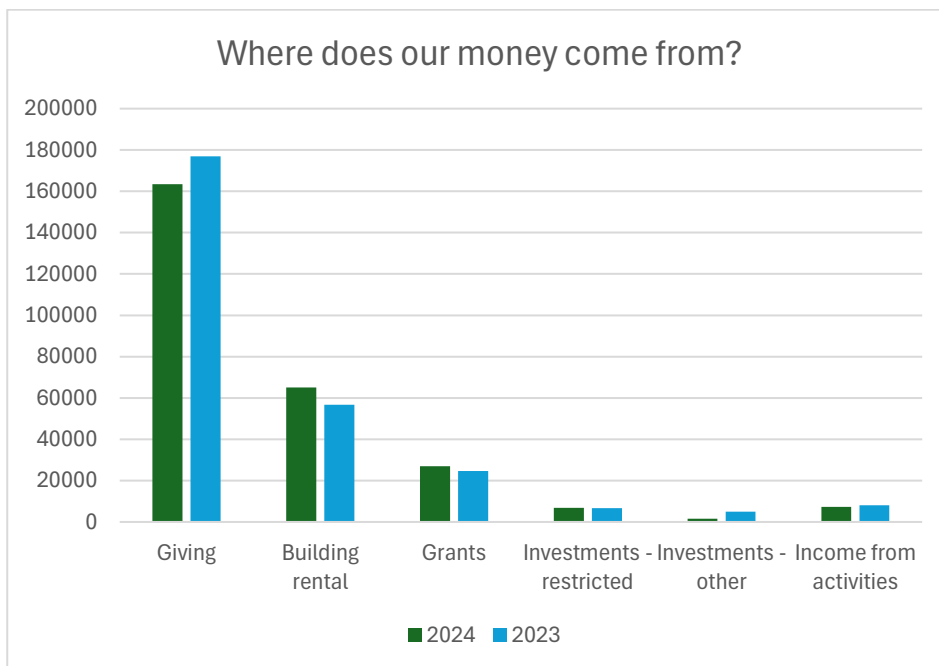
At the year end, the church holds £89,700 in free reserves, £90,000 in building and contingency reserves and £21,800 in restricted reserves. The PCC will be praying and working together to discern God’s will for this money. Please pray for them.

Many thanks to all those who have given their time, money and talents over the past year, all of which has contributed to our healthy financial position. If you would like to share in the cost of the ministry here at Christ Church, please speak to the treasurer, Janet, or to our vicar Jenny. They will be able to talk to you about different ways to give.

### Income detail

Donations (mainly from the congregation) make up 60% of our total income and were around £163,400 in 2024 (2023: £151,000 - excluding a one-off donation of £26,000 towards the cost of the boiler). Our buildings generate a further 24%, amounting to £65,000, an increase on the 2023 figure of £57,000.

The total income for 2024 was approximately £271,000 (2023: £278,000), the balance of income being made up of grants and income generated by the activities that we run - £34,200 (2023: £32,000), and dividends and interest from our investments - £8,400 (2023: £11,600).



### Expenses detail

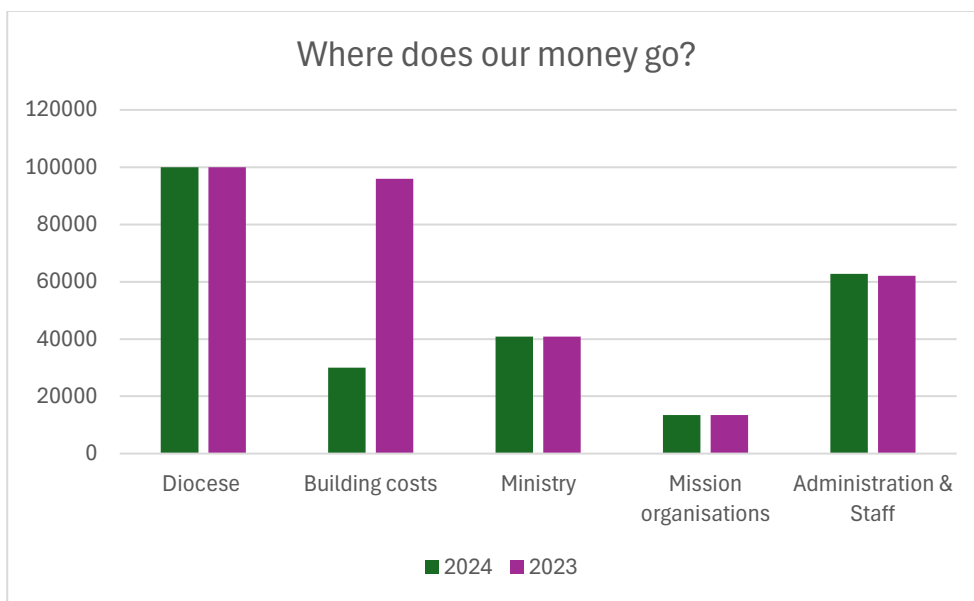
Total expenses were £217,000 for the year (2023: £264,000 – excluding boiler cost of £48,000). Our largest expense remains our payment to the Diocese of £100,000 which, due to the uncertainty of the interregnum, we kept at the same level as 2023. This money is used to pay the salary, housing and pension costs of our incumbent - the total cost of one vicar (including a portion of central costs) being around £86,000. This made us a net giver to the

Diocese of around £14,000. The surplus is used by the Diocese to support smaller parishes that cannot meet the full cost of an incumbent.

Our giving to UK and overseas mission organisations remained the same as in 2023 at £13,500. This is an area that we will be addressing in 2024. Watch out for more information.

Our work with youth and children continues to benefit from the Goodliffe Endowment, the income from which has covered the cost of our intern and our work with young people. The value of the underlying investment rose during the year. The market value of the investment at 31<sup>st</sup> December was £251,058 (2023: £245,440) and it generated an income of £6,813 (2023: £6,709)

Many of our other ministries also benefit from grants received during the year. The church received around £27,000 in grants for our work in the community. The cost of the Farsi ministry is now fully covered by funding from the Diocese.



## Reserves

Following a review of the budget for 2025, the PCC agreed to increase its designated reserves to £90,000 (2023: £32,000); the church now holds £89,700 in free funds (2023: £117,000). There is a further £21,800 in restricted funds.

The PCC are now considering how best to use these free reserves to grow God’s kingdom here in Gipsy Hill. Please pray for them as they discuss and pray to discern God’s will.

## Thank you!

Many thanks to all those who have given their time, money and talents over the past year, all of which has contributed to our healthy financial position.

## **Section 2: Resources**

### **Trustees**

Trustees are the elected, co-opted and ex officio members of the PCC. Trustees who served during 2024 are:

<b>Post</b>	<b>Name</b>	<b>Elected</b>	<b>First Elected</b>
Vicar	Rev. Jenny Dawkins	Appointed 10/06/24	
Associate Vicar	Rev. Emma Lowth	Licensed as Associate Vicar for Farsi ministry 07/06/23	Appointed curate 30/06/19
Reader	Pauline Simpson	Licensed 27/10/03	
Warden	Janet Boyce	19/05/24	2022
Warden	Rachel Skeath	19/05/24	2021
Deanery Synod	Beverley Fray	23/04/23	2021
Deanery Synod	Pauline Simpson	23/04/23	2021
PCC member	Joshua Klein	15/05/22	2019
PCC member	Catherine Mitchenall	15/05/22	2022
PCC member	Sophie Williams	15/05/22	2022
PCC member	Louise MacGregor	23/04/23	2023
PCC member	Jonathan Maytom	23/04/23	2021
PCC member	Carlo Prina	23/04/23	2023
PCC member	Norma Simon	23/04/23	Co-opted 2022
PCC member	Susan Dalton	19/05/24	2018
PCC member	Nicklav Jegede	19/05/24	2021
PCC member	Chibuzor Madu	19/05/24	2021
PCC member	Pete Moorey	19/05/24	2021

The vicar, associate vicar, reader, wardens and deanery synod representatives are ex officio.

## Office holders

Christ Church is reliant on the time and expertise given by its members and the PCC to fulfil key and statutory roles. Officers of the PCC at the end of 2024 were:

Chair	Jenny Dawkins
Vice Chair	Norma Simon
Church Wardens	Janet Boyce and Rachel Skeath
Secretary	Pauline Simpson
Treasurer	Janet Boyce
Electoral Roll Officer	Pauline Simpson
Gift Aid Secretary	Francis Howcutt
Health and Safety	Janet Boyce and Rachel Skeath
Safeguarding	Pauline Simpson and Jenny Thomas

## Paid Staff

Pastoral Minister	Jenny Thomas
Ministry Assistant	Joshua Prendergast
Ministry Assistant (paid by diocese)	Sepideh Black
Church Administrator	Jeanette Bell

Plus Cleaner and Open Door cook

## Leaders and volunteers

Christ Church relies on its members to lead and support our activities. This includes setting the strategic direction as well as leading a range of ministry, outreach and community activities. A number of teams of volunteers support the smooth running of services and other church activities co-ordinated through a termly service rota produced by Pauline Simpson. They include the ministry team, the prayer ministry team and the music team and a considerable number of lay people reading lessons and leading intercessions. Regular services continue to be supported by a pool of stewards and welcomers, collection counters, coffee makers, sound and overhead projection system operators, flower arrangers, Sunday School and youth group helpers.

## Attendance

Average Sunday attendance during 2024 was 116 adults and 23 children. We have continued to livestream services using Facebook live; it is difficult to tell the exact number watching these, but around 10 per week.

Total attendance on Easter Sunday was 194, at special Advent services (Christingle and Carol Services) 226. Attendance at the Christmas services on Christmas Eve and Christmas Day was 347 including the Nativity on Christmas Eve.

In 2024 there were 20 baptisms including 17 adults, mostly from our Farsi community, 2 weddings, 2 funerals held at church and 2 at crematoriums.

## **Electoral Roll**

The electoral roll has to be completely revised every 6 years; this was done in April 2025. The roll now numbers 150, a decrease of 14 from last year (42 people added and 56 removed). Only 29 (19%) live in the parish, but the parish is small geographically and many live outside the parish boundary but within walking distance of the church. 58 (39%) are male and 92 female; 31 of the 150 are from our Farsi community.

## **Buildings and fabric**

Under Church of England rules, the churchwardens have personal responsibility for movable furniture and ornaments and joint responsibility with the incumbent for consecrated buildings (in our case that means Christ Church, but not Berridge Road or the Goodliffe Hall). However, funding for the maintenance of these items is provided by the PCC and so these items are now reported below.

Our Quinquennial inspection was in 2021 and we continue to be up to date on all the urgent matters that were highlighted in the report and are now working through other items highlighted.

The largest piece of work that we had to undertake on the building in 2023 was the replacement of the church boiler. This work was completed in October just as Jonathan left. The work was carried out by Christopher Dunphy Ecclesiastical. Overall, the boiler has been working well, but we are just in the process of asking for it to be reviewed by the engineer to ensure that it is all working as it should be.

Other work that has been carried out is the rebuilding of the small piece of the original boundary wall that is on the edge of our property on Gipsy Hill. This piece of wall had fallen over and, as it was possibly listed, we were advised to ensure that it was re-sited exactly as it had been. We have also had various pieces of electrical work carried out including fitting of LED lights in the stairwell and upstairs hall, installation of hand-dryers in the toilets and updating of the wiring and fuse boxes.

## **Annex 1 - Governance and administration**

### **Name**

The Parochial Church Council of the Ecclesiastical Parish of Christ Church Gipsy Hill are the trustees who administer Christ Church, Gipsy Hill. Other names used by which the charity is known are Christ Church, Christ Church Parochial Church Council and Christ Church PCC.

### **Address**

Christ Church is situated on the corner of Highland Road at its junction with Gipsy Hill. It is part of the Diocese of Southwark within the Church of England. The correspondence address is Christ Church, 1 Highland Road, London SE19 1DP.

### **Legal Status**

Christ Church PCC is a registered charity under number 1133804.

### **Governing Documents**

Christ Church PCC has two approved governing documents: The Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended). A new version of the Church Representation rules was published at the beginning of 2020.

### **Appointment of Trustees**

The Church Representation Rules specify the composition of Christ Church PCC who are the trustees of the charity. Christ Church PCC is made up of ministerial appointments, lay church wardens elected by the parishioners annually during April or May, and lay members of the PCC and Deanery Synod elected for a three year renewable term also elected at the Annual Parochial Church Meeting, together with co-opted lay members with defined responsibilities. The chair of trustees is the incumbent for the time being and during any vacancy an elected member of the PCC. All eligible Church attendees over 16 are encouraged to register on the Electoral Roll and stand for election to Christ Church PCC. When recruiting a new trustee, requests for nomination are published in Christ Church. When considering co-option Christ Church PCC has regard to the requirements of any specialist skills needed.

### **Aims**

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

### **Objectives**

Christ Church PCC has the responsibility of supporting and co-operating with the incumbent in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish and for continuing that work during the absence of an incumbent. The PCC has maintenance responsibilities not only for the Church building but also for the Goodliffe Hall adjacent to the Church and the Berridge Road Community Church and Gardens.

## **Supervision**

Various aspects of parish life are supervised by the hierarchy of the Church of England including particularly the Lambeth South Area Dean (Rev. Kit Gunasekera), the Archdeacon of Lambeth (Ven. Simon Gates), the Bishop of Kingston (Rt. Rev. Martin Gainsborough) and the diocesan Bishop of Southwark (Rt. Rev. Christopher Chessun). Significant changes to the Christ Church building have to be authorised by the Chancellor of the Diocese of Southwark through the faculty jurisdiction, in addition to any planning or other permissions required by law.

As a charity, the Trustees must have regard to the Charity Commission's guidance on public benefit, and in particular, the specific guidance on charities for the advancement of religion. The activities described in Section 1 of the Annual Report demonstrate our commitment to participating fully in the life of our local community, welcoming all-comers to our worship and activities, and seeking to serve those in our community in many different ways.

## **Internal governance – PCC report**

The PCC had 6 regular meetings in 2024, plus a "Section 11" meeting in January to approve the parish profile, the wording of the advert for the post of vicar and elect the 2 parish representatives, and an extraordinary meeting in September to hear news of the maisonette that the church had been left in the will of a former parishioner. As well as standing items such as finance, safeguarding and the risk register, we spent time preparing for the appointment of the new vicar and then Jenny's arrival and induction, considering staffing needs, and thinking about ways of understanding differences within the congregation. We also had a presentation from Jenny Thomas on her role as Pastoral Minister, and a discussion on whether to admit children over 8 to communion.

## **Statutory Responsibilities**

As trustees the PCC has statutory responsibilities for safeguarding and health and safety. The PCC has adopted the diocese's safeguarding policy 'A Safe Church', which was updated during 2019. Pauline Simpson and Jenny Thomas are the Safeguarding Officers working alongside Jonathan Croucher. Those working with children and vulnerable adults have undergone Disclosure and Barring Service (DBS) checks. All regular users of Parish buildings are required to lodge copies of their safeguarding policies with the Parish. A PCC subcommittee has been established to produce and keep updated a risk register.

## **Safeguarding Report**

We are always mindful of the importance of safeguarding, and want to keep Christ Church as a safe place for everyone, children and adults. The PCC has adopted the diocese safeguarding policies introduced in 2019; we follow the house of bishops guidance, and deal appropriately with any incidents which arise; the diocese safeguarding team are really helpful and always available. We are keeping up to date with DBS checks, and almost everyone has done the relevant safeguarding training organised by the diocese.

We celebrated Safeguarding Sunday for the first time in the autumn; this will now be an annual event. This highlighted to the congregation some of what we do, and the importance of everyone doing their best to keep everyone safe, and to report any areas of concern. During the year we updated the safeguarding notice board and added notices in all the toilets.

At the beginning of 2025 we carried out a safeguarding audit for the diocese, but also to highlight areas we need to work on. Although we are happy that we operate in a way that safeguards both regular members and visitors as much as possible, there is some paperwork which we need to work on. We will aim to do this during the year, in consultation with the PCC.

The current parish safeguarding officers are Pauline Simpson and Jenny Thomas – do please speak to one of us, Jenny or Emma, if you have any concerns.

## **Annex 2 – Full Financial Report**

### **Approval**

The custodian trustee for the Goodliffe Hall Foundation is the South London Church Fund and Southwark Diocesan Board of Finance. The Trustees approved the Financial Statements at its meeting on 9<sup>th</sup> May 2022 and the attached statements have been independently examined by Simon Lewcock, FCCA. His assessment of the accounts is at [Annex 4](#).

### **Accounting Policies**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members. Nor do they include expenditure funded by insurance claims where the contractor was paid directly by the insurance company.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at fair value. As is normal for parishes in the Church of England, expenditure on buildings fabric, systems and fittings is not capitalised but written off as incurred.

### **Funds**

Restricted Funds are those given for a particular purpose and currently comprise the Goodliffe Endowment Youth Work Fund and various funds in respect of small specific donations not yet spent.

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

Endowment Funds are funds, the capital of which must be retained permanently and comprise the Goodliffe Endowment, which was given to provide income to support youth work in the parish and so all the income derived therefrom is allocated to the Goodliffe Endowment Foundation Youth Work restricted fund.

### **Income and Endowments**

Collections are recognised when received by and on behalf of the PCC. Planned giving under Gift Aid is recognised only when received. Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised during the financial period. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable. Lettings and rental income is recognised when earned. Other types of income are recognised when earned. Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

### **Grants**

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

## **Activities directly relating to the work of the church**

The diocesan parish share is accounted for when due and any parish share unpaid on 31 December is provided in these financial statements as an operational (though not legal) liability is shown as a creditor in the balance sheet.

The activities of the church are supported by a number of volunteers. This includes ministry, administrative and other general support. No salary costs are incurred in relation to volunteers. Any out of pocket expenses incurred are reimbursed by the church.

## **Fixed Assets**

Consecrated and benefice property is excluded from the accounts by § 10(2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and church wardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off. This includes the amounts spent in 2015 on the Goodliffe Hall redevelopment, which included repairs, refurbishment and property improvement.

## **Current Assets**

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

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

## **Liabilities**

Costs incurred but not paid at the year-end are recognised as liabilities.

## **Going Concern**

The PCC has assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The PCC has concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

## **Critical accounting estimates and judgements**

In preparation the financial statements, the PCC has not been required to make any significant judgement or estimates

Christ Church, Gipsy Hill  
Financial Statements  
For the year ended 31 December 2024

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2024 TOTAL FUNDS £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2023 TOTAL FUNDS £
<b>INCOME &amp; ENDOWMENTS</b>									
<b>Income from generating funds</b>									
Voluntary income	1(a)	163,397	-	-	163,397	176,855	-	-	176,855
Activities for generating funds	1(b)	65,042	-	-	65,042	56,722	-	-	56,722
Income from investments	1(c)	1,587	6,813	-	8,400	4,874	6,709	-	11,583
Charitable activities	1(d)	7,336	26,876	-	34,211	16,078	16,130	-	32,208
Other income	1(e)	-	-	-	-	279	175	-	454
<b>TOTAL INCOME &amp; ENDOWMENTS</b>		<b>237,361</b>	<b>33,689</b>	<b>-</b>	<b>271,050</b>	<b>254,808</b>	<b>23,014</b>	<b>-</b>	<b>277,822</b>
<b>EXPENDITURE</b>									
Diocesan support (Southwark)	2(a)	100,000	-	-	100,000	100,000	-	-	100,000
Other ministry costs	2(b)	76,152	7,313	-	83,465	95,398	4,976	-	100,374
Buildings	2(c)	30,024	-	-	30,024	96,196	-	-	96,196
Activities	2(d)	928	32,566	-	33,493	564	15,375	-	15,939
<b>TOTAL EXPENDITURE</b>		<b>207,104</b>	<b>39,878</b>	<b>-</b>	<b>246,982</b>	<b>292,158</b>	<b>20,351</b>	<b>-</b>	<b>312,509</b>
<b>NET INCOME / (EXPENDITURE)</b>		<b>30,258</b>	<b>(6,190)</b>	<b>-</b>	<b>24,068</b>	<b>(37,350)</b>	<b>2,663</b>	<b>-</b>	<b>(34,687)</b>
<b>TRANSFERS</b>		<b>193</b>	<b>(193)</b>	<b>-</b>	<b>-</b>	<b>17,922</b>	<b>(17,922)</b>	<b>-</b>	<b>-</b>
<b>GAINS AND LOSSES ON INVESTMENTS</b>		<b>-</b>	<b>-</b>	<b>5,618</b>	<b>5,618</b>	<b>-</b>	<b>-</b>	<b>21,274</b>	<b>21,274</b>
<b>NET MOVEMENT IN FUNDS</b>	7	<b>30,451</b>	<b>(6,383)</b>	<b>5,618</b>	<b>29,686</b>	<b>(19,428)</b>	<b>(15,259)</b>	<b>21,274</b>	<b>(13,413)</b>
<b>BROUGHT FORWARD AT 1 JANUARY</b>		<b>149,265</b>	<b>28,159</b>	<b>245,440</b>	<b>422,864</b>	<b>168,693</b>	<b>43,418</b>	<b>224,166</b>	<b>436,277</b>
<b>CARRIED FORWARD AT 31 DECEMBER</b>		<b>179,716</b>	<b>21,776</b>	<b>251,058</b>	<b>452,550</b>	<b>149,265</b>	<b>28,159</b>	<b>245,440</b>	<b>422,864</b>

Christ Church, Gipsy Hill  
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	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2024 TOTAL FUNDS £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2023 TOTAL FUNDS £
<b>FIXED ASSETS</b>									
Investments	4	-	-	251,058	251,058	-	-	245,440	245,440
<b>CURRENT ASSETS</b>									
Debtors	5	8,074	1,500	-	9,574	5,480	-	-	5,480
Short term deposits		69,240	-	-	69,240	69,240	-	-	69,240
Cash at Bank and in Hand		118,656	21,776	-	140,432	86,535	28,159	-	114,694
		<u>195,970</u>	<u>23,276</u>	<u>-</u>	<u>219,246</u>	<u>161,255</u>	<u>28,159</u>	<u>-</u>	<u>189,414</u>
<b>LIABILITIES: AMOUNTS DUE WITHIN ONE YEAR</b>	6	17,755	-	-	17,755	11,990	-	-	11,990
<b>NET CURRENT ASSETS</b>		<u>178,215</u>	<u>23,276</u>	<u>-</u>	<u>201,491</u>	<u>149,265</u>	<u>28,159</u>	<u>-</u>	<u>177,424</u>
<b>NET ASSETS</b>		<u>178,215</u>	<u>23,276</u>	<u>251,058</u>	<u>452,550</u>	<u>149,265</u>	<u>28,159</u>	<u>245,440</u>	<u>422,864</u>
<b>FUNDS</b>									
<i>Unrestricted Funds</i>									
General		89,716	-	-	89,716	117,265	-	-	117,265
Buildings		30,000	-	-	30,000	12,000	-	-	12,000
Working Capital & Contingency		60,000	-	-	60,000	20,000	-	-	20,000
		<u>179,716</u>	<u>-</u>	<u>-</u>	<u>179,716</u>	<u>149,265</u>	<u>-</u>	<u>-</u>	<u>149,265</u>
<i>Restricted Funds</i>									
Goodliffe Endowment Youth Work		-	13,483	-	13,483	-	26,913	-	26,913
Other		-	8,294	-	8,294	-	1,246	-	1,246
		<u>-</u>	<u>21,776</u>	<u>-</u>	<u>21,776</u>	<u>-</u>	<u>28,159</u>	<u>-</u>	<u>28,159</u>
<i>Endowment Funds</i>									
Goodliffe Foundation		-	-	251,058	251,058	-	-	245,440	245,440
		<u>179,716</u>	<u>21,776</u>	<u>251,058</u>	<u>452,550</u>	<u>149,265</u>	<u>28,159</u>	<u>245,440</u>	<u>422,864</u>

## **ACCOUNTING POLICIES**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 1012.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members. Nor do they include expenditure funded by insurance claims where the contractor was paid directly by the insurance company.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. As is normal for parishes in the Church of England, expenditure on buildings fabric, systems and fittings is not capitalised but written off as incurred.

### **Funds**

Restricted Funds are those given for a particular purpose and currently comprise the Goodliffe Endowment Youth Work Fund and various funds in respect of small specific donations not yet spent.

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

Endowment Funds are funds, the capital of which must be retained permanently and comprise the Goodliffe Endowment, which was given to provide income to support youth work in the parish and so all the income derived therefrom is allocated to the Goodliffe Endowment Foundation Youth Work restricted fund.

### **Income & Endowments**

#### **Income**

Collections are recognised when received by and on behalf of the PCC.

Planned giving under Gift Aid is recognised only when received.

Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised during the financial period.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Lettings and rental income is recognised when earned.

Other types of income are recognised when earned.

Dividends are accounted for when due, and payable and interest entitlements are accounted for as they accrue.

**ACCOUNTING POLICIES continued**

**Expenditure**

**Grants**

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

**Activities directly relating to the work of the Church**

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not legal) liability is shown as a creditor in the Balance Sheet.

The activities of the church are supported by a number of volunteers. This includes ministry, administrative and other general support. No salary costs are incurred in relation to volunteers. Any out of pocket expenses incurred are re-imbursed by the church.

**Fixed Assets**

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

**Current Assets**

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

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

**Liabilities**

Costs incurred but not paid at the year end are recognised as liabilities.

**Going concern**

The PCC has assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The PCC has concluded there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

**Critical accounting estimates and judgements**

In preparing the financial statements, the PCC has not been required to make any significant judgements or estimates.

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2024

	2024				2023			
	Unrestricted	Restricted	Endowment	TOTAL	Unrestricted	Restricted	Endowment	TOTAL
1. INCOME & ENDOWMENTS	Funds	Funds	Funds	FUNDS	Funds	Funds	Funds	FUNDS
	£	£	£	£	£	£	£	£
<i>1(a) Voluntary income</i>								
Regular income from donors	133,376	-	-	133,376	120,566	-	-	120,566
Irregular income from donors	199	-	-	199	25,885	-	-	25,885
Special Collections	-	-	-	-	-	-	-	-
Legacies	-	-	-	-	-	-	-	-
Gift Aid	29,822	-	-	29,822	30,404	-	-	30,404
	<u>163,397</u>	<u>-</u>	<u>-</u>	<u>163,397</u>	<u>176,855</u>	<u>-</u>	<u>-</u>	<u>176,855</u>
<i>1(b) Activities for generating funds</i>								
Lettings and rental income	63,711	-	-	63,711	56,299	-	-	56,299
Events	1,331	-	-	1,331	423	-	-	423
Other	-	-	-	-	-	-	-	-
	<u>65,042</u>	<u>-</u>	<u>-</u>	<u>65,042</u>	<u>56,722</u>	<u>-</u>	<u>-</u>	<u>56,722</u>
<i>1(c) Income from investments</i>								
Interest	1,587	-	-	1,587	4,874	-	-	4,874
Dividends	-	6,813	-	6,813	-	6,709	-	6,709
	<u>1,587</u>	<u>6,813</u>	<u>-</u>	<u>8,400</u>	<u>4,874</u>	<u>6,709</u>	<u>-</u>	<u>11,583</u>
<i>1(d) Income from charitable activities</i>								
Playgroup subscriptions	7,335	-	-	7,335	7,478	-	-	7,478
Open Door	-	-	-	-	-	80	-	80
Fees	-	-	-	-	-	-	-	-
Emmanuel Foodhub	-	-	-	-	-	-	-	-
Grant income	0	26,876	-	26,876	8,600	16,050	-	24,650
	<u>7,336</u>	<u>26,876</u>	<u>-</u>	<u>34,211</u>	<u>16,078</u>	<u>16,130</u>	<u>-</u>	<u>32,208</u>
<i>1(e) Other incoming resources</i>								
Other income	-	-	-	-	279	175	-	454
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>279</u>	<u>175</u>	<u>-</u>	<u>454</u>
	<b><u>237,361</u></b>	<b><u>33,689</u></b>	<b><u>-</u></b>	<b><u>271,050</u></b>	<b><u>254,808</u></b>	<b><u>23,014</u></b>	<b><u>-</u></b>	<b><u>277,822</u></b>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2024

	2024				2023			
2. EXPENDITURE	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS
	£	£	£	£	£	£	£	£
<i>2(a) Diocesan support (Southwark)</i>								
Parish Support Fund contribution	100,000	-	-	100,000	100,000	-	-	100,000
	<u>100,000</u>	<u>-</u>	<u>-</u>	<u>100,000</u>	<u>100,000</u>	<u>-</u>	<u>-</u>	<u>100,000</u>
<i>2(b) Other ministry costs</i>								
Charitable Grants for work in the UK	2,850	-	-	2,850	2,870	-	-	2,870
Charitable Grants for work overseas	10,692	-	-	10,692	10,692	-	-	10,692
Farsi ministry	-	7,313	-	7,313	-	2,982	-	2,982
Staff costs	36,547	-	-	36,547	55,080	-	-	55,080
Property rental costs	-	-	-	-	4,149	-	-	4,149
Staff Expenses and training	2,768	-	-	2,768	1,523	-	-	1,523
Worship, Music & Audio	7,613	-	-	7,613	1,970	-	-	1,970
Telephone	1,021	-	-	1,021	731	-	-	731
Printing, stationery & supplies	1,674	-	-	1,674	1,337	-	-	1,337
Bank charges & interest	841	-	-	841	518	-	-	518
Office Equipment /Licences/ Photocopier	3,778	-	-	3,778	7,557	1,994	-	9,551
Communications	-	-	-	-	303	-	-	303
Catering & entertainment	3,346	-	-	3,346	5,478	-	-	5,478
Professional fees	4,198	-	-	4,198	2,554	-	-	2,554
Special collections	-	-	-	-	-	-	-	-
Other	826	-	-	826	636	-	-	636
	<u>76,152</u>	<u>7,313</u>	<u>-</u>	<u>83,465</u>	<u>95,398</u>	<u>4,976</u>	<u>-</u>	<u>100,374</u>
<i>2(c) Buildings</i>								
Insurance	3,051	-	-	3,051	2,820	-	-	2,820
Utilities	11,272	-	-	11,272	13,138	-	-	13,138
Cleaning	7,554	-	-	7,554	9,030	-	-	9,030
Furniture	1,351	-	-	1,351	4,259	-	-	4,259
Maintenance of consecrated buildings	5,176	-	-	5,176	16,417	-	-	16,417
Other maintenance	1,620	-	-	1,620	1,835	-	-	1,835
Total recurring	30,024	-	-	30,024	47,499	-	-	47,499
Improvements to consecrated buildings	-	-	-	-	48,697	-	-	48,697
Other Improvements	-	-	-	-	-	-	-	-
	<u>30,024</u>	<u>-</u>	<u>-</u>	<u>30,024</u>	<u>96,196</u>	<u>-</u>	<u>-</u>	<u>96,196</u>
<i>2(d) Activities</i>								
Moving into Wellbeing	0	2,365	-	2,365	0	2,200	-	2,200
Open Door	-	9,657	-	9,657	46	7,883	-	7,929
Playgroup	928	-	-	928	518	-	-	518
Work with young people	0	20,543	-	20,543	0	5,292	-	5,292
	<u>928</u>	<u>32,566</u>	<u>-</u>	<u>33,493</u>	<u>564</u>	<u>15,375</u>	<u>-</u>	<u>15,939</u>
	<u>207,104</u>	<u>39,878</u>	<u>-</u>	<u>246,982</u>	<u>292,158</u>	<u>20,351</u>	<u>-</u>	<u>312,509</u>

### 3. STAFF COSTS

Staff costs relate to salary, taxes and pension contributions in relation five members of staff were were employed by the church in the year (2023: four).

None of the Trustees received any remuneration from the church.

### 4. INVESTMENTS

Goodliffe Endowment: Funds held by the South London Church Fund and Southwark Diocesan Board of Finance as Custodian Trustee for the benefit of the Parish, comprising indirect investments in stocks, shares and investments with a market value of:

	2024
	£
Brought forward	245,440
Increase in value	5,618
Carried forward	<u>251,058</u>

5. DEBTORS	2024				2023			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS
	£	£	£	£	£	£	£	£
Income Tax recoverable	2,100	-	-	2,100	2,500	-	-	2,500
Rentals debtors	-	-	-	-	-	-	-	-
Other debtors	4,474	1,500	-	5,974	1,480	-	-	1,480
Prepayments	1,500	-	-	1,500	1,500	-	-	1,500
	<u>8,074</u>	<u>1,500</u>	<u>-</u>	<u>9,574</u>	<u>5,480</u>	<u>-</u>	<u>-</u>	<u>5,480</u>

### 6. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

PAYE and salary accrual	2,419	-	-	2,419	375	-	-	375
Deposits held	8,125	-	-	8,125	8,125	-	-	8,125
Accruals	5,184	-	-	5,184	2,500	-	-	2,500
Collections	2,027	-	-	2,027	990	-	-	990
	<u>17,755</u>	<u>-</u>	<u>-</u>	<u>17,755</u>	<u>11,000</u>	<u>-</u>	<u>-</u>	<u>11,990</u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2024

7. FUNDS	1st January				31st December
	2024	Income	Transfers	Utilised	2024
	£	£	£	£	£
<i>Unrestricted Funds</i>					
General	117,265	237,361	(57,807)	(207,104)	89,716
Buildings	12,000	-	18,000	-	30,000
Working Capital and Contingency	20,000	-	40,000	-	60,000
	<u>149,265</u>	<u>237,361</u>	<u>193</u>	<u>(207,104)</u>	<u>179,716</u>
<i>Restricted Funds</i>					
Goodliffe Endowment Youth Work	26,913	7,113	-	(20,543)	13,483
Other	1,246	26,576	(193)	(19,335)	8,294
	<u>28,159</u>	<u>33,689</u>	<u>(193)</u>	<u>(39,878)</u>	<u>21,776</u>
<i>Endowments</i>					
Goodliffe Foundation	245,440	-	-	5,618	251,058
	<u>422,864</u>	<u>271,050</u>	<u>-</u>	<u>(241,364)</u>	<u>452,550</u>

**8. RELATED PARTY TRANSACTION**

Total identifiable donations made by PCC members to the church were £27,524 (2023: £29,095)

Certain Trustees incur small out of pocket expenses in relation to church activities, which are reimbursed in full.

## **Annex 3 – Financial Policies**

### **Financial controls**

The financial controls are intended to ensure that the parish's funds are protected by requiring an appropriate segregation of duties. These updated policies were approved by the PCC at the beginning of 2023.

### **Cash counting**

All cash received during each Sunday service is placed in the safe and then counted and recorded on a monthly basis by two individuals before being banked, usually quarterly as we have much less cash than previously, by a third person. The individual responsible for the banking collates the counting forms and other information which is then entered into the accounting records by the external bookkeeper.

### **Book keeping**

The posting of all payments into the accounting system is made by the external bookkeeper, who is not authorised to sign cheques or make payments.

#### **Spending Authorisation**

Up to £100 - may be authorised individually by the Vicar, a church warden, or other member of the staff team

Up to £500 (plus VAT) – may be authorised by the Vicar (including authorising the expenses of other staff members)

Between £500 and £1,250 (plus VAT) – may be authorised by two of the Vicar, church wardens or treasurer

Up to £2,500 plus VAT – may be authorised by the standing committee

Expenditure of over £2,500 (plus VAT if payable) must be approved by the PCC.

In general expenditure over £1,250 (plus VAT) should require the obtaining of two or more quotations, and expenditure of over £2,500 three quotations. Within their approval limited, the Standing Committee or PCC may determine that urgency, specialism or other circumstances justify proceeding with only one quotation.

### **Payment Process**

The process for one-off payments by direct bank transfer is that the vicar approves and signs off the payment schedule for regular outgoings and other expenses up to £500 (ie within their payment approval level), other than their own, and for expenses that have been approved by the PCC or Standing committee in advance and are being paid in accordance with that approval.

For all other expenses – ie those above £500 or those of any amount which are being paid to the vicar – two signature approval from wardens and treasurer is required.

The property committee has been authorised to spend up to £5,000 each year for small items of expenditure on maintenance, no individual payment to exceed £2,000 without PCC approval.

## **Financial reserves**

It is a requirement of trustees of a registered charity that they adopt a policy on the maintenance of reserves. This is normally expressed in terms of an amount sufficient to fund normal activities in the event that income ceases or the organisation has to be wound up. In March 2025 the PCC reviewed the reserves policy, and amended it to maintain in reserve 3 months expenditure, £60,000, and a sum of £30,000 in respect of urgent property expenditure.

## **Investment policy**

The Goodliffe Foundation is a fund bequeathed to the Church from which income may be spent on children and youth work. The funds are held on behalf of the PCC by the South London Church Fund and Southwark Diocesan Board of Finance as Custodian Trustee.

Some years ago, all the funds were invested in the Church of England Central Board of Finance Investment Fund whose stated investment objective is:

“to generate capital appreciation, high and rising income and a long term total return in excess of its benchmark, whilst adopting an appropriate ethical investment policy. It invests mainly in equities in the United Kingdom and overseas but may also invest in fixed interest securities and commercial property. In this way, it aims to be suitable for up to 100% of a church trust’s long-term capital.”

## **Mission Giving**

The PCC has a longstanding commitment, which remains in place until varied by a subsequent PCC, to donate 10% of general giving (ie not property income or legacies) to its mission partners. Decision on recipients have been delegated to the Mission Committee.

## **Annex 4 – Independent Examiner’s Assessment**

### **INDEPENDENT EXAMINER’S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024**

**To the Parochial Church Council of Christ Church, Gipsy Hill**

This report on the accounts of the PCC for the year ended 31 December 2024, which are attached to this report, is in respect of an examination carried out under the Church Accounting Regulations 2006 (‘the Regulations’) and the Charities Act 2011 (‘the Act’).

#### **Respective responsibilities of trustees and examiner**

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed.

It is my responsibility to:

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

#### **Basis of independent examiner’s statement**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a ‘true and fair’ view and the report is limited to those matters set out in the statement below.

#### **Independent examiner’s statement**

Since the church’s gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, have not been met; or

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

*S. A. Lewcock*

S.A. Lewcock FCCA  
Windsor Lodge  
Millfield Road  
Hounslow  
Middlesex TW4 5PN  
07 May 2025

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# Accounts

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# Christ Church G I P S Y H I L L

Annual Report of the Parochial Church Council for 2023

The Parish Office, 1 Highland Road, London SE19 1DP 020 8761 5927



[www.gipsyhill.org.uk](http://www.gipsyhill.org.uk)

Registered Charity Number: 1133804

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## **Welcome – Rev Luke Whiteman**

Welcome to our report on the life of Christ Church in 2023.

This year sadly our Vicar, Jonathan Croucher, left but we still saw the church continue to thrive and grow.

Jonathan left in October to take on the role of Archdeacon of Chelmsford. We all wish him well in his new role and continue to benefit from all the work that he put in here at Gipsy Hill. In late 2023 and early 2024 we went through a process to appoint a new Vicar, and were successful in appointing Jenny Dawkins, due to start in June 2024.

Even with all that change happening we still saw much to give thanks to God for. We saw our Farsi ministry grow further and Emma Lowth was appointed to be our Associate Vicar for Farsi Ministry. We saw our youth and children's work growing with a holiday club, a fun day and a weekend away. We experienced some great events where we gathered together and enjoyed time as a church family, like the Maundy Thursday Bring and Share Supper, the summer BBQ and Jonathan's leaving party. We also were encouraged by the way our ministries into the community – Open Door, Foodhub, Playpen and After School Club – grew and we brought more into the extended community of the church.

I want to thank all who continue to serve in so many different ways in the life of our church. I hope you, like me, have known the joy and privilege of being a part of this very special church family!

God bless  
Luke

## **Mission Action Plan**

Christ Church's mission action plan sets our vision for our church, and provides us with a focus as we seek to respond to God's call on us as a community of faith.

### **Our Purpose**

We are here to...

- **build** up a worshipping community of faith in God that is welcoming to all.
- **equip** and encourage one another to live our daily lives as disciples of Jesus Christ,
- **serve** God, in the power of the Holy Spirit, in our church, our communities and our world.

### **Our Vision**

We want Christ Church Gipsy Hill to be a community of faith that, in its welcome and worship, is open and accessible to people of all ages and backgrounds.

In the life of the church, its worship and activities, we want to share the good news of the gospel of Jesus Christ and grow together in faith and in understanding as we seek God's will in every area of life.

We are committed through accessible and relevant bible based teaching and prayerful worship to equip one another as disciples of Jesus Christ as we serve Him in our diverse daily lives. We want to provide space to ask difficult questions, share our doubts and deepen our faith.

Through energetic ministry with children and young people we hope to nurture new generations of believers to their own active faith.

We celebrate the love of God for all of creation and recognise our calling to respond to God's love by proclaiming the good news of Jesus Christ and by loving and serving our community and one another.

We want to engage prayerfully with the needs and challenges in our local community, our nation and the world, encouraging one another, nurtured and empowered by the Holy Spirit, to respond individually and collectively to God's call to seek justice and love mercy.

## **Section 1: Ministry and discipleship**

### **Worship, teaching and prayer**

#### **Staff and Ministry team**

The staff team at the end of 2023 was a wonderful group of people excited to serve God in different ways. Emma Lowth moved from her curacy with us to her new role as Associate Vicar for Farsi Ministry licenced in June 2023. Luke Whiteman continued in his curacy. Jenny Thomas our Families and Pastoral Minister continued to take a lead on the pastoral side of our ministry. Josh Prendergast as Ministry assistant covered jobs from youth work to caretaking duties. Jeanette Bell our church administrator working two days a week kept our office ticking over. Lynne Quanrud joined on a 6 month contract in October as a Community Connector, to work with guests at Open Door and Foodhub; she also managed the agencies and services that visited the clubs. Anna Hadrath joined the team on a one year internship with Time for God, working on a range of church activities though focusing on children's work. She will be with us until July 2024. Sepi Black has made a wonderful contribution as a volunteer cook for Open Door and Foodhub, and came on the staff team as a Farsi Ministry assistant in September. Barbara Filarecka joined our team as a cleaner in September.

Leaving our staff team in the year were both our Vicar, Jonathan Croucher, mentioned in more detail above and, also in October, our Operations Manager Charlotte Carpenter. Charlotte was a great asset to the team helping us to set up a lot of organisational structures.

#### **Sunday services**

Our 10.30am services, alternating between Holy Communion and Morning Worship, have continued to attract a wide range of people from different backgrounds, races and ages, including a good number of asylum seekers, mostly Farsi speaking. We are still livestreaming the services for those who for various reasons prefer to watch from home, and we plan to continue this for the time being. We spent most of the first three months of the year meeting

in the hall due to the church boiler breaking down; this led to closer (literally!) fellowship, but I think we were all pleased when warmer weather meant we could move back into church.

Sermon series included parts of Acts, Matthew, and in the autumn different topics under the overall theme of who we are, based on who God is.

Our monthly 9am Holy Communion services continue with small congregations but are appreciated by those who prefer something quieter and we have a lively All Age service at 10.30 on those Sundays with some of our younger members leading the music and reading.

Inspire, our twice-monthly evening service, continues to offer a more informal worship space on Sunday evenings for those seeking a contemporary charismatic service style with an extended time of worship, plenty of opportunity to pray for one another, as well as receiving teaching on topics aiming to complement the morning series.

Our services could not function without the many on the rota who read, pray, lead the musical worship, assist with the chalice, welcome, offer prayer ministry, organise the audio and screens, and make and serve tea and coffee after the service. We always welcome more to join these rotas, and at the moment are particularly in need of musicians and people to help with refreshments.

## **Midweek**

Tuesday and Thursday Morning Prayer livestreamed from the chapel is usually attended by staff and occasional visitors, but appreciated by several who watch online, either at the time or later in the day. Our monthly midweek communion service with light lunch beforehand has proved to be a lovely welcoming time of fellowship and we have been able to offer transport for those who find the journey to church difficult. It attracts mostly older people, some of whom don't come regularly on Sundays. We also continued with our monthly prayer meetings on Wednesday evenings which people could join in person or on zoom, and would love more people to join us to pray for the church, local community, and needs further afield.

## **Easter and Christmas services**

On Maundy Thursday we had a very well attended international agape meal together with people bringing contributions of food from many different countries. As well as our regular prayer walk round the parish and the Churches Together service outside Sainsbury's, Emma led our Good Friday meditation at the cross, which included video drama of the passion. We marked the evening of Holy Saturday with the Easter vigil, starting outside in the dark around a fire with the vigil readings, then moving into church which was lit first by candles, then with lights, to celebrate the first communion of Easter. On Easter Sunday we were blessed with a bumper congregation including a large number of visitors, joyfully celebrating the resurrection of Jesus (and enjoying some chocolate!)

Our Christmas services followed their usual pattern; the Christingle was preceded by an hour of craft with a variety of activities put together by Luke and led by various members of the congregation, which was followed by tea. The carol service, on a Saturday this year as last,

had a mixture of congregational carols, small group items and readings, and was followed by mulled wine and mince pies. The nativity was devised by Emma with plenty of congregational participation and featured Josh inside an inflatable donkey! Again, this was followed by tea which was much appreciated. The midnight service was as usual quiet and reflective, Christmas morning much livelier and very joyful. We were delighted to welcome plenty of visitors to all of our services and activities.

## **Emmanuel West Dulwich**

Jonathan's role as priest in charge of Emmanuel continued until he left in October. Luke Whiteman took over clerical supervision of church without a formal role from that point, chairing PCCs and supervising a rota to provide regular worship on Sundays. The congregation at Emmanuel is small – about 15 adults in total, with between six and 10 children – but they are committed to ministry and to the worship at church. As well as Sunday morning worship at 10am, they have some social events and offer a youth club on a Friday evening in the Emmanuel Youth and Community Centre, adjacent to the church, which also hosts the Foodhub that we have set up jointly with Norwood and Brixton Foodbank. You can read more about the work of Foodhub below.

## ***Children and Youth Ministry***

Christ Church's children and youth work continued to flourish in 2023.

### **Pre-school**

The pre-school age group and their parents have formed a strong and growing group, with outreach into the community through the Playpen stay and play group, and attractive space to come on Sunday through the Diddy Disciples. The Diddy Disciples group share a welcome song, a short Bible story and a craft. It is led by a team of volunteers. It has continued to grow, and provides a good place for parents of pre-school children to come and find community. Raise the Praise was rebooted at the start of 2023 to target more towards the pre-school age group with some success, though this was one of the things that stopped when Jonathan left his post in the Autumn.

### **Primary School**

For Primary School aged children we have continued to run our Sunday School group and reach out to our community with an 'After School Club'. The Sunday School meets during the morning Sunday service and they play games, do crafts and learn Bible stories. The Sunday School operates in two age groups for 5-7 years old and 8-11 years old. The Sunday School is run by a small and wonderful group of volunteers. The numbers of children at the Sunday School have slowly grown during the year and into the New Year, but for the group to continue to grow more leaders will be needed.

The After School Club runs at the end of the school day on a Tuesday, inside the church and hall, for an hour and half. The club involves snacks, games, crafts and Bible stories. This group is mainly made up of children who don't attend the church but live nearby. The club

regularly gets 20 children, and has now reached capacity due to the limited number of leaders we have available at this after school time slot.

In the week before Easter 2023 a one day holiday club for primary school children was run, teaching the Easter story, building Easter gardens, playing games and singing songs. We have been working with several local primary schools. 8 different classes from Paxton came into the church at Christmas 2023 to talk about the significance of the festival. Using Emmanuel Church as a venue, Luke has talked to several classes of children from Elmwood School about the Church and its role in society. Luke is also involved as a governor at St Luke's school, West Norwood, and takes regular assemblies there.

## Youth

In the youth age group we have both a Sunday Morning group during the service and a Friday night group. These groups are open to 11-18 year olds, though most of those who attend are in the younger half of this category.

The Sunday morning group has been blessed with good numbers throughout 2023. The session is run by a small team of experienced leaders, though we are in need of new leaders for this group.

The Friday Youth group continues to run at Luke's house, the Emmanuel Vicarage in Clive Road. The group is normally around 10 in number and there is a Christian discussion, with food and games. There have also been several socials, like Pizza in the Park, film nights, bowling and board games.

In May 2023 we went on a weekend away to Walton Firs Scout Camp. During the three day camp the youth did various activities like caving, crate stacking and wide games. They also cooked and ate together, and didn't sleep that much! They also had several sessions taking about the Holy Spirit and asking him to move in their lives.

I want to take this opportunity to thank Josh for all his work with the children and youth in the church. Also I want to thank Anna, who has slotted into the team so well and taken on a lot of responsibility. And also to thank all the volunteers who work with the children and youth. Running these groups is so important and needed to start our children on a walk of faith that we pray will last a lifetime!

## **Church Community and Pastoral Support**

### Home groups

Belonging to a home group is a wonderful way to get to know a small group of people on a much deeper level, to study the bible together and learn from one another's experiences, and to pray for each other. We broadly followed the sermon series, either using material written by Jonathan or study guides. At the end of 2023 there were evening groups led by Chris & Victoria Kelly, Kati & Zoltan Schwab, Pauline Simpson & Sophie Williams, Anthony & Pam Merifield and Luke Whiteman – the latter two meeting online. There was also a daytime group led by

Helen Gates who had taken over from Yvette Croucher. We welcomed some new members into groups during the year but would love more of the congregation to be involved.

## **Pastoral care**

We are very fortunate that we have a wonderful caring congregation who look out for each other and most needs are met via friendship groups and homegroups. The clergy and staff are available and do, of course, try to keep abreast of any particular needs and seek to facilitate meeting those needs where possible. They make regular home visits to those who are housebound or bereaved, taking communion where appropriate. These visits are such precious times to come alongside someone who, often, has walked with the Lord faithfully over many years. Staff also like to visit any newcomers to the congregation, seeking to get to know them and help them settle into the congregation.

One of the very practical ways that pastoral care is provided is through a team of volunteer cooks, the Cooking Crew, who will provide meals for people who are sick, are in recovery following an accident or especially if they have had a new baby. We are very grateful for Trena Dickinson who organises this ministry.

We also have a wonderful dedicated team of 12 people who make up our pastoral prayer team. Needs are shared via email, as and when they arise, so that we are instantly praying into situations. Every other month we meet to pray together, which is always very encouraging. This is a completely confidential group ministry which is a joy to be able to offer to people. Many have been blessed to know there is a dedicated team praying for them and we have seen many answers to prayer.

## **The bereavement journey**

Cath Mitchenall and Jenny had the huge privilege of facilitating this course which ran for six weeks during the summer term. The Bereavement Journey is a series of films that gently guide people bereaved at any time through the most common aspects of grief and bereavement, enabling them to process the implications for themselves and discern next steps. Each week there were two short films to watch, followed by group discussion and each participant has their own workbook which gives them the opportunity to go over the material again in private. The topics covered were attachment, separation and loss, the impact and pain of bereavement, anger and guilt, coping with others' reactions, adjusting to change, delayed and suppressed grief and moving forward healthily, all which led to some very interesting conversations. But for most of the eight participants it was the group itself which made a difference. Having a caring supportive group which provided a safe space for hearts to be shared, helped them as they journeyed together along their bereavement road. This is a course well worth running again.

## **Mothers' Union (Christ Church with All Saints West Dulwich)**

### **Prayers by Candlelight**

Around the start of each school year, MU members and friends gather at dusk to pray for our children / grandchildren – that they come to know our Lord as their loving, heavenly Father, provider, and guide throughout their lives. Following a reading from Scripture, each participant lights a candle for the child to be prayed for, mentioning them by name and says a prayer particular for their child's situation. Others are free to join in as moved. By the end of the session, the church is illuminated in soft candlelight, and we feel encouraged in the knowledge that God hears our prayers and that prayers are answered.

### **Clothes for Iranian Babies and Refugees**

As a branch, we collected clothing (washed ironed, nicely packed in boxes with tissue paper) for this lively community within our church family. The message "With love from members of the Mothers' Union" was written on the side of the boxes. Distribution was made by Antoinette and Hamid from Christ Church as they are well acquainted with the community.

### **Wreath Making**

This has become an annual event at Christ Church and grown year by year. Buying fresh foliage and accessories from Covent Garden Flower Market, having materials laid out before arrival of the participants, Christmas music and a visit from "Miss Christmas" (with her poems and song) contribute to a wonderful experience.

### **Mothering Sunday**

As is customary, we attend to the flower display on this day and make posies (attaching an appropriate Bible verse to such) for distribution to all the ladies on the day. In 2024 we broke with tradition and gave out a bright Gerber flower (rather than a posy) which was well received.

**NOTE:** It is with sadness that I report that our branch of the Mothers' Union has decided to close. Some of us will remain as Diocesan members and continue to support the MU in its mission of supporting families and family life across the world.

## **Farsi ministry**

The Farsi ministry at Christ Church continued to thrive over the last year, and it was a joy to celebrate our new status as a Hub church for Farsi Ministry in the Diocese when Bishop Martin came to license Emma Lowth as Associate Vicar for Farsi Ministry in June. The bilingual Farsi-English service was a beautiful occasion with wonderful refreshments prepared by the Farsi community, including traditional displays of fruit and delicious Persian treats. The evening concluded with dancing, giving everyone the opportunity to experience dance styles from across the different cultural groups of Iran.

Thanks to funding from the Strategic Development Fund, the ministry will be supported as it develops over the next five years, and we were delighted to see Sepi Black step into a formal role on the staff team as Farsi Ministry Assistant.

The year continued with two well-attended Farsi Alpha courses, leading to two wonderful baptism services at which 27 individuals shared their moving testimonies of faith and were baptised in our (rather cold!) baptismal pool.

Other highlights of the year have included the special efforts of the Farsi Christian Fellowship, who hosted a Summer Persian Poetry party, exploring the theme of divine love as found in the writings of Hafez, Rumi and other poets. And Christmas saw the first ever Pardeh-Khaany to celebrate the birth of the King of Kings, with the artistic talents of many coming to the fore to tell the Christmas story in unique Iranian style. And, of course, the year ended with a Nowrooz party – the Persian New Year which celebrates light triumphing over darkness.

Throughout all of this, the hard work of the wider Farsi ministry team – Rev'd Susan Height and Ali Shirdel, Richard Winborn, Hamid and Antoinette Momtahan – has meant that weekly Farsi Bible studies, football and volleyball nights, film nights, allotment gardening and on-going support for those in the asylum process has continued to support and uphold community life.

## **Welcoming into church**

### **Open Door**

Open Door, our weekly drop-in on Tuesdays, continues to attract a variety of people, some of whom come virtually every week, others less frequently. Numbers vary – usually at least 40 and we have fed 60 on occasion. We provide tea and coffee, and a hot lunch with home-made cake for pudding, all free of charge. People come for different reasons, but mostly for a welcoming space and a sense of community, and many friendships have been formed.

We are indebted to Sepi Black who, sometimes with the help of others from our Iranian community, has produced delicious meals, and our team of bakers whose efforts are always appreciated. At the time of this report we have just welcomed a new cook. We are also really grateful to Iain Khan-Gilchrist for continuing to travel some distance to volunteer each week, along with the core Christ Church team of Emma, Josh and Pauline.

### **Moving into wellbeing**

We have been blessed to receive sponsorship from Lambeth Public Health to run our very popular gentle exercise class, led by Diane Aben. This is usually attended by at least 20 people who have built a real sense of community, many of whom come into Open Door for lunch and chat afterwards.

## **Playpen**

Playpen continues to be a hive of activity on a Wednesday and Thursday morning when a wide variety of people from the local community bring their babies and toddlers into the church building. There was great rejoicing when the boiler was finally fixed and we were able to use the Narthex again, thus getting more of the equipment out and having greater space for running around. We are encouraged that 'Tidy-up-Time' has become a joint effort with everyone getting involved immediately before song-time, this was first introduced when we were only in the Goodlife hall, so something good has come for us from the boiler breaking.

A very popular session was when Sarah from South London Botanical Institute came to help us to do some planting. We planted micro green seeds, which grew quickly into edible shoots, very tasty, nutritional and satisfying.

We have also enjoyed creating collages on the board at the end of the hall. We started with a playground and then during the summer term we had a busy beach scene, followed by an Autumn/Winter one, on which we had a very glamorous snow lady.

The year ended with our ever popular Christmas parties. The children made lots of take home crafts. Frosty the snowman came for a fun game with snowballs (the indoor variety), and Santa visited to give out gifts ably helped by his elf. I think the children enjoyed it as much as the adults did.

It continues to be a joyful place to be and we trust it will continue for many, many more years.

## **Magnolia Club**

The Magnolia Club is a drop-in group specifically designed for those with dementia and their "carers". Administered by Age UK (Lambeth) and assisted by volunteers, it is an established feature of Christ Church. Its purpose is to provide a congenial atmosphere where people in similar situations can gather, enjoy light refreshment and chat while engaging in activities and learning about the practicalities of living with dementia.

The activities are often designed to help with memory retention and stimulation. This is done through, among other things, presenting the group with objects "from the past" that help stimulate conversation and recall, singing familiar songs, presenting familiar poetry and saying it together. Activities that may (or may not) be familiar but "do-able" are also encouraged. Representatives from the South London Botanical society have presented very enjoyable "planting" sessions.

Magnolia Club welcomes volunteers who would like to participate in the running of this highly enjoyable group.

## **Together with the community**

### **Norwood and Brixton Foodbank**

2023 was much dominated by the cost of living crisis in Foodbank, how it was affecting our clients and more recently the wider impact on Foodbank itself.

We have fed over 27,000 people an increase of 9.5% from 2022; over 50% are for single people often working and struggling to make the money stretch.

We have also seen a 40% increase in over 65year olds needing help.

We distributed nearly 300,000kg of food.

There have been loads of positives and our signposting support amongst other things has helped 87 people get PIP payments in place ensuring clients have regular support and no longer needing the Foodbank.

2024 is going to be a difficult year as donations are down sometimes by 50% and prices increase for us as well in purchasing food.

We were delighted towards the end of 2023 to be one of the voluntary organisations awarded the King's Award, which was presented to us by the Lord Lieutenant of London in April 2024 at an awards ceremony at the Tower of London.

### **3<sup>rd</sup> Gipsy Hill brownies**

We had a very good year. Several girls gained their Communicate badge, and had fun with finger spelling, the phonetic alphabet and tin can telephones. Five girls made their promise early in July and we celebrated in our traditional way with cake.

The highlight of the year was a weekend camp in July, with very variable weather. After a sunny arrival on Friday afternoon Saturday afternoon turned rainy for our visit to the animals at a local farm. We had an indoor campfire and silent disco. Thankfully Sunday was sunny again and the tents dried out to pack away.

In November we made edible bonfires for firework night and the year finished with a district Christingle service and we decorated gingerbread men and played Christmas games.

We now have 18 Brownies and a waiting list, so if you have or know a girl who is 5 or 6, it would be good to put her name on the waiting list. We also need another adult leader before we can expand to 24 girls.

### **Emmanuel Foodhub**

The hub is a partnership between Christ Church, Emmanuel, Foodbank and Centre 70, now in its third year. Each Thursday the hub is open between 11am and 2pm. Teas and coffees are provided, and then a hot meal at lunchtime. Alongside the food there are advisors from

Foodbank and Centre 70 who work with the guests, helping with various advice. We also regularly have pop ups from different charities and Lambeth teams for them to directly connect with their service users.

We would like to thank all the volunteers who make the club happen, and particularly to our chef Sepi.

## **Lambeth Health and Well-being**

Between November 2022 and April 2023, I attended Open Door on Tuesday and the Foodhub at Emmanuel church on a weekly basis. Lambeth Council had commissioned a piece of research to understand the gaps between health and wellbeing needs and the services on offer locally. As I sat with our guests, it was a mighty privilege to listen to them and enjoy their company. And as I went along, I was able not only to summarise the requests made (with absolute anonymity) into an actionable list of suggested resolutions but of course, as best I could, I signposted guests to immediately available support, and was pleased to encourage some to persist in form-filling for better accommodation, chase up hospital appointments and apply for parking passes. Overall it was a wonderful opportunity to listen to our guests, and give a little encouragement. As a result, Lambeth Council increased funding to a better-organised support network. Lambeth really appreciate our collaboration with them, and they are very impressed with the provision of the twice-weekly events.

We also have regular visits from the Lambeth health and well-being bus giving blood pressure and other checks vaccinations and advice to the local community, as well as occasional talks on subjects such as energy saving.

## **Events**

### **Coronation celebration**

On 6<sup>th</sup> May, roughly 100 people from the congregation and local community gathered to watch the coronation of King Charles III and Queen Camilla on the screens, with a TV set up in the hall for families with young children. That was followed by a lunch of hotdogs then home-made cakes, and in the afternoon the church was cleared and we had dancing around the maypole led by Donna Maria. A great day was had by all.

### **Pétanque**

On Sunday 25<sup>th</sup> June after the morning service, some of us joined the Friends of Gipsy Hill to play pétanque on the rather uneven surface in their garden by Gipsy Hill station. It got quite competitive but was good fun.

### **Summer barbecue**

The annual summer barbecue took place one Sunday after church in early July. Despite the threat of rain throughout the morning, the weather remained dry and we fed well over 100

people, mostly sitting outside in the vicarage garden. There was plenty of food to go round, as usual, and we're grateful to those who manned the barbecue, the Iranians who prepared the beautifully decorated salads, and those who served and cleared away. It is always a very happy social occasion for the whole church family.

## **Church fun day**

In August we hosted a Fun Day, which was attended by a large number of people including many visitors. There was a bouncy castle in the church, with various craft activities, and free refreshments served. In the Goodliffe Hall there were various activities particularly for the under 5s including soft play; these were a welcome addition to the activities in the church. Great fun was had by all.

## **Crouchers' farewell**

### **Tea party**

A couple of weeks before they left we had a tea party in the church, attended by about 150 people from the church – current and former members – and community. We enjoyed a proper afternoon tea, using hired bone china cups and plates, with sandwiches, scones and cake. There were speeches of appreciation to Jonathan and the family from Helen Hayes, our MP, Andy Scholes from Friends of Gipsy Hill, and Rachel Skeath one of the wardens. It was a wonderful occasion bringing so many people together. It was a great team effort to put this on, led by Rachel.

### **Final service**

Jonathan's final service on 29<sup>th</sup> October was attended by well over 200 people including some former members of the congregation and the congregation from Emmanuel, At the end of the service there were speeches from various members of the congregation, and Jonathan and the family were presented with several well-chosen gifts by the churchwardens.

Although we were sad to see the Crouchers leave after 11 years at Christ Church, both of these events were a fitting end to their time here.

## **Church and hall hire**

As well as church run events, during the week the hall is used by Team Dance on Mondays, Wednesdays and Thursdays; for much of the year Slimming World used the Narthex on Thursdays, and on Tuesdays we have Zumba downstairs and Crystal Palace Community choir upstairs. Finally, during the weekdays, Diane Aben runs Pilates classes on Wednesday and Friday mornings. All of this means the halls are now as fully booked as we can cope with.

## **The wider church**

### **Churches together in Crystal Palace**

Churches Together in Crystal Palace unites 13 churches of different denominations – three Anglican, two Roman Catholic, the Methodist, Salvation Army, Baptist, Korean, and four independent Pentecostal churches. A group of committed lay people from different churches meets every month for prayer at the Methodist Church, usually led by one of the ministers.

A coordinating group manages fundraising and events. In 2023 they ran the regular Good Friday Act of Witness at Sainsbury's which now regularly draws over 100 people, ran a Lent group and a monthly mid-week Churches Together Service.

### **Deanery Synod report**

The Deanery Synod went through a year of change with Area Dean Jonathan Croucher stepping down in June and being replaced by Kit Gunasekera, Vicar of St James Clapham. We also welcomed a new Bishop of Kingston, Bishop Martin. During 2023 we had two Deanery Synods and an Ascension Day service.

On 23<sup>rd</sup> March, synod met at West Norwood Crematorium Chapel. The synod was hosted by Lambeth Council's Project Officer responsible for the development of the Cemetery. Discussion centred around the theme of death and dying.

The Deanery Ascension Day service took place at St Leonard's Streatham, on 18th May. On 7<sup>th</sup> June, we had the Deanery Welcome Service for Bishop Martin at Christ Church Gipsy Hill.

The final synod of the year took place on 8<sup>th</sup> November at St James, Clapham. The subject for debate was housing and included a focus on hosting refugees.

### **Mission partners**

The relationships with our long-term mission partners have slightly taken a back seat this year as other priorities have occupied us.

Our mission giving policy is to give 10% of financial donations to the church to our mission partners. This has enabled us to give approximately £5000 per year to Tearfund, and £2500 per year each to CSW (Christian Solidarity Worldwide), CMS, supporting our link mission partners, Eric and Rhena Clouston, and to Spinnaker, the charity that provides Christian lessons and assemblies for local schools. We were also able to continue to make an additional donation to John and Lynne Quanrud to support their work in Albania, from which they returned in the summer.

Although we do not give financially, Norwood and Brixton Foodbank is a key mission partner and our Harvest food donations and Christmas collections were donated to the Foodbank.

We have a giving point in the church lobby, which is regularly filled and deposited at the Foodbank in Streatham and many of our congregation volunteer in different ways.

## **Section 2: Resources**

### **Trustees**

Trustees are the elected, co-opted and ex officio members of the PCC. Trustees who served during 2023 are:

Post	Name	Elected	First Elected
Vicar	Rev. Jonathan Croucher	Appointed 17/09/12, left 29/10/23	
Associate Vicar	Rev. Emma Lowth	Licensed as Associate Vicar for Farsi ministry 07/06/23	Appointed curate 30/06/19
Curate	Rev. Luke Whiteman	Appointed 26/06/21	
Reader	Pauline Simpson	Licensed 27/10/03	
Warden	Janet Boyce	23/04/23	2022
Warden	Rachel Skeath	23/04/23	2021
Deanery Synod	Beverley Fray	23/04/23	2021
Deanery Synod	Pauline Simpson	23/04/23	2021
PCC member	Susan Dalton	02/05/21	2018
PCC member	Nicklav Jegede	02/05/21	2021
PCC member	Christopher Kelly	02/05/21	2021
PCC member	Chibuzor Madu	02/05/21	2021
PCC member	Pete Moorey	02/05/21	2021
PCC member	Joshua Klein	15/05/22	2019
PCC member	Catherine Mitchenall	15/05/22	2022
PCC member	Sophie Williams	15/05/22	2022
PCC member	Louise MacGregor	23/04/23	2023
PCC member	Jonathan Maytom	23/04/23	2021
PCC member	Carlo Prina	23/04/23	2023
PCC member	Norma Simon	23/04/23	Co-opted 2022

The vicar, associate vicar, curate, reader, wardens and deanery synod representatives are ex officio.

## Office holders

Christ Church is reliant on the time and expertise given by its members and the PCC to fulfil key and statutory roles. Officers of the PCC at the end of 2023 were:

Chair	Vacant
Vice Chair	Janet Boyce
Church Wardens	Janet Boyce and Rachel Skeath
Secretary	Pauline Simpson
Treasurer	Christopher Kelly
Electoral Roll Officer	Pauline Simpson
Gift Aid Secretary	Francis Howcutt
Health and Safety	Janet Boyce and Rachel Skeath
Safeguarding	Pauline Simpson and Jenny Thomas

## Paid Staff

Pastoral minister	Jenny Thomas
Ministry Assistant	Joshua Prendergast
Ministry Assistant (paid by diocese)	Sepideh Black
Church administrator	Jeanette Bell
Community Connector	Lynne Quanrud
Cleaner	Barbara Filarecka

## Leaders and volunteers

Christ Church relies on its members to lead and support our activities. This includes setting the strategic direction as well as leading a range of ministry, outreach and community activities. A number of teams of volunteers support the smooth running of services and other church activities co-ordinated through a termly service rota produced by Pauline Simpson. They include the ministry team, the prayer ministry team and the music team and a considerable number of lay people reading lessons and leading intercessions. Regular services continue to be supported by a pool of stewards and welcomers, collection counters, coffee makers, sound and overhead projection system operators, flower arrangers, Sunday School and youth group helpers.

## Attendance

Average Sunday attendance during 2023 was 121 adults and 26 children. We have continued to livestream services using Facebook live; it is difficult to tell the exact number watching these, but around 20 per week.

Total attendance on Easter Sunday was 240, at special Advent services (Christingle and Carol Services) 188. Attendance at the Christmas services on Christmas Eve and Christmas Day was 464 including the Nativity on Christmas Eve.

In 2023 there were 29 baptisms including 21 adults, mostly from our Farsi community, 2 weddings, 1 funeral held at church and 8 at crematoriums.

## **Electoral Roll**

The roll has been updated in April 2024, and comprises 164 members, which is an increase of 17 (24 added, 7 removed) from the last roll in 2023. 103 are female and 61 male, 37 live in the parish and 127 outside, though due to the location of the church within the parish many of these live within easy walking distance of the church.

## **Buildings and fabric**

Under Church of England rules, the churchwardens have personal responsibility for movable furniture and ornaments and joint responsibility with the incumbent for consecrated buildings (in our case that means Christ Church, but not Berridge Road or the Goodliffe Hall). However, funding for the maintenance of these items is provided by the PCC and so these items are now reported below.

Our Quinquennial inspection was in 2021 and we continue to be up to date on all the urgent matters that were highlighted in the report and are now working through other items highlighted.

The largest piece of work that we had to undertake on the building in 2023 was the replacement of the church boiler. This work was completed in October just as Jonathan left. The work was carried out by Christopher Dunphy Ecclesiastical. Overall, the boiler has been working well, but we are just in the process of asking for it to be reviewed by the engineer to ensure that it is all working as it should be.

Other work that has been carried out is the rebuilding of the small piece of the original boundary wall that is on the edge of our property on Gipsy Hill. This piece of wall had fallen over and, as it was possibly listed, we were advised to ensure that it was re-sited exactly as it had been. We have also had various pieces of electrical work carried out including fitting of LED lights in the stairwell and upstairs hall, installation of hand-dryers in the toilets and updating of the wiring and fuse boxes.

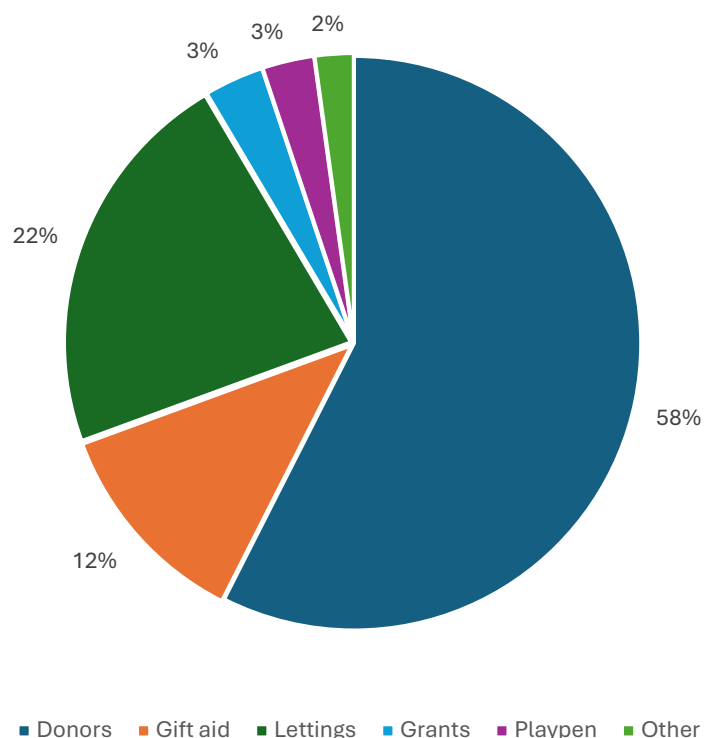
## ***Income and expenditure summary***

2023 was another positive year for the finances of Christ Church, despite having the major expense to replace the boiler. We are very thankful for the warm church that we have had in this last winter after struggling in the hall at the beginning of 2023.

The net cash deficit, before a change in investment values, was just under £34,700. However, excluding the cost of the boiler, this translates into a cash surplus of £14,000 (2022: £25,000). This surplus reflects the continued support from the congregation, with income from donations of around £177,000 (2022: £160,000). We were very thankful to receive exceptional

donations of £26,000, which is included in this figure. Our buildings generated a further £57,000, which was slightly down on the 2022 figure of £60,000.

### Income (unrestricted funds)

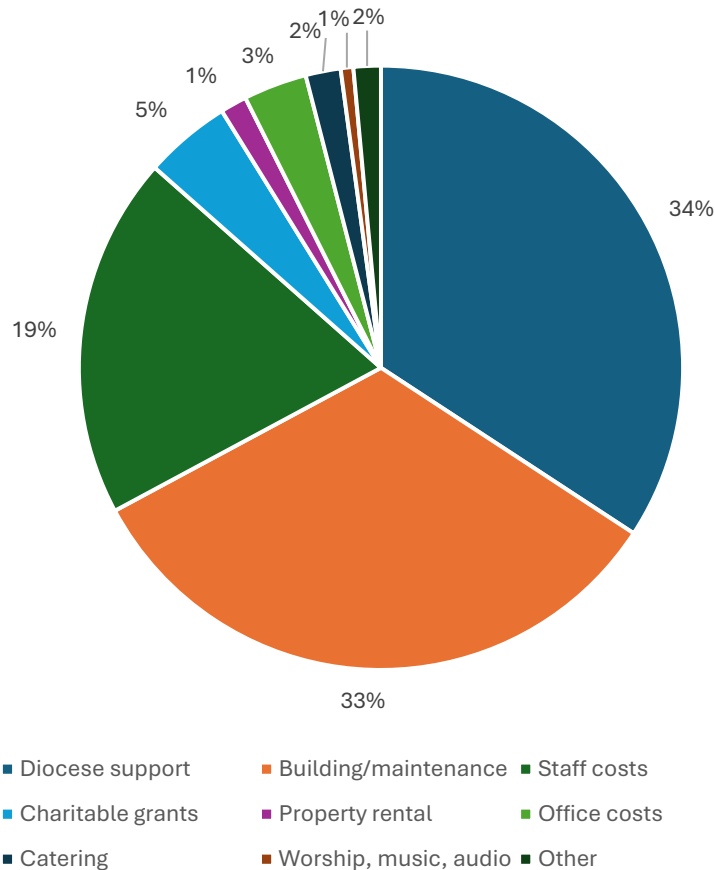


The total income for 2023 was around £278,000 (2022: £242,000), the balance of income being made up of grants and income generated by the activities that we run - £32,000 (2022: £12,800), and dividends and interest from our investments of £11,600 (2022: £6,700).

Total expenses rose to £312,000 for the year (2022: £217,000). Of this, £48,000 was spent on the new boiler and £20,000 was covered by grants and restricted income, however, there were still substantial increased costs related to our ministry and buildings. Staff costs rose by £25,000 and building costs were £15,000 higher than 2022, as amounts were spent on repairs to the old boiler, as well as on repairs to guttering and electrical work. We hope to have significant savings in this area in 2024.

Our giving to UK and overseas mission remained the same as in 2022 at £13,500, however, we increased our contribution to the Diocese by £3,000 to £100,000. This money is used to pay the salary (less than the average wage), housing and pension costs of our incumbent - the total cost of one vicar being around £85,000 including not only training, but the allocation of the costs of running the diocese. This made us a net giver to the Diocese of around £15,000. The surplus is used by the Diocese to support smaller parishes that cannot meet the full cost of an incumbent, which we can view as being part of our mission giving as we recognise and respond to God's generosity to us.

## Expenditure (unrestricted funds)



Our work with youth and children continues to benefit from the Goodliffe Endowment, the income from which has covered the cost of our intern and our work with young people. The value of the underlying investment rose during the year. The market value of the investment was £245,440 (2022: £224,166) at the year end and it generated an income of £6,709 (2022: £6,672)

Many of our other ministries also benefit from grants received during the year. The church received around £16,000 in grants for the work of Open Door, in all its guises. The cost of the Farsi ministry is now fully covered by funding from the Diocese. The church now holds £117,000 in free funds, with a further £32,000 in designated funds – money set aside by the PCC for specific purposes – and £28,000 in restricted funds.

We are delighted that with the continued support of the congregation and good management of our resources we will still be able to invest more into the ministry of the church to bring the Good News of Jesus Christ to the people in our community and beyond.

Many thanks to all those who have given their time, money and talents over the past year, all of which has contributed to our healthy financial position.

## **Annex 1 - Governance and administration**

### **Name**

The Parochial Church Council of the Ecclesiastical Parish of Christ Church Gipsy Hill are the trustees who administer Christ Church, Gipsy Hill. Other names used by which the charity is known are Christ Church, Christ Church Parochial Church Council and Christ Church PCC.

### **Address**

Christ Church is situated on the corner of Highland Road at its junction with Gipsy Hill. It is part of the Diocese of Southwark within the Church of England. The correspondence address is Christ Church, 1 Highland Road, London SE19 1DP.

### **Legal Status**

Christ Church PCC is a registered charity under number 1133804.

### **Governing Documents**

Christ Church PCC has two approved governing documents: The Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended). A new version of the Church Representation rules was published at the beginning of 2020.

### **Appointment of Trustees**

The Church Representation Rules specify the composition of Christ Church PCC who are the trustees of the charity. Christ Church PCC is made up of ministerial appointments, lay church wardens elected by the parishioners annually during April or May, and lay members of the PCC and Deanery Synod elected for a three year renewable term also elected at the Annual Parochial Church Meeting, together with co-opted lay members with defined responsibilities. The chair of trustees is the incumbent for the time being and during any vacancy an elected member of the PCC. All eligible Church attendees over 16 are encouraged to register on the Electoral Roll and stand for election to Christ Church PCC. When recruiting a new trustee, requests for nomination are published in Christ Church. When considering co-option Christ Church PCC has regard to the requirements of any specialist skills needed.

### **Aims**

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

### **Objectives**

Christ Church PCC has the responsibility of supporting and co-operating with the incumbent in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish and for continuing that work during the absence of an incumbent. The PCC has maintenance responsibilities not only for the Church building but also for the Goodliffe Hall adjacent to the Church and the Berridge Road Community Church and Gardens.

## Supervision

Various aspects of parish life are supervised by the hierarchy of the Church of England including particularly the Lambeth South Area Dean (Rev. Kit Gunasekera), the Archdeacon of Lambeth (Ven. Simon Gates), the Bishop of Kingston (Rt. Rev. Martin Gainsborough) and the diocesan Bishop of Southwark (Rt. Rev. Christopher Chessun). Significant changes to the Christ Church building have to be authorised by the Chancellor of the Diocese of Southwark through the faculty jurisdiction, in addition to any planning or other permissions required by law.

As a charity, the Trustees must have regard to the Charity Commission's guidance on public benefit, and in particular, the specific guidance on charities for the advancement of religion. The activities described in Section 1 of the Annual Report demonstrate our commitment to participating fully in the life of our local community, welcoming all-comers to our worship and activities, and seeking to serve those in our community in many different ways.

## Internal governance – PCC report

During 2023 the PCC had 7 regular meetings, plus a meeting in April to approve the annual accounts before the APCM, a final meeting before Jonathan left where he outlined the different areas of ministry within the church and those who would be responsible for them during the vacancy, and a pre-vacancy meeting in October with Simon Gates and Mat Ineson from CPAS at which subgroups were set up to collect views from the congregation and to write the parish profile. As well as standing items such as finance, safeguarding and the risk register, we spent time discussing the right way ahead for getting a new boiler, had updates on our Farsi ministry, youth and children's work, and a discussion on prayer in the parish. From September onwards the majority of our time was spent discussing the vacancy and in particular the parish profile

## **Statutory Responsibilities**

As trustees the PCC has statutory responsibilities for safeguarding and health and safety. The PCC has adopted the diocese's safeguarding policy 'A Safe Church', which was updated during 2019. Pauline Simpson and Jenny Thomas are the Safeguarding Officers working alongside Jonathan Croucher. Those working with children and vulnerable adults have undergone Disclosure and Barring Service (DBS) checks. All regular users of Parish buildings are required to lodge copies of their safeguarding policies with the Parish. A PCC subcommittee has been established to produce and keep updated a risk register.

## Safeguarding Report

The PCC has adopted the diocese safeguarding policies introduced in 2019 and are always mindful of the need to safeguard children and vulnerable adults, following the house of bishops guidance, and dealing appropriately with any incidents which arise. Currently we are up to date with DBS checks, and have been encouraging people to keep up to date with relevant safeguarding training – there are still a few outstanding to do, but most of our volunteers are fully up to date. The current parish safeguarding officers are Pauline Simpson and Jenny Thomas.

We are aware of how quickly someone can become vulnerable, and are aware of the importance of complying with procedures.

## **Annex 2 – Full Financial Report**

### **Approval**

The custodian trustee for the Goodliffe Hall Foundation is the South London Church Fund and Southwark Diocesan Board of Finance. The Trustees approved the Financial Statements at its meeting on 9<sup>th</sup> May 2022 and the attached statements have been independently examined by Simon Lewcock, FCCA. His assessment of the accounts is at [Annex 4](#).

### **Accounting Policies**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members. Nor do they include expenditure funded by insurance claims where the contractor was paid directly by the insurance company.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at fair value. As is normal for parishes in the Church of England, expenditure on buildings fabric, systems and fittings is not capitalised but written off as incurred.

### **Funds**

Restricted Funds are those given for a particular purpose and currently comprise the Goodliffe Endowment Youth Work Fund and various funds in respect of small specific donations not yet spent.

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

Endowment Funds are funds, the capital of which must be retained permanently and comprise the Goodliffe Endowment, which was given to provide income to support youth work in the parish and so all the income derived therefrom is allocated to the Goodliffe Endowment Foundation Youth Work restricted fund.

### **Income and Endowments**

Collections are recognised when received by and on behalf of the PCC. Planned giving under Gift Aid is recognised only when received. Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised during the financial period. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable. Lettings and rental income is recognised when earned. Other types of income are recognised when earned. Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

### **Grants**

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

## **Activities directly relating to the work of the church**

The diocesan parish share is accounted for when due and any parish share unpaid on 31 December is provided in these financial statements as an operational (though not legal) liability is shown as a creditor in the balance sheet.

The activities of the church are supported by a number of volunteers. This includes ministry, administrative and other general support. No salary costs are incurred in relation to volunteers. Any out of pocket expenses incurred are reimbursed by the church.

## **Fixed Assets**

Consecrated and benefice property is excluded from the accounts by § 10(2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and church wardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off. This includes the amounts spent in 2015 on the Goodliffe Hall redevelopment, which included repairs, refurbishment and property improvement.

## **Current Assets**

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

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

## **Liabilities**

Costs incurred but not paid at the year-end are recognised as liabilities.

## **Going Concern**

The PCC has assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The PCC has concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

## **Critical accounting estimates and judgements**

In preparation the financial statements, the PCC has not been required to make any significant judgement or estimates

Christ Church, Gipsy Hill  
Financial Statements  
For the year ended 31 December 2023

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2023 TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	2022 TOTAL FUNDS
		£	£	£	£	£	£	£	£
<b>INCOME &amp; ENDOWMENTS</b>									
Income from generating funds									
Voluntary income	1(a)	176,855	-	-	176,855	159,760	-	-	159,760
Activities for generating funds	1(b)	56,722	-	-	56,722	60,148	-	-	60,148
Income from investments	1(c)	4,874	6,709	-	11,583	17	6,672	-	6,689
Charitable activities	1(d)	16,078	16,130	-	32,208	7,938	7,933	-	15,871
Other income	1(e)	279	175	-	454	-	-	-	-
<b>TOTAL INCOME &amp; ENDOWMENTS</b>		<b>254,808</b>	<b>23,014</b>	<b>-</b>	<b>277,822</b>	<b>227,863</b>	<b>14,605</b>	<b>-</b>	<b>242,468</b>
<b>EXPENDITURE</b>									
Diocesan support (Southwark)	2(a)	100,000	-	-	100,000	97,000	-	-	97,000
Other ministry costs	2(b)	95,398	4,976	-	100,374	72,686	7,933	-	80,619
Buildings	2(c)	96,196	-	-	96,196	32,310	-	-	32,310
Activities	2(d)	564	15,375	-	15,939	1,607	5,716	-	7,323
<b>TOTAL EXPENDITURE</b>		<b>292,158</b>	<b>20,351</b>	<b>-</b>	<b>312,509</b>	<b>203,603</b>	<b>13,649</b>	<b>-</b>	<b>217,252</b>
<b>NET INCOME / (EXPENDITURE)</b>		<b>(37,350)</b>	<b>2,663</b>	<b>-</b>	<b>(34,687)</b>	<b>24,260</b>	<b>956</b>	<b>-</b>	<b>25,216</b>
<b>TRANSFERS</b>		<b>17,922</b>	<b>(17,922)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>GAINS AND LOSSES ON INVESTMENTS</b>		<b>-</b>	<b>-</b>	<b>21,274</b>	<b>21,274</b>	<b>-</b>	<b>-</b>	<b>(29,758)</b>	<b>(29,758)</b>
<b>NET MOVEMENT IN FUNDS</b>	7	<b>(19,428)</b>	<b>(15,259)</b>	<b>21,274</b>	<b>(13,413)</b>	<b>24,260</b>	<b>956</b>	<b>(29,758)</b>	<b>(4,542)</b>
<b>BROUGHT FORWARD AT 1 JANUARY</b>		<b>168,693</b>	<b>43,418</b>	<b>224,166</b>	<b>436,277</b>	<b>144,433</b>	<b>42,462</b>	<b>253,924</b>	<b>440,819</b>
<b>CARRIED FORWARD AT 31 DECEMBER</b>		<b>149,265</b>	<b>28,159</b>	<b>245,440</b>	<b>422,864</b>	<b>168,693</b>	<b>43,418</b>	<b>224,166</b>	<b>436,277</b>

Christ Church, Gipsy Hill  
 Financial Statements  
 For the year ended 31 December 2023

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2023 TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	2022 TOTAL FUNDS
		£	£	£	£	£	£	£	£
<b>FIXED ASSETS</b>									
Investments	4	-	-	245,440	245,440	-	-	224,166	224,166
<b>CURRENT ASSETS</b>									
Debtors	5	5,480	-	-	5,480	6,762	-	-	6,762
Short term deposits		69,240	-	-	69,240	65,499	-	-	65,499
Cash at Bank and in Hand		86,535	28,159	-	114,694	107,057	43,418	-	150,475
		<u>161,255</u>	<u>28,159</u>	<u>-</u>	<u>189,414</u>	<u>179,318</u>	<u>43,418</u>	<u>-</u>	<u>222,736</u>
<b>LIABILITIES: AMOUNTS DUE WITHIN ONE YEAR</b>	6	<u>11,990</u>	<u>-</u>	<u>-</u>	<u>11,990</u>	<u>10,625</u>	<u>-</u>	<u>-</u>	<u>10,625</u>
<b>NET CURRENT ASSETS</b>						<u>168,693</u>	<u>43,418</u>	<u>-</u>	<u>212,111</u>
<b>NET ASSETS</b>		<u>149,265</u>	<u>28,159</u>	<u>245,440</u>	<u>422,864</u>	<u>168,693</u>	<u>43,418</u>	<u>224,166</u>	<u>436,277</u>
<b>FUNDS</b>									
<i>Unrestricted Funds</i>									
General		117,265	-	-	117,265	136,693	-	-	136,693
Buildings		12,000	-	-	12,000	12,000	-	-	12,000
Working Capital & Contingency		20,000	-	-	20,000	20,000	-	-	20,000
		<u>149,265</u>	<u>-</u>	<u>-</u>	<u>149,265</u>	<u>168,693</u>	<u>-</u>	<u>-</u>	<u>168,693</u>
<i>Restricted Funds</i>									
Goodlife Endowment Youth Work		-	26,913	-	26,913	-	25,496	-	25,496
Other		-	1,246	-	1,246	-	17,922	-	17,922
		<u>-</u>	<u>28,159</u>	<u>-</u>	<u>28,159</u>	<u>-</u>	<u>43,418</u>	<u>-</u>	<u>43,418</u>
<i>Endowment Funds</i>									
Goodlife Foundation		-	-	245,440	245,440	-	-	224,166	224,166
		<u>149,265</u>	<u>28,159</u>	<u>245,440</u>	<u>422,864</u>	<u>168,693</u>	<u>43,418</u>	<u>224,166</u>	<u>436,277</u>

#### ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 1012.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members. Nor do they include expenditure funded by insurance claims where the contractor was paid directly by the insurance company.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. As is normal for parishes in the Church of England, expenditure on buildings fabric, systems and fittings is not capitalised but written off as incurred.

#### Funds

Restricted Funds are those given for a particular purpose and currently comprise the Goodliffe Endowment Youth Work Fund and various funds in respect of small specific donations not yet spent.

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

Endowment Funds are funds, the capital of which must be retained permanently and comprise the Goodliffe Endowment, which was given to provide income to support youth work in the parish and so all the income derived therefrom is allocated to the Goodliffe Endowment Foundation Youth Work restricted fund.

#### Income & Endowments

##### Income

Collections are recognised when received by and on behalf of the PCC.

Planned giving under Gift Aid is recognised only when received.

Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised during the financial period.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Lettings and rental income is recognised when earned.

Other types of income are recognised when earned.

Dividends are accounted for when due, and payable and interest entitlements are accounted for as they accrue.

**ACCOUNTING POLICIES continued**

**Expenditure**

**Grants**

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

**Activities directly relating to the work of the Church**

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not legal) liability is shown as a creditor in the Balance Sheet.

The activities of the church are supported by a number of volunteers. This includes ministry, administrative and other general support. No salary costs are incurred in relation to volunteers. Any out of pocket expenses incurred are re-imbursed by the church.

**Fixed Assets**

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

**Current Assets**

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

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

**Liabilities**

Costs incurred but not paid at the year end are recognised as liabilities.

**Going concern**

The PCC has assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The PCC has concluded there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

**Critical accounting estimates and judgements**

In preparing the financial statements, the PCC has not been required to make any significant judgements or estimates.

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2023 TOTAL FUNDS £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2022 TOTAL FUNDS £
<b>1. INCOME &amp; ENDOWMENTS</b>								
<i>1(a) Voluntary income</i>								
Regular income from donors	120,566	-	-	120,566	128,732	-	-	128,732
Irregular income from donors	25,885	-	-	25,885	3,391	-	-	3,391
Special Collections	-	-	-	-	1,011	-	-	1,011
Legacies	-	-	-	-	-	-	-	-
Gift Aid	30,404	-	-	30,404	26,626	-	-	26,626
	<u>176,855</u>	<u>-</u>	<u>-</u>	<u>176,855</u>	<u>159,760</u>	<u>-</u>	<u>-</u>	<u>159,760</u>
<i>1(b) Activities for generating funds</i>								
Lettings and rental income	56,299	-	-	56,299	59,895	-	-	59,895
Events	423	-	-	423	253	-	-	253
Other	-	-	-	-	-	-	-	-
	<u>56,722</u>	<u>-</u>	<u>-</u>	<u>56,722</u>	<u>60,148</u>	<u>-</u>	<u>-</u>	<u>60,148</u>
<i>1(c) Income from investments</i>								
Interest	4,874	-	-	4,874	17	-	-	17
Dividends	-	6,709	-	6,709	-	6,672	-	6,672
	<u>4,874</u>	<u>6,709</u>	<u>-</u>	<u>11,583</u>	<u>17</u>	<u>6,672</u>	<u>-</u>	<u>6,689</u>
<i>1(d) Income from charitable activities</i>								
Playgroup subscriptions	7,478	-	-	7,478	2,774	-	-	2,774
Open Door	-	80	-	80	-	-	-	-
Fees	-	-	-	-	650	-	-	650
Emmanuel Foodhub	-	-	-	-	-	-	-	-
Grant income	8,600	16,050	-	24,650	1,400	7,933	-	9,333
	<u>16,078</u>	<u>16,130</u>	<u>-</u>	<u>32,208</u>	<u>4,824</u>	<u>7,933</u>	<u>-</u>	<u>12,757</u>
<i>1(e) Other incoming resources</i>								
Other income	279	175	-	454	3,114	-	-	3,114
	<u>279</u>	<u>175</u>	<u>-</u>	<u>454</u>	<u>3,114</u>	<u>-</u>	<u>-</u>	<u>3,114</u>
	<u><b>254,808</b></u>	<u><b>23,014</b></u>	<u><b>-</b></u>	<u><b>277,822</b></u>	<u><b>227,863</b></u>	<u><b>14,605</b></u>	<u><b>-</b></u>	<u><b>242,468</b></u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2023

2. EXPENDITURE	2023				2022			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS
	£	£	£	£	£	£	£	£
<i>2(a) Diocesan support (Southwark)</i>								
Parish Support Fund contribution	100,000	-	-	100,000	97,000	-	-	97,000
	<u>100,000</u>	<u>-</u>	<u>-</u>	<u>100,000</u>	<u>97,000</u>	<u>-</u>	<u>-</u>	<u>97,000</u>
<i>2(b) Other ministry costs</i>								
Charitable Grants for work in the UK	2,870	-	-	2,870	2,850	2,105	-	4,955
Charitable Grants for work overseas	10,692	-	-	10,692	10,693	-	-	10,693
Farsi ministry	-	2,982	-	2,982	-	2,513	-	2,513
Staff costs	55,080	-	-	55,080	30,263	-	-	30,263
Property rental costs	4,149	-	-	4,149	9,859	-	-	9,859
Staff Expenses and training	1,523	-	-	1,523	620	-	-	620
Worship, Music & Audio	1,970	-	-	1,970	5,933	-	-	5,933
Telephone	731	-	-	731	1,361	-	-	1,361
Printing, stationery & supplies	1,337	-	-	1,337	308	250	-	558
Bank charges & interest	518	-	-	518	230	-	-	230
Office Equipment /Licences/ Photocopier	7,557	1,994	-	9,551	6,829	-	-	6,829
Communications	303	-	-	303	1,034	-	-	1,034
Catering & entertainment	5,478	-	-	5,478	337	1,094	-	1,431
Professional fees	2,554	-	-	2,554	1,469	1,000	-	2,469
Special collections	-	-	-	-	900	-	-	900
Other	636	-	-	636	-	-	-	-
	<u>95,398</u>	<u>4,976</u>	<u>-</u>	<u>100,374</u>	<u>72,686</u>	<u>6,962</u>	<u>-</u>	<u>79,648</u>
<i>2(c) Buildings</i>								
Insurance	2,820	-	-	2,820	4,643	-	-	4,643
Utilities	13,138	-	-	13,138	8,123	-	-	8,123
Cleaning	9,030	-	-	9,030	14,665	-	-	14,665
Furniture	4,259	-	-	4,259	55	-	-	55
Maintenance of consecrated buildings	16,417	-	-	16,417	4,626	-	-	4,626
Other maintenance	1,835	-	-	1,835	198	-	-	198
Total recurring	<u>47,499</u>	<u>-</u>	<u>-</u>	<u>47,499</u>	<u>32,310</u>	<u>-</u>	<u>-</u>	<u>32,310</u>
Improvements to consecrated buildings	48,697	-	-	48,697	-	-	-	-
Other Improvements	-	-	-	-	-	-	-	-
	<u>96,196</u>	<u>-</u>	<u>-</u>	<u>96,196</u>	<u>32,310</u>	<u>-</u>	<u>-</u>	<u>32,310</u>
<i>2(d) Activities</i>								
Moving into Wellbeing	0	2,200	-	2,200	-	-	-	-
Open Door	46	7,883	-	7,929	-	971	-	971
Playgroup	518	-	-	518	1,608	-	-	1,608
Work with young people	0	5,292	-	5,292	-	5,716	-	5,716
	<u>564</u>	<u>15,375</u>	<u>-</u>	<u>15,939</u>	<u>1,608</u>	<u>6,687</u>	<u>-</u>	<u>8,295</u>
	<u>292,158</u>	<u>20,351</u>	<u>-</u>	<u>312,509</u>	<u>203,604</u>	<u>13,649</u>	<u>-</u>	<u>217,253</u>

**3. STAFF COSTS**

Staff costs relate to salary, taxes and pension contributions in relation four members of staff were were employed by the church in the year (2022: three).

None of the Trustees received any remuneration from the church.

**4. INVESTMENTS**

		<b>2023</b>
		£
Goodlife Endowment: Funds held by the South London Church Fund and Southwark Diocesan Board of Finance as Custodian Trustee for the benefit of the Parish, comprising indirect investments in stocks, shares and investments with a market value of:	Brought forward	224,166
	Increase in value	21,274
	Carried forward	<u>245,440</u>

	<b>2023</b>						<b>2022</b>	
<b>5. DEBTORS</b>	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS
	£	£	£	£	£	£	£	£
Income Tax recoverable	2,500	-	-	2,500	2,161	-	-	2,161
Rentals debtors	-	-	-	-	2,088	-	-	2,088
Other debtors	1,480	-	-	1,480	1,163	-	-	1,163
Prepayments	1,500	-	-	1,500	1,350	-	-	1,350
	<u>5,480</u>	<u>-</u>	<u>-</u>	<u>5,480</u>	<u>6,762</u>	<u>-</u>	<u>-</u>	<u>6,762</u>

**6. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR**

PAYE and salary accrual	375	-	-	375	-	-	-	-
Deposits held	8,125	-	-	8,125	8,125	-	-	8,125
Accruals	2,500	-	-	2,500	2,500	-	-	2,500
Collections	990	-	-	990	-	-	-	-
	<u>11,990</u>	<u>-</u>	<u>-</u>	<u>11,990</u>	<u>10,625</u>	<u>-</u>	<u>-</u>	<u>10,625</u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2023

	2022				2023
7. FUNDS		Income	Transfers	Utilised	
	£	£	£	£	£
<i>Unrestricted Funds</i>					
General	136,693	254,808	17,922	(292,158)	117,265
Buildings	12,000	-			12,000
Working Capital and Contingency	20,000	-			20,000
	<u>168,693</u>	<u>254,808</u>	<u>17,922</u>	<u>(292,158)</u>	<u>149,265</u>
<i>Restricted Funds</i>					
Goodlife Endowment Youth Work	25,496	6,709	-	(5,292)	26,913
Other	17,922	16,305	(17,922)	(15,059)	1,246
	<u>43,418</u>	<u>23,014</u>	<u>(17,922)</u>	<u>(20,351)</u>	<u>28,159</u>
<i>Endowments</i>					
Goodlife Foundation	224,166			21,274	245,440
	<u>436,277</u>	<u>277,822</u>	<u>-</u>	<u>(291,235)</u>	<u>422,864</u>

8. RELATED PARTY TRANSACTION

Total identifiable donations made by PCC members to the church were £29,095 (2022: £27,500)

Certain Trustees incur small out of pocket expenses in relation to church activities, which are reimbursed in full.

## **Annex 3 – Financial Policies**

### **Financial controls**

The financial controls are intended to ensure that the parish's funds are protected by requiring an appropriate segregation of duties. These updated policies were approved by the PCC at the beginning of 2023.

### **Cash counting**

All cash received during each Sunday service is placed in the safe and then counted and recorded on a monthly basis by two individuals before being banked by a third person. The individual responsible for the banking collates the counting forms and other information which is then entered into the accounting records by the external bookkeeper.

### **Book keeping**

The posting of all payments into the accounting system is made by the external bookkeeper, who is not authorised to sign cheques or make payments.

#### **Spending Authorisation**

Up to £100 - may be authorised individually by the Vicar, a church warden, or other member of the staff team

Up to £500 (plus VAT) – may be authorised by the Vicar (including authorising the expenses of other staff members)

Between £500 and £1,250 (plus VAT) – may be authorised by two of the Vicar, church wardens or treasurer

Up to £2,500 plus VAT – may be authorised by the standing committee

Expenditure of over £2,500 (plus VAT if payable) must be approved by the PCC.

In general expenditure over £1,250 (plus VAT) should require the obtaining of two or more quotations, and expenditure of over £2,500 three quotations. Within their approval limited, the Standing Committee or PCC may determine that urgency, specialism or other circumstances justify proceeding with only one quotation.

### **Payment Process**

The process for one-off payments by direct bank transfer is that the vicar approves and signs off the payment schedule for regular outgoings and other expenses up to £500 (ie within their payment approval level), other than their own, and for expenses that have been approved by the PCC or Standing committee in advance and are being paid in accordance with that approval.

For all other expenses – ie those above £500 or those of any amount which are being paid to the vicar – two signature approval from wardens and treasurer is required.

Cheques require two signatories.

The property committee has been authorised to spend up to £5,000 each year for small items of expenditure on maintenance, no individual payment to exceed £2,000 without PCC approval.

## Financial reserves

It is a requirement of trustees of a registered charity that they adopt a policy on the maintenance of reserves. This is normally expressed in terms of an amount sufficient to fund normal activities in the event that income ceases or the organisation has to be wound up. Our policy is to maintain in reserves the sum of £12,000 in respect of urgent property expenditure and £20,000 as general reserves.

## Investment policy

The Goodliffe Foundation is a fund bequeathed to the Church from which income may be spent on children and youth work. The funds are held on behalf of the PCC by the South London Church Fund and Southwark Diocesan Board of Finance as Custodian Trustee.

Some years ago, all the funds were invested in the Church of England Central Board of Finance Investment Fund whose stated investment objective is:

“to generate capital appreciation, high and rising income and a long term total return in excess of its benchmark, whilst adopting an appropriate ethical investment policy. It invests mainly in equities in the United Kingdom and overseas but may also invest in fixed interest securities and commercial property. In this way, it aims to be suitable for up to 100% of a church trust’s long-term capital.”

### Mission Giving

The PCC has a longstanding commitment, which remains in place until varied by a subsequent PCC, to donate 10% of general giving (ie not property income or legacies) to its mission partners. Decision on recipients have been delegated to the Mission Committee.

## **Annex 4 – Independent Examiner’s Assessment**

### **INDEPENDENT EXAMINER’S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**

**To the Parochial Church Council of Christ Church, Gipsy Hill**

This report on the accounts of the PCC for the year ended 31 December 2023, which are attached to this report, is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations) and the Charities Act 2011 ('the Act').

#### **Respective responsibilities of trustees and examiner**

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed. The church's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Chartered Certified Accountants (ACCA).

It is my responsibility to:

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

#### **Basis of independent examiner’s statement**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

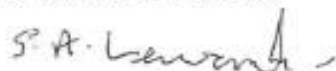
#### **Independent examiner’s statement**

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, have not been met; or

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



S.A. Lewcock FCCA  
Windsor Lodge  
Millfield Road  
Hounslow  
Middlesex TW4 5PN

09 May 2024

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# Accounts

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# Christ Church GIPSY HILL

## Annual Report of the Parochial Church Council for 2022



The Parish Office, 1 Highland Road, London SE19 1DP 020 8761 5927

[www.gipsyhill.org.uk](http://www.gipsyhill.org.uk)

Registered Charity Number: 1133804

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## **Welcome – Rev Jonathan Croucher**

Welcome to our report on the life of Christ Church in 2022. The year has been something of a bridge between living with restrictions under Covid and seeking to return to a life without legal constraints but still with the reality of Covid.

2021 ended with the imposition of new restrictions, following a hesitatingly open Christmas. And so the early months of 2022 proceeded with yet more uncertainty as to what was to come. In light of that, perhaps one of the most moving services of the year was Easter Sunday, the first major festival without serious concerns over Covid. With no clear idea of who might come out to church that morning, we were delighted to have a full church with over 200 people – regulars, families and friends, and visitors. It gave us real hope that church life might begin to settle into a new normal. The year truly has seen the abundant restoration of much that had been lost, as well as new and exciting opportunities that the Lord has opened up to us.

Our ministry to a growing Farsi-speaking community has developed significantly over this year, bringing real blessing to our existing fellowship as well as to the community of asylum seekers, living locally and farther afield. You can read more about this ministry in the report but we have seen God's provision and blessing generously bestowed as we have responded in faith to this new work. We are looking forward to the development of this ministry with the funding from the central church that will see Emma Lowth staying with us for another five years.

As we progress through 2023, it's clear that life after/with Covid is unlikely ever to be quite the same. We continue to live stream services in the morning and it is an encouragement that many join us online - those who are unable due to ill health to attend as well as families and friends of congregation members all around the country and beyond.

We continue to discover what it is to be the body of Christ in these times of challenge, and pray for God's continued leading and blessing of our ministries here in Gipsy Hill.

As ever, words cannot adequately express my great thanks for all who continue to serve in so many different ways in the life of our church, for those living as salt and light in a world that increasingly rejects the notion of God, and those who give so generously financially and otherwise to sustain the life and ministry of a church.

Rev Jonathan Croucher, Vicar, April 2023

### **Mission Action Plan**

Christ Church's mission action plan sets our vision for our church, and provides us with a focus as we seek to respond to God's call on us as a community of faith.

### **Our Purpose**

We are here to...

- **build** up a worshipping community of faith in God that is welcoming to all.
- **equip** and encourage one another to live our daily lives as disciples of Jesus Christ,
- **serve** God, in the power of the Holy Spirit, in our church, our communities and our world.

## **Our Vision**

We want Christ Church Gipsy Hill to be a community of faith that, in its welcome and worship, is open and accessible to people of all ages and backgrounds.

In the life of the church, its worship and activities, we want to share the good news of the gospel of Jesus Christ and grow together in faith and in understanding as we seek God's will in every area of life.

We are committed through accessible and relevant bible based teaching and prayerful worship to equip one another as disciples of Jesus Christ as we serve Him in our diverse daily lives. We want to provide space to ask difficult questions, share our doubts and deepen our faith.

Through energetic ministry with children and young people we hope to nurture new generations of believers to their own active faith.

We celebrate the love of God for all of creation and recognise our calling to respond to God's love by proclaiming the good news of Jesus Christ and by loving and serving our community and one another.

We want to engage prayerfully with the needs and challenges in our local community, our nation and the world, encouraging one another, nurtured and empowered by the Holy Spirit, to respond individually and collectively to God's call to seek justice and love mercy.

## ***Section 1: Ministry and discipleship***

### ***Worship, teaching and prayer***

#### **Staff and Ministry team**

The year began with the shocking news that Helen Williams, our long term administrator and playpen leader, had suffered a severe brain injury caused by an aneurism. During several weeks in intensive care, when it seemed Helen's life was hanging by a thread, she was surrounded in prayer here at Christ Church and among friends around the country. Over the months that followed, and despite the severity of the original injury, Helen has made incredible progress, and whilst frustrated that there are still ongoing struggles, Helen continues to regain her strength. She decided in July that she would not come back to church and instead focus on getting well and rebuilding her life down in Warlingham. We are so grateful for all she has contributed to the life of our church over many many years.

With Emma Lowth and Luke Whiteman in their curacies, Jenny Thomas working as Families and Pastoral Minister and Josh Prendergast expanding his role as youth intern to cover many ministries in the life of the church, we have been joined by two new staff in the office. Jeanette Bell joined us in September, working two days a week as church administrator. Charlotte Carpenter joined us shortly afterwards as operations manager, working three days a week, and taking on a big chunk of church management from Jonathan. Ina Oakes and Sepi Black have made a wonderful contribution as cooks for Open Door and Foodhub, and both Ina and Jon Caddell have kept the church buildings clean and in good order over the year.

Along with Pauline Simpson, in her role as lay reader, we have continued to offer a range of preachers, with Pete Moorey and our Archdeacon Simon Gates as part of the regular team, Gemma Birt on placement with us prior to her ordination in June, and welcoming also Rachel

Lilycrop, who is discerning her call to ordination, and Jon Fox, an ordinand in training who was on placement with us for six weeks in the autumn.

### **Sunday morning services**

During the year we enjoyed a gradual return to normality following the Covid restrictions. On Palm Sunday we removed the requirement to wear masks, and it was a joy to see people's faces again. From September we resumed sharing the peace in the usual way, and also receiving the chalice at communion, while remaining mindful that some members of the congregation wished to remain more cautious.

Our 10.30am services, alternating between Holy Communion and Morning Worship, have continued to attract a wide range of people from different backgrounds, races and ages, including a good number of asylum seekers, mostly Farsi speaking. Several people have returned to church but we are still livestreaming the services for those who for various reasons prefer to watch from home, and we plan to continue this for the time being.

Having had occasional 9am Holy Communion services during the year, we re-introduced these regularly on the first Sunday of the month in the autumn, and had All Age worship at the 10.30 services on those days.

### **Sermon series on Sunday mornings**

#### **Spiritual disciplines**

From January until Easter we looked at some of the spiritual disciplines, spending a month on each of scripture, prayer and fasting, with a final sermon on Sabbath rest. For each of the first three we had an introductory sermon followed by three specific aspects of the topic. These were based on Richard Foster's book "Celebration of Discipline" and were really helpful on a practical level at helping us to engage with God.

#### **John's gospel**

From Easter until the end of July we unpacked passages from John 1-6, looking at some of the main themes of the gospel, and specific encounters between Jesus and individuals, the crowds and the authorities.

#### **Isaiah**

For our autumn series we looked at the theme of Restoration, from Isaiah 40-55, taking sermon titles from Bishop Steven Croft's book "Comfortable Words". This looked particularly at God's words of comfort to the exiles in Babylon, with the promise of the return to Jerusalem, and the series included the four servant songs, which as well as prophecy relevant to the exiles also point to the coming of the Messiah, Jesus. This was a particularly helpful series in our current situation of coming out of Covid and the restrictions and difficulties so many had faced during the previous two years. For the All Age services we looked at similar themes using New Testament passages.

## **Inspire**

Inspire, our twice-monthly evening service, continues to offer a complementary worship space on Sunday evenings for those seeking a contemporary charismatic service style with plenty of opportunity to pray for one another. Over this year, our topics have aimed to complement the main teaching in the morning services, with a series on “Who You Say I Am” taking us through 1 Peter, a series on “Restoration” looking at the healing miracles in Mark’s Gospel, and we have kicked off 2023 looking at “Walking with Jesus”.

## **Music**

Our musicians and singers serve so faithfully, leading us in worship on Sundays. This year has seen a few new members join the musical worship team at Christ Church, and we are so grateful to each one. In particular, it has been brilliant to see younger members contribute their gifts in our All Age music group on the first Sundays of the month, whether on keyboard, guitar, singing or cajon.

This has also been the year in which we have learnt to sing praise in Farsi! Thanks must go to Sepi Black for her patient training in pronunciation and also for her wonderful translation of a song for our Carols by Candlelight – Somewhere in Your Silent Night, *Jaaye sokoot shabe to*.

## **Mid-week Communion**

Recognising that many still felt uncomfortable coming into a full church, we began offering in 2022 a monthly mid-week communion service along with a light lunch beforehand. It has proved to be a lovely welcoming social occasion and we have been able to offer transport for those who find the journey to church difficult. The intimacy of the communion service has been a real encouragement and joy to share in.

## **Easter and Christmas services**

On Maundy Thursday we had a service of Holy Communion with footwashing, commemorating Jesus’ actions at the Last Supper. Luke led our Good Friday meditation at the cross, which included congregation members being invited to paint our initials on the wooden cross, to identify ourselves with those Jesus died for. On Easter Sunday we were blessed with a bumper congregation including a large number of visitors, joyfully celebrating the resurrection of Jesus (and enjoying some chocolate!)

Our Christmas services followed their usual pattern; the Christingle was preceded by an hour of craft with a variety of activities put together by Luke and led by various members of the congregation, which was followed by tea for the first time for three years. The carol service, on a Saturday this year to avoid clashing with the football world cup final, had the usual mixture of congregational carols, choir items and readings, and was followed by mulled wine and mince pies. The nativity was devised by Emma with plenty of congregational participation and featured Josh as the angel Gabriel on the church roof! Again, this was followed by tea which was much appreciated. The midnight service was as usual quiet and reflective, Christmas morning much livelier and very joyful. We were delighted to welcome plenty of visitors to all of our services and activities, and it was wonderful to be able to run them without restrictions.

## **Confirmation**

After completing the Alpha course in Friday night youth, two young people decided they wanted to be confirmed – Hannah Venters, and, from Emmanuel, Tyler Antrobus. We were delighted that they were joined by two adults, Rachel Lillycrop and Siobhan Cran. We welcomed Bishop David Atkinson, one of the retired bishops in the diocese (formerly Bishop of Thetford). It was a joyful occasion and not least to welcome the family of Angela Venters back to Christ Church.

## **Prayer**

We have continued to livestream Morning Prayer from the chapel on Tuesday and Thursday mornings at 8.30am. As well as staff and one or two others in the chapel, there is a small but committed group of people who watch from home, either live or later in the day, and who really appreciate being able to join in with the liturgy and prayers.

Our Wednesday evening monthly prayer meetings have mostly been hybrid – some meeting in the vicarage, others joining on zoom. We have prayed for individuals, our church, the local community including poverty and Foodbank, the overseas mission organisations we support, Ukraine and other parts of the world which desperately need our prayers. It is always a really worthwhile time, and we would love to have more people joining us.

On Good Friday morning Pauline led the annual prayer walk around the parish, where we stopped at different places within the parish to pray for the church, residents of the Central Hill and Berridge Road estates, local businesses and schools. As usual we carried the wooden cross as a witness to the community, and we were able to speak to a few people as we walked around.

## **Environmental Focus**

Having achieved the silver eco-church award in 2020, we have struggled to maintain our eco-focus as we come out of the pandemic. Stuart Mitchenall's terracing on the embankment alongside the Goodliffe Hall waits invitingly for volunteers to take on responsibility for planting. We need to resurrect some of our programs aimed at encouraging engagement with environmental issues across the congregation and our community in the course of 2023.

## **Emmanuel**

Jonathan's role as priest in charge of Emmanuel has continued, although as the ministry at Christ Church returned to a regular pattern he has only been able to be at the church on a Sunday once a month. The congregation at Emmanuel is small – about 15 adults in total, with between six and 10 children – but they are committed to ministry and to the worship at church. As well as Sunday morning worship at 10am, they offer an after-school club and a separate youth club on a Friday evening in the Emmanuel Youth and Community Centre, adjacent to the church, which also hosts the Foodhub that we have set up jointly with Norwood and Brixton Foodbank. You can read more about the work of Foodhub below.

## **Children and Youth Ministry**

Christ Church's children and youth work saw growth in 2022, after the disruption of Covid in the past years. The Church reinstated old clubs and activities and started new initiatives reaching out into our community.

The pre-school age group and their parents have formed a strong and growing group, with outreach into the community through the Playpen stay and play group, and now in the Diddy Disciples group that meets during the church service. The Diddy Disciples group on Sunday has grown a good number of regulars who bring their children into the hall during the service.

The Raise the Praise and Shine groups were closed during the year but in 2023 RTP has been rebooted and targeted towards the pre-school age group with some success.

For Primary School aged children we have continued to run our Sunday School group and in May also started an 'After School Club' to reach into our community. The Sunday School meets during the morning Sunday service and they play games, do crafts and learn Bible stories. During 2022 they have looked at the stories in Genesis, the significance of the Easter story, Jesus' 'I am' statements and the Christmas story. The Sunday School is run by a small and wonderful group of volunteers. In September there was a revamp of the volunteer rota with several people stepping up and joining the rota which allowed us to create two age groups again. The numbers of children at the Sunday School have slowly grown during the year and into the New Year, but for the group to continue to grow more leaders will be needed.

The After School Club was started in May 2022. The club is an hour and half at the end of the school day on a Tuesday, inside the church and hall. The club involves snacks, games, crafts and Bible stories. When we started the club we did a couple of days outside the church giving out flyers and milkshakes to passers-by. This created relationships with several families who now send their children along.

The Club also has several regular church families, whose children have been good at inviting their friends! The club regularly gets 20 children, and has now reached capacity due to the limited number of leaders we have available at this after school time slot.

In the week before Easter 2022 a one day holiday club for primary school children was run, teaching the Easter story, building Easter gardens, playing games and singing songs. The numbers were quite low in comparison to past holiday clubs, but it felt like an important step back to normality after Covid.

We have re-connected with various local primary schools after Covid. Several of the Paxton classes came into the church at Easter 2022 to talk about the significance of the festival. Using Emmanuel Church as a venue, Luke has talked to several classes of children from Elmwood School about the Church and its role in society. Luke is also involved as a governor at St Luke's school, West Norwood, and takes regular assemblies there.

In the youth age group we have both a Sunday Morning group during the service and a Friday night group. These groups are open to 11-18 year olds, though most of those who attend are in the younger half of this category.

The Sunday morning group has been blessed with good numbers throughout 2022. The group grew in September as 5 girls moved up into Year 7 so there are regularly over 10 youth members present each Sunday morning. The session is run by a team of experienced leaders, though we are in need of new leaders for this group. Over the year we have looked at topics including Old Testament characters, Christian commitment, along with seasonal teaching at Easter and Christmas.

The Friday Youth group began early in 2022 with the Youth Alpha course. It takes place at Luke's house, the Emmanuel Vicarage in Clive Road. The group is normally around 10 in number and there is a Christian discussion, with food and games. After Youth Alpha finished we continued to do courses on prayer, Christmas and Big questions. There have also been multiple socials, like Pizza in the Park, Film nights, bowling and board games.

We hope to further expand the Youth ministry in the coming year and are looking forward to taking them away for a weekend in May 23.

I want to take this opportunity to thank Josh, who was our Youth intern for the whole of 2022, for all his work with the children and youth in the church. And also to thank all the volunteers who make all this work possible. It is such a blessing to see the children and youth grow in knowledge and start on the road of faith.

## **Church Community and Pastoral Support**

### **Home groups**

Some people dream about becoming a film star. Others wish they were astronauts. But *everyone* dreams about having a hot tea with friends on cold nights, occasionally eating a cake together, sharing their struggles with each other, praying for each other, and being surprised by the wisdom of each other when they discuss God's revelation. Everyone dreams about being a member of a homegroup. (Though not everyone is aware of this!)

For some of us this is a dream come true. Our homegroup has 9 regular members and a few more former members with whom we are still in touch. We are a happily diverse group with many different occupations, age groups (although we could do with one or two younger members), personal interests, etc. One of us goes to another church, but the rest are keen members of Christ Church. We meet fortnightly at Kati & Zoltan's but we gather for socials at the homes of other members two or three times a year. These events usually involve good conversations and a decadent amount of excellent food, contributed by all the members. In our fortnightly bible studies we tend to follow the sermon series using material provided by the church, which means that most recently we have been studying the Book of Acts. Normally we are far ahead or behind the sermons on Sundays, but this term our discussions have almost always followed the sermons fairly closely. We are invariably amazed by how much God is teaching us through our group discussions. Jesus promised that wherever two or three disciples come together he will be there, but now we know that this also includes, as an added bonus, that the wisdom of each disciple is multiplied by the number of people present.

### **Extra note**

There are also home groups led by Anthony and Pam Merifield, Chris and Victoria Kelly, Luke Whiteman, Pauline Simpson and Sophie Williams, and a daytime group led by Yvette Croucher. There is always room for others to join a group – do speak to Jonathan.

### **Pastoral care**

We are very fortunate that within CCGH we have a culture of care that has been developed over many years. So many people take time to care for one another that often needs are met without clergy/staff having to be involved. As a staff team we do try to keep abreast of the needs within the congregation. We regularly do home visits, especially when people are housebound, taking communion to them when appropriate. We also particularly focus on new people who have visited the church, seeking to get to know them and get them integrated into the congregation. It has been encouraging to see a number of new people join and get involved over this past year. We would love to involve more people in pastoral visiting and are seeking to develop a team to be involved with this.

We have a wonderful dedicated team of 12 people who make up our pastoral prayer team. Needs are shared via email, as and when they arise, so that we are instantly praying into situations. Every other month we meet to pray together, which is always very encouraging. This is a completely confidential group ministry which is a joy to be able to offer to people. Many have been blessed to know there is a dedicated team praying for them and we have seen many answers to prayer.

### **Parenting for faith**

Ali Seal brought this course to our attention and after looking at the material we decided to run it during the later part of the autumn term, October – December 2022, to test out the material and to see how it was received.

For convenience we ran it on a Thursday after Playpen and before school pick up time. Although we knew this time excluded many parents who are working, it worked well for a number of our mothers who were on maternity leave, including Ali, who helped to run it. Tracy and Sarah, two helpers from Playpen stayed on for the afternoon to offer child care for any children who came along too; Bea really enjoyed her time with them.

In total 12 people attended, though most weeks we were only 6-8. We had 4 mums on maternity leave, 4 grandmothers, 3 parents of older children and Josh who does a lot of work with children and youth.

Each week there were teaching videos followed by group discussions and exercises. The material helped us to see what church and faith look like from a child's perspective. It gave us tools and ideas of how to encourage children and young people to grow in their own faith, especially giving them time and space to hear from God themselves rather than trying to give answers. It was very lovely having the mix of ages and experience which led to great discussions. There was much love and care shared amongst the group.

We felt most of the material was very helpful and we hope to run the course again at a time which would suit more parents.

## **Mothers' Union**

**Prayers by Candlelight.** For the past eight years or so, we have met in the autumn to celebrate "Prayers by Candlelight". This is an occasion where we meet on a Sunday evening at dusk, to pray for our children/grandchildren as they return to school, university or the workplace. We usually start with an appropriate Bible passage that comes to our attention regarding the Lord's place in our lives and in the lives of our children. One by one, we light a tealight for the children that we pray for, mentioning them by name and sharing, if we so wish, special requests for our named children.

We are in the process of assembling a "Portable Prayer Chit" with the names of those we are praying for and a general prayer that they come to know the Lord as their loving, heavenly Father, provider and guide throughout their lives.

**Clothes for Iranian Babies and Refugees.** As a branch, we collected clothing (washed, ironed, packed in tissue paper, and nicely packed in boxes) for babies and adults of this lively community within our church family. The message "With love from members of the Mothers' Union" was written on the side of the boxes. Distribution was made by a couple from Christ Church who are well acquainted with the community.

**Wreath Making.** The MU Christmas Wreath Making was very well attended this year. There were more men and teenage boys than usual attending as part of their families. Planning and buying (accessories, foliage and fresh basic fir wreaths) meant two early morning trips to Covent Garden Market for some of us. We had a "Blind Tasting Competition" for the best mince pie (Aldi v. Fortnum and Mason). "Miss Christmas", a local personality, turned up to make her wreath. We gathered into a big circle to hear her special poem and sing merrily. Great fun.

**Mothering Sunday.** The church flowers comprised of blossoms and spring flowers are a seasonal gift to Christ Church by members of the MU. The prepared posies are distributed on the Sunday in remembrance of all mothers and those who have "mothered" others over the course of their lives.

## **Wedding**

On 27<sup>th</sup> August 2022 Claude and Carol Tait were married. Carol has been a long term resident of the parish and more recently a member of the congregation. Luke took the service on a very happy day for all in attendance.

## **Deaths**

### **Iris Smith**

Iris had been a member of Christ Church for almost 40 years, joining after her move with her beloved husband Charlie to Crystal Palace in 1974. She made many lifelong friends here, and was, in particular, a great friend and support to Cyril Tennant, the vicar at the time she joined. Iris was a great woman of prayer and was very involved with the crèche, and, later, with Playpen, our toddler group, and would often be seen helping at church events and preparing flowers. Over the last 10 years, Iris's eyesight affected her confidence, and she was seen less often at church services, but continued to pray regularly for those who asked for prayer and for the church community as a whole. She was delighted to become a grandma in 2018. Her health had begun to

deteriorate and the isolation of Covid affected her badly. She died peacefully at Saint Christopher's, with her children Mary and Richard close by.

### **Michael Davies**

Michael died suddenly on Boxing Day 2022 while visiting family with Sue in Oxford. His death came as a real shock for everyone – despite his almost 90 years, Michael was in good health and good spirits. Michael had also been a member of Christ Church, with Sue, for over 40 years. He had served on various occasions on the PCC and as church treasurer, playing a significant role in the reconstruction of the church after the devastating fire in 1982. He was, as many described him, a quiet saint of the church, who, with his cheerful and encouraging nature, was such a blessing to all who knew him and whose kindness, wisdom and support has been a particular encouragement to each of the incumbents over those four decades.

### **The Queen**

As we go to print on this annual report, preparations are underway for the marking of the coronation of King Charles III. The death of HM Queen Elizabeth II in September 2022, brought to an end the longest reign of any British monarch. Her funeral was a moving tribute to her service and duty, and to the Christian faith, of which, in recent years, she had spoken more openly and publicly. We televised the service live at Christ Church and, all who were present, even remotely, felt very much involved in marking the death of someone who had come to be almost universally, and globally, respected.

### **Lancelot Andrewes Medal**

The Bishop of Southwark occasionally bestows the Lancelot Andrewes medal on individuals in the diocese by way of recognition for “godly service and zeal for the gospel”. We were delighted in November 2022, that Bishop Christopher awarded the medal to Pauline Simpson, our lay reader, PCC secretary and ministry team member. Jonathan presented the medal to Pauline on her 70th birthday at the morning service.

## **Farsi ministry**

It seems a lifetime ago that 2 young Iranian men arrived at Christ Church one morning in September 2021 and were so warmly welcomed by Antoinette and then Hamid Momtahan. In the 18 months since then, we have welcomed hundreds of Farsi-speaking men, women and children through the church doors, many of whom have already encountered Christian faith through the underground church movement in Iran. We are so grateful for God's miraculous guidance and provision as we've been learning to do church together and to grow our pastoral and discipleship provision among this group of people, each of whom is precious to us and to God.

In the last year we have started holding Hub worship events, aiming to offer worship services in Farsi every month or so, which have been made possible through the diverse contributions of members of the community and the support of English congregation members. These events have also been of benefit to smaller groups of Farsi-speakers attending other churches in Southwark Diocese. There has also, of course, been food!

With the incredible support of Sepi Black, and the arrival of Rev'd Susan and Ali Shirdel, and latterly with Richard Winborn joining the team, too, Emma was able to host the Farsi Alpha course on Wednesday nights over Autumn 2022 for more than 40 individuals. The day of teaching on the

Holy Spirit, with guest speakers Aptin Samadi and Atena Sameri, was a particular highlight. It was a joy to see 12 choose to be baptised in January 2023, having completed the course. We have continued our Wednesday night provision in 2023, offering a course in John's Gospel focused on the "I Am" sayings, and offering everyone the chance to discuss their thoughts on the Bible passage in small groups.

One of the incredible gifts but also most humbling experiences of this time has been having the opportunity to learn about Persian culture, and the realities of life in Iran and Afghanistan. A series of film nights begun in January 2023 showcases the talent of Iranian cinema whilst also opening up the culture to those of us following the subtitles.

Community gatherings have included amazing meals shared, and opportunities for music and dancing. Our Persian Christmas party attracted more than 100, and Nowruz was the absolute icing on the cake (or really that should be *tahdig* at the bottom of the rice pot) as more than 250 celebrated the ancient New Year festival with a cultural presentation, a quiz, an incredible meal, a professional dancer, and, of course, a disco right to the end of the night.

We finish this reporting period with the wonderful news that we have been granted Strategic Development Funding to continue this work over the next 5 years, as part of Southwark Diocese's vision for Hub churches which can support important new ministries across the Diocese. We very much look forward to Emma's licensing in June as Associate Minister to lead on this work.

## **Welcoming into church**

### **Open Door**

Open Door, our weekly drop-in, has grown in numbers during the year, so that we now welcome up to 50 people each Tuesday for tea and coffee, and a hot lunch with home-made cake for pudding, all free of charge. People come for different reasons, but mostly for a welcoming space and a sense of community, and many friendships have been formed. After lunch there have often been activities such as card games, quizzes and craft, and more recently the community choir.

We are indebted to Ina Oakes and Sepi Black who produce delicious meals, and our team of bakers whose efforts are always appreciated. We are also really grateful to Iain Khan-Gilchrist for continuing to travel some distance to volunteer each week, along with the core Christ Church team of Emma, Josh and Pauline.

### **Moving into wellbeing and community choir**

We were blessed to receive sponsorship from Lambeth Public Health in partnership with Norwood Forum to run two different weekly wellbeing events as part of Tuesdays at Open Door. Roshi's community choir brought people together to sing a variety of different songs in a variety of different languages after lunch! And Diane Aben's very popular gentle exercise class, Moving into Wellbeing, was a fantastic addition to our Tuesday mornings, bringing a growing number of folk fresh from their exercises into Open Door for lunch and chat afterwards.

## **Magnolia Club**

The Magnolia Club is a drop-in group which meets at Christ Church on Wednesdays from 2:00 – 4:00 pm and is specifically designed for those with dementia and their carers. It is administered by Age UK (Lambeth) and assisted by local volunteers. Its purpose is to provide a congenial atmosphere where people in similar situations can gather, have a cup of tea and biscuits, chat, learn about the practicalities of living with dementia and assist with memory retention. This is encouraged through, among other things, exposure to music, art, poetry, picture quizzes, and looking at/touching and talking about objects that attendees may have encountered during their lives. Magnolia Club welcomes volunteers who would like to participate in this useful and highly enjoyable group.

## **Playpen**

Throughout the year Playpen has continued to provide a safe and friendly space for local parents, carers, childminders, nannies and grandparents to bring their babies and toddlers to. We pray as a team before each session and it's been lovely to have non-Christian members both prompting us to pray and bringing their own prayer requests into the mix. One of the things we've frequently prayed for is that those coming will make good connections whilst at the group, it's been great to see this prayer answered: parents connecting with each other and with childminders, younger mums being supported by the grandmothers, two sets of adoptive parents meeting whose girls have now become great friends. One day two grandparents were sitting and having a cup of tea and chat, they hadn't come together; the wife of the gentleman informed me that they were a brother and sister who never had time for a catch-up because they were both so busy looking after their respective families. How good is God!

None of this would be possible without our wonderful team of volunteers, three of whom have been coming to Playpen for more than 30 years! Obviously the big change of the year was Helen no longer being here; she's been greatly missed but her legacy lives on, she left so many good practices in place for us to continue. This was especially apparent and helpful as we prepared for our Christmas parties. These were a great success and were appreciated by all.

We said goodbye to Tim in the summer; he had been coming for more than 20 years to lead the singing session with his guitar. He and his guitar have been missed. We are grateful for his commitment to the group over so many years. We welcomed Sharon onto the Thursday team, she brings great enthusiasm and has proved to be a valued member of the team. Jenny and Christine take overall responsibility now.

One of our biggest challenges this year was managing when there were teachers' strikes; most of our team have school age children so wouldn't be with us. For the first day we did have to close but for subsequent days we have managed to stay open, much to the delight of many. Also, due to the boiler issue in the main church, this year we have only been using the Goodliffe hall. We have had to limit the toys which are put out, eg no ride on cars or slides, which is a shame, but it has meant everyone getting more involved in clearing the toys away before song time, something we hope to continue even when we return to using the Narthex again.

Attendance continues to regularly be more than 30, and we often reach our capacity of 45. We have to laugh that even when we put out our notice to say we are full, some people just ignore it and still come in.....we must be doing something right!

## **Together with the community**

### **Norwood and Brixton Foodbank**

Fuel increases, food prices rising, other utilities all going up, school holidays, new school uniform at the beginning of the year, benefits cut, redundancy, eviction, poor housing – just a few additional contributions to people finding themselves in crisis and needing help from Foodbank and the numbers are rising.

As our data is released at the end of April we expect to see an increase on the previous year and there are concerns about what the future looks like.

However things are going well. Our second hub opened at Immanuel and St Andrew, Streatham Common, in May 2022 and our third hub opens shortly at the top of Brixton Hill in Brixton Methodist church. We took on another signposting officer in September to increase our capacity to support those needing help to complete online benefits forms, find information and other help they need.

We were also successful in getting grants to re-think how teams work in the warehouse and so release more of the managers' time to work strategically, They are actively involved with the work of the Trussell Trust, supporting their campaigns and encouraging others to work towards ending the need for Foodbanks.

We are now more involved in work in Croydon after the Trussell Trust foodbank in Croydon had to stop its work and we were able to avoid clients having nowhere to turn to and to continue supporting clients sent by the borough.

2022 was completed on a high as we managed to get out over 1000 parcels in one week before Christmas.

### **Elizabeth's MBE**

Everyone involved with or supporting the foodbank was delighted that Elizabeth was awarded a richly deserved MBE in the 2023 New Year's honours list for her inspiring leadership, particularly during the pandemic. She has said that it acknowledges the work of an amazing team of staff and volunteers, but that work wouldn't have happened without her.

### **3<sup>rd</sup> Gipsy Hill brownies**

We began the year with badgework and then celebrated World Thinking Day by thinking about peace and the Chinese new year of the tiger by decorating tiger biscuits. Several girls gained their Express Myself badge, which included making sock puppets and using them to tell a story.

The highlight of the year was a weekend camp in July, thankfully not TOO hot, which included cooking pizzas on barbecues, a mini funfair and finished on Sunday morning with a colour run. We also said goodbye to three of our older Brownies after camp.

In September, we welcomed some new Brownies and In October we learnt about Parliament during Parliament Week, and joined in the District Christingle Service in early December. To celebrate Christmas we had a games night and decorated gingerbread men and stars.

We have spaces and any girls aged 7 to 10 would be welcome to join us.

### **Emmanuel Foodhub**

The hub was started at Emmanuel Church Hall in October 2021. It is a partnership between Christ Church, Emmanuel, Foodbank and Centre 70. Each Thursday the hub is open between 11am and 2pm. Teas and coffees are provided, and then a hot meal at lunchtime. Alongside the food there are advisors from Foodbank and Centre 70 who work with the guests, helping with various advice.

The hub started very quietly in 2021, but during 2022 the numbers attending have greatly increased. The impact of the cost of living crisis has been seen in the guests attending the hub. An exercise class was started in September before the hub. It has been particular good to see community forming in the club with many guests attending even when they don't want to see the advisors.

We would like to thank all the volunteers who make the club happen, and particularly to our chefs Ina and Sepi.

### **Lambeth health and well-being**

Lambeth Council have invested significantly in well-being projects post-Covid. Our Open Door kitchen support of those in need during the pandemic had laid sound foundations for renewing connections with Lambeth and their new team focused particularly on health and well-being in Gipsy Hill ward, one of the most deprived areas of the borough. The opening of the Foodhub with Norwood and Brixton Foodbank generated significant interest and Lambeth's well-being team soon regarded the hub as a key point of contact with the local community. Through those relationships, we have partnered with Lambeth on a number of initiatives, including the health and well-being bus bringing vaccinations, health advice, and physiotherapy services to the local community, stopping at both Foodhub and Open Door once a month.

We successfully applied for funding from Lambeth both for additional services at Open Door (a chair based Pilates class and community choir) and for the Youth and Children's work at Emmanuel Community Centre. We were then invited to apply for funding from the Health Inequalities Fund for Foodhub/Open Door, receiving £9,250 which covered our core operating costs for a six month period. It also enabled us to employ Louise Macgregor to engage with our visitors in identifying issues around accessing healthcare and other support in the community. The report Louise has made to Lambeth Council will, I'm sure, have an impact on how they provide support and services moving forward.

Other organisations that have received funding from Lambeth have also networked with us at Open Door and we have been able to offer a mental health first-aid course with local charity "it's a

playground" and have had two visits from the Beacon Trust to morning services, offering blood pressure and other essential health checks for the congregation.

### **Friends of Gipsy Hill fete**

July 10th 2022 was a bright and sunny day, perfect weather for the Friends of Gipsy Hill Summer Fete at Long Meadow.

We set up our stall within the marquee with other local charities. On our table we had a variety of leaflets advertising different activities which go on within the church, a craft activity: butterfly making, 'guess-the-number-of-sweets' inside a jar and a good old fashioned game of shove ha'penny. We had a rota of people who took turns to be available at the stall throughout the afternoon.

All in all the fete was a great success with many people attending and lingering in the beautiful weather. Our stall was busy throughout the afternoon as people of all ages enjoyed the activities on offer. Through this we were able to engage in lots of conversations, making connections with many local people. It was good to be part of this local event, raising the profile of the church and its people.

### **Central Hill fair**

As part of the Gipsy Hill health and well-being project, with a number of other organisations we were represented at a well-being fair on the Central Hill estate, renewing our existing relationships with the residents association and other local organisations, including the youth hub run by the Rathbone trust and with Norwood Forum.

### **Carol singing around the Gipsy Hill Christmas tree**

It was -2 degrees Celsius on the night of our third annual carol singing around the Gipsy Hill Christmas tree – the coldest one yet! But our hearts were warm as a diverse crowd of around 50 carollers gathered outside the Great Southern pub to sing, along with our good friends from the Friends of Gipsy Hill. Jonathan's fingers just about avoided frostbite on the keyboard, and Pete's ice-cool saxophone riffs were a welcome addition as Emma did her best to add aerobic actions to everyone's favourite carols.

It is rumoured that the songs were heard far and wide in the parish – presumably to the merriment of all.

### **Street doctors' first aid course**

With the support of a member of St Stephen's South Dulwich, we hosted a training session from Street Doctors, providing training for first-aid response for those who have been stabbed. It was shocking to hear of the numbers of young people who have been victims of stabbing in this borough and the significance of immediate and appropriate first-aid intervention, which could so easily save lives.

## **Churches together in Crystal Palace**

Churches Together in Crystal Palace unites 13 churches of different denominations – three Anglican, two Roman Catholic, the Methodist, Salvation Army, Baptist, Korean, and four independent Pentecostal churches. A group of committed lay people from different churches meets every month for prayer at the Methodist Church, usually led by one of the ministers.

A coordinating group manages fundraising and events and in 2022, alongside the regular Good Friday Act of Witness at Sainsbury's which now regularly draws over 100 people, the Salvation Army hosted a songs of praise event, and the Enabling Group held a fundraising afternoon for the Jubilee at St Margaret Clitheroe.

## **Pancake party**

The pancake party at Christ Church on Shrove Tuesday is not huge, but always great fun, drawing together people from across the generations. About 90 pancakes were made and eaten, with 11 being eaten by one person (who will remain nameless). Particular thanks to Yvette Croucher for cooking a vast pile of pancakes, even though she could not be present in person.

## **Church fun day**

On Saturday 19<sup>th</sup> March 2022 Christ Church hosted a Fun Day. There was a bouncy castle in the church, with various craft stalls, a café and a Zumba session. Due to the impact of Covid we hadn't had many of these events in the preceding years. The event attracted lots of church members, particularly those with children. The event also attracted several families that didn't attend the church. It was a positive event for our community in the recovery from Covid.

## **Cream teas in vicarage garden**

On a happily warm and sunny afternoon in May, Jonathan and Yvette hosted two sittings for afternoon tea, ably supported by Helen Gates and Yvette's mum, Kay. We enjoyed the sunshine, delicious home-made scones and tea, beautifully served in bone china cups and saucers. A real treat!

## **Summer barbecue**

The summer barbecue suffered a couple of postponements due to weather (too hot) and illness - but finally took place in August. Again, we had a beautiful day (at least before the rain came), and the vicarage garden and upper church hall were full to bursting. Despite a minor crisis in the cooking schedule, we fed well over 100 people, very amply. Many thanks to the wonderful volunteers on the barbecue, and to both the team of servers and clearers, and the Iranian volunteers who made up some beautifully decorated salads.

## **Harvest Supper**

Nearly 100 gathered for our Harvest Supper from across the congregation. On this occasion, this was a celebration of Persian cuisine, superbly cooked by members of our Farsi community and we also had an opportunity to hear a little more of the experiences and testimonies of some. It was

particularly wonderful to be able to come together for this occasion after Covid lockdowns had prevented it for so long.

### **Quiz night**

On Saturday 19<sup>th</sup> November there was a quiz night in aid of Tearfund. The quiz was run by Luke and Josh, with rounds for all the family; particular highlights were the amazing towers made from spaghetti and marshmallows! We also had delicious food cooked by Ina. It was well attended and a good opportunity to spend time together with other members of the church family. The winning team included the vicar!

### **Mini fair**

We decided to hold a low-key cake and craft fair this year, with tea, cake, and craft on sale on a Saturday afternoon in December, and then after the service on Sunday. As ever, the Christ Church cake stall was wonderfully supported, along with some wonderful donated crafts – including some delightful quilt mats and bags made by Glenys Lawrence, and the event raised an astonishing £700 towards Open Door and Foodhub.

## **Church building and hire**

### **Church buildings**

During Covid, one of our main hall users, Team Dance, offered an incredibly popular online dance school that saw many youngsters join in for the first time. When the opportunity to return to in-person teaching returned, Lucy's dance school was able to fill upstairs and downstairs all day on Saturday to ensure adequate social distancing and cleaning between classes. As the restrictions relaxed, it became clear that the demand for classes continued and the dance school now continues to fill the halls during the day on Saturday, so we no longer take occasional party bookings. It has given us a significant increase in regular hall income and lightened the administrative load considerably.

During the week the hall is also used by Team Dance on Mondays, Wednesdays and Thursdays; Slimming World use the Narthex on Thursdays, and on Tuesdays we have Zumba downstairs and Crystal Palace Community choir upstairs. Finally, during the weekdays, Diane Aben runs Pilates classes on Wednesdays and Friday mornings. All of this means the halls are now as fully booked as we can cope with.

We had problems with the heating systems, both in the hall and church during 2022. We undertook some repair work to pipework in the upper hall, but the church heating system ultimately proved incapable of repair and in 2023, we are in the process of replacing that system.

The buildings are generally maintained in good condition, with great thanks to Stuart Mitchenall for his work in undertaking many repairs and general maintenance, and to Jon Caddell and Ina Oakes, our cleaners, who keep the building clean and tidy. Thanks also to Anthony Merifield for his continued work keeping the garden and ground clear and tidy.

## **Flowers**

Patsy Easter continues to provide delightfully attractive flower displays for the church, occasionally assisted by others. It is so transformative in the simplicity of our modern church building to have fresh flowers arranged each week and Patsy, with Ron providing practical support, offers this ministry so generously and beautifully week by week. We are so grateful to her. If you would like to get involved in flower arranging, even if only once a term, or if you would like to learn a bit more about what it involves, please speak to Patsy or Jonathan.

## **Mission partners – Jonathan Croucher**

The relationships with our long-term mission partners have slightly taken a back seat this year as other priorities have occupied us. We still pray regularly for them, with one mission partner being prayed for each month in morning services.

Our mission giving policy is to give 10% of financial donations to the church to our mission partners. This has enabled us to give approximately £5000 per year to Tearfund, and £2500 per year each to CSW (Christian Solidarity Worldwide), CMS, supporting our link mission partners, Eric and Rhena Clouston, and to Spinnaker, the charity that provides Christian RE content for local schools. We have, in addition, this year, been able to continue to make an additional donation of £2500 to John and Lynne Quanrud to support their work in Albania.

Although we do not give financially, Norwood and Brixton Foodbank is a key mission partner and our Christmas collections are donated to the Foodbank. We have a giving point in the church lobby, which is regularly filled and deposited at the Foodbank in Streatham and many of our congregation volunteer in different ways.

## **Deanery Synod report**

Due to two unexpected cancellations due to illness and calendar clashes with parish activities, Synod only met formally once in 2022.

Synod met at Emmanuel Church West Dulwich in November to discuss issues of mental health and parish ministry. Rev Cathy Wiles, who had served as a mental health chaplain in the NHS, and Rev Andrew Wilson, a retired mental health nurse and Chair of the Croydon mental health charity APCMH, addressed Synod on some of their experience of supporting those with challenging mental health situations in parish ministry. There was a particular theme of building safe communities where individuals could be heard and where there was an openness to sharing issues around mental health, as well as a recognition that all of us are likely to experience some form of challenging mental health in our lives.

We held our annual deanery Ascension Day service at All Saints West Dulwich. The combined choirs of All Saints, St Peter's and St Leonard's led the musical worship beautifully and our speakers were from L'Arche London, with an inspiring sermon from two members of the L'Arche London community with whom All Saints has very close connections.

In March Synod met for its final gathering of the triennium, with a fascinating evening visit to the West Norwood Cemetery, with Synod meeting in the Crematorium Chapel with a focus on death and dying. Hosted generously by Kim Hart of Lambeth Amenity Team we were served wine and cheese, heard a little about the fascinating history of the cemetery, including a short video of the unique Gothic Catacombs, and then used the Church of England's new Gravetalk material to open up a conversation around death and dying.

## ***Section 2: Resources***

### **Trustees and leaders**

Trustees are the elected, co-opted and ex officio members of the PCC. Trustees who served during 2022 are:

<b>Post</b>	<b>Name</b>	<b>Elected</b>	<b>First Elected</b>
Vicar	Rev. Jonathan Croucher	Appointed 17/09/12	
Curate	Rev. Emma Lowth	Appointed 30/06/19	
Curate	Rev. Luke Whiteman	Appointed 26/06/21	
Reader	Pauline Simpson	Licensed 27/10/03	
Warden	Janet Boyce	15/05/22	2022
Warden	Rachel Skeath	15/05/22	2021
Deanery Synod	Anthony Merifield	02/05/21	2014
Deanery Synod	Beverley Fray	02/05/21	2021
Deanery Synod	Pauline Simpson	02/05/21	2021
PCC member	Susan Dalton	02/05/21	2018
PCC member	Nicklav Jegede	02/05/21	2021
PCC member	Christopher Kelly	02/05/21	2021
PCC member	Chibuzor Madu	02/05/21	2021
PCC member	Jonathan Maytom	02/05/21	2017
PCC member	Pete Moorey	02/05/21	2021
PCC member	Joshua Klein	15/05/22	2019
PCC member	Catherine Mitchenall	15/05/22	2022
PCC member	Sophie Williams	15/05/22	2022
PCC member	Norma Simon	Co-opted 12/09/22	2022

The vicar, curates, reader, wardens and deanery synod representatives are ex officio.

## **Office holders**

Christ Church is reliant on the time and expertise given by its members and the PCC to fulfil key and statutory roles. Officers of the PCC at the end of 2022 were:

Chair	Jonathan Croucher
Vice Chair	Janet Boyce
Secretary	Pauline Simpson
Treasurer	Christopher Kelly
Electoral Roll Officer	Pauline Simpson
Gift Aid Secretary	Francis Howcutt
Health and Safety	Jonathan Croucher
Safeguarding	Jonathan Croucher, Pauline Simpson and Jenny Thomas

## **Paid Staff**

Pastoral minister	Jenny Thomas
Operations manager	Charlotte Carpenter
Church administrator	Jeanette Bell
Cleaners	Ina Oakes and Jonathan Caddell

## **Leaders and volunteers**

Christ Church relies on its members to lead and support our activities. This includes setting the strategic direction as well as leading a range of ministry, outreach and community activities. Leaders at the end of 2022 were:

Brownies	Christine Woolley
Flowers Team Leader	Patsy Easter
Home Group Co-ordinator	Jonathan Croucher
Home Group Leaders	Evening groups led by Chris and Victoria Kelly, Anthony & Pam Merifield, Zoltan & Kati Schwab, Justin Kueh, Pauline Simpson with Sophie Williams & Paul Cochrane, Luke Whiteman, and a daytime group led by Yvette Croucher
Mothers' Union	Jodie Lomax
Open Door	Iain Khan-Gilchrist, Josh Prendergast, Emma Lowth, Pauline Simpson
Pastoral Care Co-ordinator	Jenny Thomas
Pastoral prayer team	Jenny Thomas
Sunday School	Luke Whiteman

Website Rob Seal

Youth Group leaders Josh Prendergast and Yvette Croucher

A number of teams of volunteers support the smooth running of services and other church activities co-ordinated through a termly service rota produced by Pauline Simpson. They include the ministry team, the prayer ministry team and the music team and a considerable number of lay people reading lessons and leading intercessions. Regular services continue to be supported by a pool of stewards and welcomers, collection counters, coffee makers, sound and overhead projection system operators, flower arrangers, Sunday School helpers, church working parties etc.

### **Attendance**

Average Sunday attendance during 2022 was 102 adults and 23 children. We have continued to livestream services using Facebook live; it is difficult to tell the exact number watching these, but around 20 per week.

Total attendance on Easter Sunday was 214, at special Advent services (Christingle and Carol Services) 238. Attendance at the Christmas services on Christmas Eve and Christmas Day was 344 including the Nativity on Christmas Eve. In 2022 there were 45 baptisms including 37 adults, mostly from our Farsi community, 1 wedding, 3 funerals held at church and 4 at crematoriums.

### **Electoral Roll**

The roll has been updated in April 2023, and comprises 147 members, which is a decrease of 7 (6 added, 13 removed) from the last roll in 2022. 98 are female and 49 male, 40 live in the parish and 107 outside, though due to the location of the church within the parish many of these live within easy walking distance of the church.

### **Buildings and fabric**

Under Church of England rules, the churchwardens have personal responsibility for movable furniture and ornaments and joint responsibility with the incumbent for consecrated buildings (in our case that means Christ Church, but not Berridge Road or the Goodliffe Hall). However, funding for the maintenance of these items is provided by the PCC and so these items are now reported below.

We are up to date with urgent repairs identified in the quinquennial architect's inspection in 2021, and are now working through other things. There hasn't been a huge amount of work done in 2022; there have been repairs to both the kitchen and office roofs and some decoration. Routine maintenance in the church and hall has been carried out regularly by Stuart Mitchenall, to whom we are extremely grateful.

At the beginning of 2023 the church boiler has broken down irreparably and will need to be replaced during the year.

## **Income and expenditure summary**

2022 was a positive year for the finances of Christ Church.

The net cash surplus before a change in investment values was just over £25,000 (2021: £40,000). This surplus reflects the continued support from the congregation, with income from donations remaining the same as 2021 at around £160,000, as well as an increased return on the use of our buildings, which generated a further £60,000, (2021: £45,000).

The total income for 2022 was around £242,000 (2021: £226,000), the balance of income being made up of income generated by the activities that we run - £16,000, and dividends from our investments of £6,700.

On the expenditure side, 2022 saw us returning to activities that had been put on hold throughout the Covid pandemic. This meant that expenses rose to £217,000 for the year (2021: £202,000). In particular, our cleaning expenses rose by £7,000 to £14,500 with the increased use of the building.

The other significant increase was our contribution to the Diocese, which increased by £5,000 to £97,000. Although a vicar's salary is less than the average wage, the full cost of providing one incumbent to a parish is around £81,000; salary plus housing, pension contributions and training come to about £50,000, the rest is the allocation of the cost of running a diocese. This made us a net giver to the Diocese of around £16,000. The surplus is used by the Diocese to support smaller parishes that cannot meet the full cost of an incumbent, which we can view as being part of our mission giving as we recognise and respond to God's generosity to us.

Our youth work continues to benefit from the Goodliffe Endowment, the income from which has covered the cost of our intern and our work with young people, although the value of the underlying investment fell quite substantially this year. The market value of the investment was £224,166 at the year end and it generated an income of £6,672.

Many of our other ministries also benefit from grants received during the year. The church received around £8,000 in grants for the work of Open Door, in all its guises, and for the Farsi ministry. We also received a £1,400 unrestricted grant from the Diocese to help with the extra costs of heating over the winter months.

The church now holds £137,000 in free funds, with a further £32,000 in designated funds – money set aside by the PCC for specific purposes – and £43,000 in restricted funds.

We will need to spend some of this cash on the new boiler, probably around £50,000, but we are delighted that with the continued support of the congregation and good management of our resources we will still be able to invest more into the ministry of the church to bring the Good News of Jesus Christ to the people in our community and beyond.

Many thanks to all those who have given their time, money and talents over the past year, all of which has contributed to our healthy financial position.

## **Annex 1 - Governance and administration**

### **Name**

The Parochial Church Council of the Ecclesiastical Parish of Christ Church Gipsy Hill are the trustees who administer Christ Church, Gipsy Hill. Other names used by which the charity is known are Christ Church, Christ Church Parochial Church Council and Christ Church PCC.

### **Address**

Christ Church is situated on the corner of Highland Road at its junction with Gipsy Hill. It is part of the Diocese of Southwark within the Church of England. The correspondence address is Christ Church, 1 Highland Road, London SE19 1DP.

### **Legal Status**

Christ Church PCC is a registered charity under number 1133804.

### **Governing Documents**

Christ Church PCC has two approved governing documents: The Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended). A new version of the Church Representation rules was published at the beginning of 2020.

### **Appointment of Trustees**

The Church Representation Rules specify the composition of Christ Church PCC who are the trustees of the charity. Christ Church PCC is made up of ministerial appointments, lay church wardens elected by the parishioners annually during April or May, and lay members of the PCC and Deanery Synod elected for a three year renewable term also elected at the Annual Parochial Church Meeting, together with co-opted lay members with defined responsibilities. The chair of trustees is the incumbent for the time being and during any vacancy an elected member of the PCC. All eligible Church attendees over 16 are encouraged to register on the Electoral Roll and stand for election to Christ Church PCC. When recruiting a new trustee, requests for nomination are published in Christ Church. When considering co-option Christ Church PCC has regard to the requirements of any specialist skills needed.

### **Aims**

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

### **Objectives**

Christ Church PCC has the responsibility of supporting and co-operating with the incumbent in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish and for continuing that work during the absence of an incumbent. The PCC has maintenance responsibilities not only for the Church building but also for the Goodliffe Hall adjacent to the Church and the Berridge Road Community Church and Gardens.

### **Supervision**

Various aspects of parish life are supervised by the hierarchy of the Church of England including particularly the Lambeth South Area Dean (Rev. Jonathan Croucher), the Archdeacon of Lambeth (Ven. Simon Gates), the Bishop of Kingston (a new appointment in 2023) and the diocesan Bishop of Southwark (Rt. Rev. Christopher Chessun). Significant changes to the Christ Church building have to be authorised by the Chancellor of the Diocese of Southwark through the faculty jurisdiction, in addition to any planning or other permissions required by law.

As a charity, the Trustees must have regard to the Charity Commission's guidance on public benefit, and in particular, the specific guidance on charities for the advancement of religion. The

activities described in Section 1 of the Annual Report demonstrate our commitment to participating fully in the life of our local community, welcoming all-comers to our worship and activities, and seeking to serve those in our community in many different ways.

### **Internal governance – PCC report**

During 2022 the PCC had 6 “normal” meetings, plus a meeting to approve the accounts before the APCM and an awayday in September. We spent quite a lot of time looking at our MAP, and how much of it is still relevant post pandemic. At both the June meeting and the awayday we had extensive discussions about our joys, challenges and hopes for the future, as well as looking at some of the detail of the MAP. We also decided to continue with online provision of services as they are still much appreciated by some people. At our March meeting we looked at the diocese anti-racism charter and had presentations from 2 members of the Kingston area MEACC who gave us plenty of food for thought from their experiences of racism both within and outside the church. Racial justice and inclusion is a topic we have revisited, especially in the light of our growing ministry with the refugee (mostly Farsi speaking) community. We have also discussed finance, staffing needs, provision for children, admitting children to communion, and our ministries to the local community.

We had previously adopted the diocese safeguarding policies introduced in 2019 and are always mindful of the need to safeguard children and vulnerable adults, following the house of bishops guidance, and dealing appropriately with any incidents which arise. Currently we are up to date with DBS checks. In January 2023 we ran the diocese foundations safeguarding training which was very helpful to all who came. The current parish safeguarding officers are Pauline Simpson and Jenny Thomas, working alongside Jonathan.

Special thank go to Anthony Merifield for about 30 years’ service on the PCC, many of which have also been as churchwarden and deanery synod member. He has been a tireless servant of the church during that time, has been meticulous in all that he has done, and kept the rest of us on our toes! He has decided to retire at the 2023 APCM, and we will miss his wisdom and input. Thank you Anthony!

### **Organisation of activities within the parish**

#### **Ministry Team – led by Jonathan Croucher**

This group is responsible for leading and preaching at services, planning sermon series, and oversight of discipleship in the church.

#### **Pastoral Ministry – led by Jenny Thomas**

The pastoral prayer team – meeting every six weeks to pray for pastoral needs in the church and available to pray for particular or urgent needs as they arise.

The pastoral visiting team – meeting every month or as necessary and organising visits or support for those in particular need.

The prayer ministry team – praying with people during or after Sunday worship.

#### **Home Group Leaders – led by Jonathan Croucher**

Home group leaders meet termly to plan study series, share needs and plan for the future.

### **Children, Families and Youth Ministry**

Our work in this area is coordinated by different people: children (Luke Whiteman), youth (Josh Prendergast and Yvette Croucher), Playpen (Jenny Thomas), Mothers Union (Jodie Lomax) and Pastoral Care (Jenny Thomas).

### **Overseas Mission Group**

This group is responsible for the relationships with our overseas mission organisations, with appointed 'ambassadors' to develop the relationships throughout the church (CMS – Pauline Simpson; Tearfund – Rachel Skeath; Christian Solidarity Worldwide – Nicklav Jegede; John & Lynne Quanrud – Trena Dickinson). Bettina von Hornhardt looks after publicising these and the home missions we support.

### **Buildings Committee**

This group reviews and commissions building management and maintenance for the church buildings.

### **Other Needs**

Other groups are formed from time to time as the need arises.

## **Statutory Responsibilities**

As trustees the PCC has statutory responsibilities for safeguarding and health and safety. The PCC has adopted the diocese's safeguarding policy 'A Safe Church', which was updated during 2019. Pauline Simpson and Jenny Thomas are the Safeguarding Officers working alongside Jonathan Croucher. Those working with children and vulnerable adults have undergone Disclosure and Barring Service (DBS) checks. All regular users of Parish buildings are required to lodge copies of their safeguarding policies with the Parish.

### **Safeguarding Report**

We are currently up to date with DBS checks, and no-one is allowed to teach in Sunday School or youth group until their DBS is complete. A number of Sunday School leaders and PCC members attended the Foundations safeguarding course held in church in January 2023. There are occasional issues that arise with, or are disclosed by, vulnerable adults, which are always reported to the diocese safeguarding team and no further action has been required.

We are aware of how quickly someone can become vulnerable, and are aware of the importance of complying with procedures.

## **Annex 2 – Full Financial Report**

### **Approval**

The custodian trustee for the Goodliffe Hall Foundation is the South London Church Fund and Southwark Diocesan Board of Finance. The Trustees approved the Financial Statements at its meeting on 9<sup>th</sup> May 2022 and the attached statements have been independently examined by Simon Lewcock, FCCA. His assessment of the accounts is at [Annex 4](#).

### **Accounting Policies**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members. Nor do they include expenditure funded by insurance claims where the contractor was paid directly by the insurance company.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at fair value. As is normal for parishes in the Church of England, expenditure on buildings fabric, systems and fittings is not capitalised but written off as incurred.

### **Funds**

Restricted Funds are those given for a particular purpose and currently comprise the Goodliffe Endowment Youth Work Fund and various funds in respect of small specific donations not yet spent.

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

Endowment Funds are funds, the capital of which must be retained permanently and comprise the Goodliffe Endowment, which was given to provide income to support youth work in the parish and so all the income derived therefrom is allocated to the Goodliffe Endowment Foundation Youth Work restricted fund.

### **Income and Endowments**

Collections are recognised when received by and on behalf of the PCC. Planned giving under Gift Aid is recognised only when received. Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised during the financial period. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable. Lettings and rental income is recognised when earned. Other types of income are recognised when earned. Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

### **Grants**

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

### **Activities directly relating to the work of the church**

The diocesan parish share is accounted for when due and any parish share unpaid on 31 December is provided in these financial statements as an operational (though not legal) liability is shown as a creditor in the balance sheet.

The activities of the church are supported by a number of volunteers. This includes ministry, administrative and other general support. No salary costs are incurred in relation to volunteers. Any out of pocket expenses incurred are reimbursed by the church.

#### **Fixed Assets**

Consecrated and benefice property is excluded from the accounts by § 10(2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and church wardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off. This includes the amounts spent in 2015 on the Goodliffe Hall redevelopment, which included repairs, refurbishment and property improvement.

#### **Current Assets**

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

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

#### **Liabilities**

Costs incurred but not paid at the year-end are recognised as liabilities.

#### **Going Concern**

The PCC has assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The PCC has concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

#### **Critical accounting estimates and judgements**

In preparation the financial statements, the PCC has not been required to make any significant judgement or estimates

Christ Church, Gipsy Hill  
Financial Statements  
For the year ended 31 December 2022

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2022 TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	2021 TOTAL FUNDS
		£	£	£	£	£	£	£	£
<b>INCOME &amp; ENDOWMENTS</b>									
<b>Income from generating funds</b>									
Voluntary income	2(a)	159,760	-	-	159,760	160,476	-	-	160,476
Activities for generating funds	2(b)	60,148	-	-	60,148	44,580	-	-	44,580
Income from investments	2(c)	17	6,672	-	6,689	338	6,453	-	6,791
Charitable activities	2(d)	7,938	7,933	-	15,871	7,592	9,750	-	17,342
Other income	2(e)	-	-	-	-	12,644	-	-	12,644
<b>TOTAL INCOME &amp; ENDOWMENTS</b>		<b>227,863</b>	<b>14,605</b>	<b>-</b>	<b>242,468</b>	<b>225,630</b>	<b>16,203</b>	<b>-</b>	<b>241,833</b>
<b>EXPENDITURE</b>									
Diocesan support (Southwark)	3(a)	97,000	-	-	97,000	92,000	-	-	92,000
Other ministry costs	3(b)	72,686	7,933	-	80,619	73,067	4,328	-	77,395
Buildings	3(c)	32,310	-	-	32,310	28,169	-	-	28,169
Activities	3(d)	1,608	5,716	-	7,324	619	3,774	-	4,393
<b>TOTAL EXPENDITURE</b>		<b>203,604</b>	<b>13,649</b>	<b>-</b>	<b>217,253</b>	<b>193,855</b>	<b>8,102</b>	<b>-</b>	<b>201,957</b>
<b>NET INCOME / (EXPENDITURE)</b>		<b>24,259</b>	<b>956</b>	<b>-</b>	<b>25,216</b>	<b>31,775</b>	<b>8,101</b>	<b>-</b>	<b>39,876</b>
<b>TRANSFERS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>GAINS AND LOSSES ON INVESTMENTS</b>		<b>-</b>	<b>-</b>	<b>(29,758)</b>	<b>(29,758)</b>	<b>-</b>	<b>-</b>	<b>31,921</b>	<b>31,921</b>
<b>NET MOVEMENT IN FUNDS</b>	<b>8</b>	<b>24,259</b>	<b>956</b>	<b>(29,758)</b>	<b>(4,542)</b>	<b>31,775</b>	<b>8,101</b>	<b>31,921</b>	<b>71,797</b>
<b>BROUGHT FORWARD AT 1 JANUARY</b>		<b>144,433</b>	<b>42,462</b>	<b>253,924</b>	<b>440,819</b>	<b>112,658</b>	<b>34,361</b>	<b>222,003</b>	<b>369,022</b>
<b>CARRIED FORWARD AT 31 DECEMBER</b>		<b>168,692</b>	<b>43,418</b>	<b>224,166</b>	<b>436,277</b>	<b>144,433</b>	<b>42,462</b>	<b>253,924</b>	<b>440,819</b>

Christ Church, Gipsy Hill  
Financial Statements  
For the year ended 31 December 2022

Balance Sheets as at 31 December

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2022 TOTAL FUNDS £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2021 TOTAL FUNDS £
<b>FIXED ASSETS</b>									
Investments	5	-	-	224,166	224,166	-	-	253,924	253,924
<b>CURRENT ASSETS</b>									
Debtors	6	6,762	-	-	6,762	5,600	-	-	5,600
Short term deposits		65,499	-	-	65,499	65,500	-	-	65,500
Cash at Bank and in Hand		107,057	43,418	-	150,475	80,268	46,152	-	126,420
		<u>179,318</u>	<u>43,418</u>	<u>-</u>	<u>222,736</u>	<u>151,368</u>	<u>46,152</u>	<u>-</u>	<u>197,520</u>
<b>LIABILITIES: AMOUNTS DUE WITHIN ONE YEAR</b>	7	<u>10,625</u>	<u>-</u>	<u>-</u>	<u>10,625</u>	<u>10,625</u>	<u>-</u>	<u>-</u>	<u>10,625</u>
<b>NET CURRENT ASSETS</b>						<u>140,743</u>	<u>46,152</u>	<u>-</u>	<u>186,895</u>
<b>NET ASSETS</b>		<u><b>168,693</b></u>	<u><b>43,418</b></u>	<u><b>224,166</b></u>	<u><b>436,277</b></u>	<u><b>140,743</b></u>	<u><b>46,152</b></u>	<u><b>253,924</b></u>	<u><b>440,819</b></u>
<b>FUNDS</b>									
<b>Unrestricted Funds</b>									
General		136,692	-	-	136,692	112,433	-	-	112,433
Buildings		12,000	-	-	12,000	12,000	-	-	12,000
Working Capital & Contingency		20,000	-	-	20,000	20,000	-	-	20,000
		<u>168,692</u>	<u>-</u>	<u>-</u>	<u>168,692</u>	<u>144,433</u>	<u>-</u>	<u>-</u>	<u>144,433</u>
<b>Restricted Funds</b>									
Goodliffe Endowment Youth Work		-	25,496	-	25,496	-	24,540	-	24,540
Other		-	17,922	-	17,922	-	17,922	-	17,922
		<u>-</u>	<u>43,418</u>	<u>-</u>	<u>43,418</u>	<u>-</u>	<u>42,462</u>	<u>-</u>	<u>42,462</u>
<b>Endowment Funds</b>									
Goodliffe Foundation		-	-	224,166	224,166	-	-	253,924	253,924
		<u><b>168,692</b></u>	<u><b>43,418</b></u>	<u><b>224,166</b></u>	<u><b>436,277</b></u>	<u><b>144,433</b></u>	<u><b>42,462</b></u>	<u><b>253,924</b></u>	<u><b>440,819</b></u>

**Christ Church, Gipsy Hill**  
**Financial Statements**  
**For the year ended 31 December 2022**

**ACCOUNTING POLICIES**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 1012.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members. Nor do they include expenditure funded by insurance claims where the contractor was paid directly by the insurance company.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. As is normal for parishes in the Church of England, expenditure on buildings fabric, systems and fittings is not capitalised but written off as incurred.

**Funds**

Restricted Funds are those given for a particular purpose and currently comprise the Goodliffe Endowment Youth Work Fund and various funds in respect of small specific donations not yet spent.

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

Endowment Funds are funds, the capital of which must be retained permanently and comprise the Goodliffe Endowment, which was given to provide income to support youth work in the parish and so all the income derived therefrom is allocated to the Goodliffe Endowment Foundation Youth Work restricted fund.

**Income & Endowments**

**Income**

Collections are recognised when received by and on behalf of the PCC.

Planned giving under Gift Aid is recognised only when received.

Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised during the financial period.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Lettings and rental income is recognised when earned.

Other types of income are recognised when earned.

Dividends are accounted for when due, and payable and interest entitlements are accounted for as they accrue.

**Christ Church, Gipsy Hill  
Financial Statements  
For the year ended 31 December 2022**

**ACCOUNTING POLICIES continued**

**Expenditure**

**Grants**

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

**Activities directly relating to the work of the Church**

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not legal) liability is shown as a creditor in the Balance Sheet.

The activities of the church are supported by a number of volunteers. This includes ministry, administrative and other general support. No salary costs are incurred in relation to volunteers. Any out of pocket expenses incurred are re-imbursed by the church.

**Fixed Assets**

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

**Current Assets**

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

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

**Liabilities**

Costs incurred but not paid at the year end are recognised as liabilities.

**Going concern**

The PCC has assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The PCC has concluded there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

**Critical accounting estimates and judgements**

In preparing the financial statements, the PCC has not been required to make any significant judgements or estimates.

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2022

1. ANALYSIS OF UNRESTRICTED FUNDS	2022				2021			
	General £	Buildings £	Other £	Total £	General £	Buildings £	Other £	Total £
<b>INCOME &amp; ENDOWMENTS</b>								
<i>Voluntary income (donations)</i>								
Regular income from donors	128,732	-	-	128,732	131,281	-	-	131,281
Irregular income from donors	3,391	-	-	3,391	-	-	-	-
Special Collections	1,011	-	-	1,011	-	-	-	-
Legacies	-	-	-	-	500	-	-	500
Gift Aid	26,626	-	-	26,626	28,695	-	-	28,695
	<u>159,760</u>	<u>-</u>	<u>-</u>	<u>159,760</u>	<u>160,476</u>	<u>-</u>	<u>-</u>	<u>160,476</u>
<i>Activities for generating funds</i>								
Lettings and rental income	59,895	-	-	59,895	44,580	-	-	44,580
Events	253	-	-	253	-	-	-	-
Other	-	-	-	-	-	-	-	-
	<u>60,148</u>	<u>-</u>	<u>-</u>	<u>60,148</u>	<u>44,580</u>	<u>-</u>	<u>-</u>	<u>44,580</u>
<i>Income from investments</i>								
Interest	17	-	-	17	338	-	-	338
Dividends	-	-	-	-	-	-	-	-
	<u>17</u>	<u>-</u>	<u>-</u>	<u>17</u>	<u>338</u>	<u>-</u>	<u>-</u>	<u>338</u>
<i>Income from charitable activities</i>								
Playgroup subscriptions	2,774	-	-	2,774	-	-	-	-
Open Door	-	-	-	-	7,592	-	-	7,592
Fees	3,114	-	-	3,114	-	-	-	-
Emmanuel Foodhub	650	-	-	650	-	-	-	-
Grant income	1,400	-	-	1,400	-	-	-	-
	<u>7,938</u>	<u>-</u>	<u>-</u>	<u>7,938</u>	<u>7,592</u>	<u>-</u>	<u>-</u>	<u>7,592</u>
<i>Other incoming resources</i>								
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>12,644</u>	<u>-</u>	<u>-</u>	<u>12,644</u>
	<u><b>227,863</b></u>	<u><b>-</b></u>	<u><b>-</b></u>	<u><b>227,863</b></u>	<u><b>225,630</b></u>	<u><b>-</b></u>	<u><b>-</b></u>	<u><b>225,630</b></u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2022

	2022				2021			
EXPENDITURE	General	Buildings	Other	Total	General	Buildings	Other	Total
	£	£	£	£	£	£	£	£
<i>Diocesan support (Southwark)</i>								
Diocesan quota & fees	97,000	-	-	97,000	92,000	-	-	92,000
	<u>97,000</u>	<u>-</u>	<u>-</u>	<u>97,000</u>	<u>92,000</u>	<u>-</u>	<u>-</u>	<u>92,000</u>
<i>Other ministry costs</i>								
Charitable Grants for work in the UK	2,850	-	-	2,850	2,983	-	-	2,983
Charitable Grants for work overseas	10,693	-	-	10,693	13,431	-	-	13,431
Open Door	-	-	-	-	1,662	-	-	1,662
Staff costs	30,263	-	-	30,263	28,288	-	-	28,288
Property rental costs *	9,859	-	-	9,859	10,025	-	-	10,025
Expenses reimbursed	620	-	-	620	841	-	-	841
Worship, Music & Audio	5,933	-	-	5,933	3,296	-	-	3,296
Telephone	1,361	-	-	1,361	1,844	-	-	1,844
Printing, stationery & supplies	308	-	-	308	332	-	-	332
Bank charges & interest	230	-	-	230	160	-	-	160
Office Equipment / Photocopier	6,829	-	-	6,829	5,625	-	-	5,625
Communications	1,034	-	-	1,034	655	-	-	655
Catering & entertainment	337	-	-	337	1,080	-	-	1,080
Professional fees	1,469	-	-	1,469	2,351	-	-	2,351
Special Collections	900	-	-	900	-	-	-	-
Other (environmental)	-	-	-	-	494	-	-	494
	<u>72,686</u>	<u>-</u>	<u>-</u>	<u>72,686</u>	<u>73,067</u>	<u>-</u>	<u>-</u>	<u>73,067</u>
<i>Buildings</i>								
Insurance	4,643	-	-	4,643	2,739	-	-	2,739
Utilities	8,123	-	-	8,123	6,039	-	-	6,039
Cleaning	14,665	-	-	14,665	7,773	-	-	7,773
Furniture	55	-	-	55	274	-	-	274
Maintenance of consecrated buildings	-	4,626	-	4,626	-	6,664	-	6,664
Other maintenance	198	-	-	198	-	-	-	-
Total recurring	<u>27,684</u>	<u>4,626</u>	<u>-</u>	<u>32,310</u>	<u>16,825</u>	<u>6,664</u>	<u>-</u>	<u>23,489</u>
Improvements to consecrated buildings	-	-	-	-	-	4,680	-	4,680
Other Improvements	-	-	-	-	-	-	-	-
	<u>27,684</u>	<u>4,626</u>	<u>-</u>	<u>32,310</u>	<u>16,825</u>	<u>11,344</u>	<u>-</u>	<u>28,169</u>

\* Property costs relate to rental payments for accommodation, net of a contribution of £9,600 (2021: £9,600) from the Southwark Diocese.

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2022

	2022				2021			
EXPENDITURE continued	General £	Buildings £	Other £	Total £	General £	Buildings £	Other £	Total £
<i>Activities</i>								
Weekend away	-	-	-	-	-	-	-	-
Playgroup	1,608	-	-	1,608	619	-	-	619
Work with young people	0	-	-	0	-	-	-	-
	<u>1,608</u>	<u>-</u>	<u>-</u>	<u>1,608</u>	<u>619</u>	<u>-</u>	<u>-</u>	<u>619</u>
<i>Vicarage</i>								
Renovation costs	-	-	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>TOTAL EXPENDITURE</b>	<b>198,978</b>	<b>4,626</b>	<b>-</b>	<b>203,604</b>	<b>182,511</b>	<b>11,344</b>	<b>-</b>	<b>193,855</b>
<b>NET INCOME /(EXPENDITURE)</b>	<b>28,885</b>	<b>(4,626)</b>	<b>-</b>	<b>24,259</b>	<b>43,119</b>	<b>(11,344)</b>	<b>-</b>	<b>31,775</b>
<b>TRANSFERS</b>	<b>(4,626)</b>	<b>4,626</b>	<b>-</b>	<b>-</b>	<b>(11,344)</b>	<b>11,344</b>	<b>-</b>	<b>-</b>
<b>BROUGHT FORWARD AT 1 JANUARY</b>	<b>112,433</b>	<b>12,000</b>	<b>20,000</b>	<b>144,433</b>	<b>80,658</b>	<b>12,000</b>	<b>20,000</b>	<b>112,658</b>
<b>CARRIED FORWARD AT 31 DECEMBER</b>	<b>136,692</b>	<b>12,000</b>	<b>20,000</b>	<b>168,692</b>	<b>112,433</b>	<b>12,000</b>	<b>20,000</b>	<b>144,433</b>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2022

	2022				2021			
	Unrestricted	Restricted	Endowment	TOTAL	Unrestricted	Restricted	Endowment	TOTAL
	Funds	Funds	Funds	FUNDS	Funds	Funds	Funds	FUNDS
	£	£	£	£	£	£	£	£
<b>2. INCOME &amp; ENDOWMENTS</b>								
<i>2(a) Voluntary income</i>								
Regular income from donors	128,732	-	-	128,732	131,281	-	-	131,281
Irregular income from donors	3,391	-	-	3,391	-	-	-	-
Special Collections	1,011	-	-	1,011	-	-	-	-
Legacies	-	-	-	-	500	-	-	500
Gift Aid	26,626	-	-	26,626	28,695	-	-	28,695
	<b>159,760</b>	<b>-</b>	<b>-</b>	<b>159,760</b>	<b>160,476</b>	<b>-</b>	<b>-</b>	<b>160,476</b>
<i>2(b) Activities for generating funds</i>								
Lettings and rental income	59,895	-	-	59,895	44,580	-	-	44,580
Events	253	-	-	253	-	-	-	-
Other	-	-	-	-	-	-	-	-
	<b>60,148</b>	<b>-</b>	<b>-</b>	<b>60,148</b>	<b>44,580</b>	<b>-</b>	<b>-</b>	<b>44,580</b>
<i>2(c) Income from investments</i>								
Interest	17	-	-	17	338	-	-	338
Dividends	-	6,672	-	6,672	-	6,453	-	6,453
	<b>17</b>	<b>6,672</b>	<b>-</b>	<b>6,689</b>	<b>338</b>	<b>6,453</b>	<b>-</b>	<b>6,791</b>
<i>2(d) Income from charitable activities</i>								
Playgroup subscriptions	2,774	-	-	2,774	-	-	-	-
Open Door	-	-	-	-	7,592	5,000	-	12,592
Fees	3,114	-	-	3,114	-	-	-	-
Emmanuel Foodhub	650	-	-	650	-	-	-	-
Grant income	1,400	7,933	-	9,333	-	4,750	-	4,750
	<b>7,938</b>	<b>7,933</b>	<b>-</b>	<b>12,757</b>	<b>7,592</b>	<b>9,750</b>	<b>-</b>	<b>17,342</b>
<i>2(e) Other incoming resources</i>								
Other income	-	-	-	-	12,644	-	-	12,644
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,644</b>	<b>-</b>	<b>-</b>	<b>12,644</b>
	<b>227,863</b>	<b>14,605</b>	<b>-</b>	<b>239,354</b>	<b>225,630</b>	<b>16,203</b>	<b>-</b>	<b>241,833</b>

Christ Church, Gipsy Hill

Notes to the Financial Statements

For the year ended 31 December 2022

3. EXPENDITURE	2022				2021			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS
	£	£	£	£	£	£	£	£
<i>3(a) Diocesan support (Southwark)</i>								
Diocesan quota & fees	97,000	-	-	97,000	92,000	-	-	92,000
	<u>97,000</u>	<u>-</u>	<u>-</u>	<u>97,000</u>	<u>92,000</u>	<u>-</u>	<u>-</u>	<u>92,000</u>
<i>3(b) Other ministry costs</i>								
Charitable Grants for work in the UK	2,850	-	-	2,850	2,983	-	-	2,983
Charitable Grants for work overseas	10,693	-	-	10,693	13,431	-	-	13,431
Open Door	-	4,326	-	4,326	1,662	3,538	-	5,200
Farsi ministry	-	2,513	-	2,513	-	-	-	-
Staff costs	30,263	-	-	30,263	28,288	260	-	28,548
Property rental costs	9,859	-	-	9,859	10,025	-	-	10,025
Expenses reimbursed	620	-	-	620	841	530	-	1,371
Worship, Music & Audio	5,933	-	-	5,933	3,296	-	-	3,296
Telephone	1,361	-	-	1,361	1,844	-	-	1,844
Printing, stationery & supplies	308	-	-	308	332	-	-	332
Bank charges & interest	230	-	-	230	160	-	-	160
Office Equipment /Licences/ Photocopier	6,829	-	-	6,829	5,625	-	-	5,625
Communications	1,034	-	-	1,034	655	-	-	655
Catering & entertainment	337	1,094	-	1,431	1,080	-	-	1,080
Professional fees	1,469	-	-	1,469	2,351	-	-	2,351
Special collections	900	-	-	900	-	-	-	-
Other (environmental)	-	-	-	-	494	-	-	494
	<u>72,686</u>	<u>7,933</u>	<u>-</u>	<u>80,619</u>	<u>73,067</u>	<u>4,328</u>	<u>-</u>	<u>77,395</u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2022

	2022				2021			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS
	£	£	£	£	£	£	£	£
<b>3. EXPENDITURE continued</b>								
<i>3(c) Buildings</i>								
Insurance	4,643	-	-	4,643	2,739	-	-	2,739
Utilities	8,123	-	-	8,123	6,039	-	-	6,039
Cleaning	14,665	-	-	14,665	7,773	-	-	7,773
Furniture	55	-	-	55	274	-	-	274
Maintenance of consecrated buildings	4,626	-	-	4,626	6,664	-	-	6,664
Other maintenance	198	-	-	198	-	-	-	-
Total recurring	32,310	-	-	32,310	23,489	-	-	23,489
Improvements to consecrated buildings	-	-	-	-	4,680	-	-	4,680
Other Improvements	-	-	-	-	-	-	-	-
	32,310	-	-	32,310	28,169	-	-	28,169
<i>3(d) Activities</i>								
Playgroup	1,608	-	-	1,608	619	-	-	619
Work with young people	0	5,716	-	5,716	-	3,774	-	3,774
	1,608	5,716	-	7,324	619	3,774	-	4,393
	203,604	13,649	-	217,253	193,855	8,102	-	201,957

**4. STAFF COSTS**

Staff costs relate to salary, taxes and pension contributions in relation three members of staff were were employed by the church in the year (2020: two). During 2022, the church received Enil (2021: £12,644) under the Government's Coronavirus Job Retention Scheme. None of the Trustees received any remuneration from the church.

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2022

5. INVESTMENTS

Goodlife Endowment: Funds held by the South London Church Fund and Southwark Diocesan Board of Finance as Custodian Trustee for the benefit of the Parish, comprising indirect investments in stocks, shares and investments with a market value of:

	2022
	£
Brought forward	253,924
Loss in value	(29,758)
Carried forward	<u>224,166</u>

6. DEBTORS	2022				2021			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS
	£	£	£	£	£	£	£	£
Income Tax recoverable	2,161	-	-	2,161	2,162	-	-	2,162
Rentals debtors	2,088	-	-	2,088	2,088	-	-	2,088
Other debtors	1,163	-	-	1,163	-	-	-	-
Prepayments	1,350	-	-	1,350	1,350	-	-	1,350
	<u>6,762</u>	<u>-</u>	<u>-</u>	<u>6,762</u>	<u>5,600</u>	<u>-</u>	<u>-</u>	<u>5,600</u>

7. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

PAYE and salary accrual	-	-	-	-	-	-	-	-
Deposits held	8,125	-	-	8,125	8,125	-	-	8,125
Accruals	2,500	-	-	2,500	2,500	-	-	2,500
	<u>10,625</u>	<u>-</u>	<u>-</u>	<u>10,625</u>	<u>10,625</u>	<u>-</u>	<u>-</u>	<u>10,625</u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2022

	2021				2022
B. FUNDS		Income	Transfers	Utilised	
	£	£	£	£	£
<i>Unrestricted Funds</i>					
General	112,433	227,863	(4,626)	(198,978)	136,692
Buildings	12,000	-	4,626	(4,626)	12,000
Working Capital and Contingency	20,000	-	-	-	20,000
	<u>144,433</u>	<u>227,863</u>	<u>-</u>	<u>(203,604)</u>	<u>168,692</u>
<i>Restricted Funds</i>					
Goodliffe Endowment Youth Work	24,540	6,672	-	(5,716)	25,496
Other	17,922	7,933	-	(7,933)	17,922
	<u>42,462</u>	<u>14,605</u>	<u>-</u>	<u>(13,649)</u>	<u>43,418</u>
<i>Endowments</i>					
Goodliffe Foundation	253,924			(29,758)	224,166
Grand Total	<u>440,819</u>	<u>242,468</u>	<u>-</u>	<u>(247,011)</u>	<u>436,277</u>

**9. RELATED PARTY TRANSACTION**

Total identifiable donations made by PCC members to the church were £27,500 (2021: £38,000)

Certain Trustees incur small out of pocket expenses in relation to church activities, which are reimbursed in full.

## **Annex 3 – Financial Policies**

### **Financial controls**

The financial controls are intended to ensure that the parish's funds are protected by requiring an appropriate segregation of duties. These updated policies were approved by the PCC at the beginning of 2023.

### **Cash counting**

All cash received during each Sunday service is placed in the safe and then counted and recorded on a monthly basis by two individuals before being banked by a third person. The individual responsible for the banking collates the counting forms and other information which is then entered into the accounting records by the external bookkeeper.

### **Book keeping**

The posting of all payments into the accounting system is made by the external bookkeeper, who is not authorised to sign cheques or make payments.

#### *Spending Authorisation*

Up to £100 - may be authorised individually by the Vicar, a church warden, or other member of the staff team

Up to £500 (plus VAT) – may be authorised by the Vicar (including authorising the expenses of other staff members)

Between £500 and £1,250 (plus VAT) – may be authorised by two of the Vicar, church wardens or treasurer

Up to £2,500 plus VAT – may be authorised by the standing committee

Expenditure of over £2,500 (plus VAT if payable) must be approved by the PCC.

In general expenditure over £1,250 (plus VAT) should require the obtaining of two or more quotations, and expenditure of over £2,500 three quotations. Within their approval limited, the Standing Committee or PCC may determine that urgency, specialism or other circumstances justify proceeding with only one quotation.

### **Payment Process**

The process for one-off payments by direct bank transfer is that the vicar approves and signs off the payment schedule for regular outgoings and other expenses up to £500 (ie within his payment approval level), other than his own, and for expenses that have been approved by the PCC or Standing committee in advance and are being paid in accordance with that approval.

For all other expenses – ie those above £500 or those of any amount which are being paid to the vicar - two signature approval from wardens and treasurer is required.

Cheques require two signatories.

The property committee has been authorised to spend up to £5,000 each year for small items of expenditure on maintenance, no individual payment to exceed £2,000 without PCC approval.

### **Financial reserves**

It is a requirement of trustees of a registered charity that they adopt a policy on the maintenance of reserves. This is normally expressed in terms of an amount sufficient to fund normal activities in the event that income ceases or the organisation has to be wound up. Our policy is to maintain in reserves the sum of £12,000 in respect of urgent property expenditure and £20,000 as general reserves.

### **Investment policy**

The Goodliffe Foundation is a fund bequeathed to the Church from which income may be spent on children and youth work. The funds are held on behalf of the PCC by the South London Church Fund and Southwark Diocesan Board of Finance as Custodian Trustee.

Some years ago, all the funds were invested in the Church of England Central Board of Finance Investment Fund whose stated investment objective is:

*"to generate capital appreciation, high and rising income and a long term total return in excess of its benchmark, whilst adopting an appropriate ethical investment policy. It invests mainly in equities in the United Kingdom and overseas but may also invest in fixed interest securities and commercial property. In this way, it aims to be suitable for up to 100% of a church trust's long-term capital."*

### **Mission Giving**

The PCC has a longstanding commitment, which remains in place until varied by a subsequent PCC, to donate 10% of general giving (ie not property income or legacies) to its mission partners. Decision on recipients have been delegated to the Mission Committee.

## **Annex 4 – Independent Examiner’s Assessment**

### **INDEPENDENT EXAMINER’S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

**To the Parochial Church Council of Christ Church, Gipsy Hill**

This report on the accounts of the PCC for the year ended 31 December 2022, which are attached to this report, is in respect of an examination carried out under the Church Accounting Regulations 2006 (‘the Regulations’) and the Charities Act 2011 (‘the Act’).

#### **Respective responsibilities of trustees and examiner**

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed.

It is my responsibility to:

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

#### **Basis of independent examiner’s statement**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a ‘true and fair’ view and the report is limited to those matters set out in the statement below.

#### **Independent examiner’s statement**

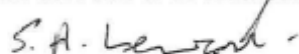
Since the church’s gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, have not been met; or

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



S.A. Lewcock FCCA  
Windsor Lodge  
Millfield Road  
Hounslow  
TW4 5PN  
20<sup>th</sup> April 2023

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# Accounts

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# Christ Church G I P S Y H I L L

## Annual Report of the Parochial Church Council for 2021



The Parish Office, 1 Highland Road, London SE19 1DP 020 8761 5927

[www.gipsyhill.org.uk](http://www.gipsyhill.org.uk)

Registered Charity Number: 1133804

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## **Welcome – Rev Jonathan Croucher**

This is our first full annual report for two years: COVID continued in 2021 to have a major impact on all of us as individuals and households, and as a church family. It has been a rollercoaster year – where some things seem to have happened only yesterday; others a lifetime ago. As we headed towards Christmas 2020 there was hope for a fresh start in January 2021. Weeks later, faith communities were asked by the Mayor of London to close their doors once again as COVID cases began to soar and the Delta strain of the virus brought fresh and merciless impact. And so, with highs and lows through the year, we approached Christmas 2021 with similar concerns and uncertainties, though grateful as 2022 began that the fresh wave of COVID that followed had, for most people, less extreme consequences.

So the year under review feels like it was exhausting – a constant re-invention of what we were able to do and how we were able to do it. But in the pages that follow, we are reminded that, among all the challenges, God has been at work. In the small things – the calls, the conversations, the shared prayers, the gatherings on zoom – as well as some of the big ones – the joy of being together for Easter and Christmas, the introduction to the Farsi speaking community, the restoration of our children and youth work – we have seen the Holy Spirit touching lives, calling us to renewed ministry, inviting us at every turn to look to him, and to depend on his strength alone.

It hasn't been easy – there have been losses, and disappointments and many, many challenges. But writing this at the beginning of May 2022, we can be grateful for God's faithfulness, and hopeful in his promises and provision.

Let us renew our commitment to re-build our community of faith, continuing to welcome all as we have endeavoured to do in these difficult times.

May we explore together what we need to equip and encourage one another to walk day by day in our different situations as disciples of the Lord Jesus.

And let us continue to proclaim the gospel afresh as we serve God in our church and our communities.

Much love

Jonathan

### **Mission Action Plan**

Christ Church's mission action plan sets our vision for our church, and provides us with a focus as we seek to respond to God's call on us as a community of faith.

#### **Our Purpose**

We are here to...

- **build** up a worshipping community of faith in God that is welcoming to all.
- **equip** and encourage one another to live our daily lives as disciples of Jesus Christ,
- **serve** God, in the power of the Holy Spirit, in our church, our communities and our world.

## **Our Vision**

We want Christ Church Gipsy Hill to be a community of faith that, in its welcome and worship, is open and accessible to people of all ages and backgrounds.

In the life of the church, its worship and activities, we want to share the good news of the gospel of Jesus Christ and grow together in faith and in understanding as we seek God's will in every area of life.

We are committed through accessible and relevant bible based teaching and prayerful worship to equip one another as disciples of Jesus Christ as we serve Him in our diverse daily lives. We want to provide space to ask difficult questions, share our doubts and deepen our faith.

Through energetic ministry with children and young people we hope to nurture new generations of believers to their own active faith.

We celebrate the love of God for all of creation and recognise our calling to respond to God's love by proclaiming the good news of Jesus Christ and by loving and serving our community and one another.

We want to engage prayerfully with the needs and challenges in our local community, our nation and the world, encouraging one another, nurtured and empowered by the Holy Spirit, to respond individually and collectively to God's call to seek justice and love mercy.

## ***Section 1: Ministry and Discipleship***

### ***Worship, teaching and prayer***

#### **Ministry team**

We were delighted in 2021 to have two ordinations to enjoy. Within our ministry team Gemma Birt with her husband Simon and family had been worshipping with us at Christ Church on placement during Gemma's training for ordination at Cuddesdon. Although Gemma's full time training meant that she was not around so much during the week, we were particularly blessed by her thoughtful preaching and prayerfulness. Gemma was ordained deacon at the cathedral on 26<sup>th</sup> June and is serving her curacy with Gill O'Neill at St John's East Dulwich. We are looking forward to her coming back to preach later this year.

Along with Gemma, Luke Whiteman was ordained and joined us at Christ Church as Pioneer curate along with his wife Emma, and baby Zachary. Luke trained for ordination at Wycliffe Hall in Oxford (where Emma Lowth also trained) whilst leading a small church on the Clapham Park Estate as parish missionary. Prior to that he had been a long term member at Holy Trinity Clapham, where he met Emma, who works as a civil servant. Emma and Luke moved into the Vicarage at Emmanuel West Dulwich on Clive Road just before the ordination service. We are delighted to have them with us. Luke has been taking a particular lead on children's work, and Emma has joined the music team playing piano at the morning services and for Inspire.

#### **The Roberts**

The summer saw Richard and Rhos Roberts retire to Cardiff. Together they have been a great blessing to the ministry of Christ Church, to the whole congregation and to many individuals who experienced their deep kindness and generosity over their 15 years at the church and their prayerful discipleship. Richard was an experienced service leader and preacher and a gifted pianist, and he and Rhos together led our home group work and our pastoral care team. We are so

grateful to them for all they have given to the church community in their time here. They were a great support to me personally, offering generous time, wisdom and prayer support throughout my time in the parish.

### **Pippa Evans**

Pippa Evans also left the staff team in the Summer to begin her masters course in Durham. Pippa joined us as Ministry Assistant in 2017, shortly before her husband Henry was diagnosed with secondary cancer. Following Henry's death in 2018, Pippa decided to remain on the team and has had a huge impact on our community life – in her tireless contribution to different ministries, and her faith and strength in the face of Henry's death. She led our youth work and before and during the pandemic led us through the eco church process, enabling us to be one of the first London churches to achieve the Silver Award. In between those things she was a huge support to many aspects of our ministry - running the Bereavement Journey, helping with Open Door and coordinating our 20/30s group. We are hugely grateful to her.

### **Beth Peters**

The Peters family has been synonymous with children's work at Christ Church for many many years. Whilst a reader here, Heather Peters, before her ordination, coordinated the children's work in church, and for a period ran Playpen. As Heather left us to serve her curacy in Brixton, we were delighted that Beth continued to worship with us and her confidence and leadership grew. During lockdown, Beth produced every week a set of resources for our church children along with a weekly video encouraging the children in their faith. It was a wonderful gift to families in the church and a huge blessing, in addition to her ongoing work with special events at Easter and Christmas. Returning to church after the pandemic restrictions were lifted, Beth helped us restore children's work in church but felt the time was right to step back and find a new church home elsewhere. She has been a wonderfully creative gift to our church over many years and a blessing to the children who have passed through Sunday School over that time. We are grateful to the Lord for her and delighted that she has found a new church home with the Kingdom Faith team in Horsham.

### **Emmanuel West Dulwich**

In the course of 2020, the longstanding Vicar of Emmanuel, who had been on a long term absence for two years, retired from ministry. Jonathan, as Area Dean, had been overseeing the life of the congregation over this period and was asked by the Bishop to formalise that responsibility as Priest in Charge. As part of that arrangement, Luke Whiteman was offered as a second curate to increase the clergy support available in the parishes.

Jonathan was licensed to this new additional role in April 2020 and over the last year has spent two Sundays each month with the congregation at Emmanuel, working with them to re-establish regular worship on a Sunday and to help settle their administration and rebuild their community work in the adjacent community centre. Luke, Emma and Pauline also lead and preach regularly, along with Rev John Marshall, a retired priest from St James Clapham.

The congregation is small but committed – with a regular Sunday attendance of between 20 and 25, including children and over the year we have seen several old members return to join the congregation. The Emmanuel Foodhub, which began in October, is a fruit of this new responsibility and in 2022 there are plans to restart on Fridays an after school homework club and youth club.

## **Sunday morning services**

At the beginning of the year, when the country went into a third lockdown, we followed most other churches by closing for public worship. We continued to livestream a service on Facebook at 9.30am each Sunday. On Palm Sunday, we were pleased to re-open our doors to a service at 11am, continuing to livestream a more or less identical service at 9.30am. The congregation at 11am gradually increased during the year as people became more confident about venturing out and being with others in a safe space. From the beginning of August we stopped the 9.30am livestream and instead streamed the 11am service, something that continues to be appreciated by those less able to come to the church, and some people from further afield.

We have always been conscious of obeying government and diocese rules and guidance, and endeavoured to keep things as safe as possible. Many were delighted when congregational singing was permitted at the end of July, though we have kept part of the church as a non-singing area for those less comfortable with live singing. We have continued to wear masks, keep some social distancing, share the peace from where we are standing, and receive communion in one kind only. We look forward to the day when these restrictions are no longer necessary!

From the end of July we resumed serving tea and coffee after the service, initially in the church garden then in the hall when it got colder. Many people really appreciated the chance to chat more after the service.

## **Sermon series on Sunday mornings**

### **Mark's gospel**

We spent the whole of the first part of the year, from January to mid-May exploring Mark's gospel, with its themes of showing who Jesus is – “the good news of Jesus Christ, the Son of God”, the accounts of miracles and teaching, and the demand for a response from us to follow him.

### **The five marks of mission**

During June and the first week of July we explored the five marks of mission as set out by the Church of England, though in a different order, namely: to strive to safeguard the integrity of creation, and sustain and renew the life of the earth; to teach, baptise and nurture new believers; to transform unjust structures of society, to challenge violence of every kind and pursue peace and reconciliation; to respond to human need by loving service; to proclaim the Good News of the Kingdom.

### **Ephesians**

For the rest of July until the end of August we followed the lectionary epistle readings, looking at selected passages from the letter to the Ephesians, some people's favourite epistle.

### **Philippians**

From September until the middle of November we unpacked the letter to the Philippians, with its themes of partnership in the gospel and various aspects of discipleship, around the wonderful central passage declaring the humanity and divinity of Jesus, and his example of servanthood for us to follow.

At other times of the year, particularly during Advent and Christmas we used the lectionary readings. As well as our licensed clergy and reader - Jonathan, Emma, Luke and Pauline – we have

been blessed by regular or occasional preaching from Richard Roberts, Pete Moorey, Gemma Birt, Pippa Evans, Ali Seal and our archdeacon Simon Gates. The variety of preaching styles and experience is enriching for us all.

### **Inspire**

Inspire, our regular evening service with a contemporary charismatic feel, continued to meet over Zoom for the first part of the year, exploring encounters with God in the Old Testament. We were delighted to return to church in June, and to begin singing together again, led by our wonderful worship team. Our Autumn series exploring what it means to Abide in Christ gave us plenty of opportunity to grow together in Listening Prayer and to explore different ways that we can draw close to God in our daily lives.

### **Music**

Huge thanks must go to all our Christ Church musicians and singers who kept our spirits lifted through musical worship during the pandemic restrictions. Since congregational singing remained restricted until July 2021, our worship leaders performed for months either solo, or in small ensembles, whilst those in the congregation listened. We were delighted to be able to return to singing together in the second part of the year, even if still from behind masks.

A particular musical highlight of the end of the year was the All Age choir workshop, led by Sophie Williams, which rehearsed for the afternoon before breaking for tea and cake and performing to everyone at Raise the Praise. This led to a wonderful choir, under Sophie's tutelage, gathering from across the congregation in order to prepare various pieces for the Christmas Carol Service. What a joy to be able to sing together again!

### **Holy Week Reflections**

For three evenings during Holy Week we looked at how sacred space can help us to look at the story of that week in a slightly different ways. We started by looking at how we got to the events of Holy Week based on the Cathedral of Hildesheim in northern Germany and its 11<sup>th</sup> century magnificent bronze doors. The doors feel like the cover of a book; you enter to find out more about the story of God and His people. The left door depicts the increasing estrangement of humanity from God and the right door shows the redemptive work of Christ.

The next evening, we took a deeper look at what happened during Holy Week through the passion façade of the Sagrada Familia in Barcelona. The façade not only presents us with very stark images of the last couple of days of Christ's life, but it is also an example of modern-day architects and designers trying to piece together a lost design, perhaps an image of us trying to piece together what those days before the Passover were like.

On the third evening, we considered how to enter into the story by looking at the stations of the cross, with examples through the ages, ending with an example from Colombia; the Salt Cathedral of Zipaquirá. Here, the stations of the cross take us deeper and deeper into the mine past a series of caves hewn into the rock or giving a glimpse of the mine shafts beyond.

The stations of the cross are a practical way to be present on that day. Following Christ's path to the cross, we might reflect on where we stand in the story, are we extending a hand to help, like

Simon of Cyrene; are we just bystanders; do we judge without understanding all the facts; do we deny; do we mock; do we mourn?

### **Easter and Christmas Services**

As we had only re-opened the church for public worship on Palm Sunday, we celebrated Maundy Thursday together on zoom, by encouraging everyone to bring something to eat. We had an evening of sharing together, and Jonathan led us in an agape celebration for which we were invited to bring our own bread and wine.

Emma devised a prayer walk for Good Friday which had been emailed round to everyone; a few people met to do the walk together in a small group, while others did it in their own time. We had our usual meditation on the cross in the afternoon, accompanied by beautiful violin and cello music from Michael and Julia from the London Mozart Players. Congregation members were invited to sprinkle petals and herbs around the cross.

We had 2 services on Easter Sunday morning to enable as many to come as possible while maintaining social distancing. There were very similar numbers at both, and about 140 in total joyfully (though without congregational singing!) celebrated Jesus' resurrection.

By Christmas time we were able to sing together as a congregation, and services followed our normal pattern with minor adjustments. About 30 children gathered for an hour of different crafts and Christingle making, very well co-ordinated by Rachel Skeath, before our Christingle service led by Luke. The carol service featured a choir put together for the occasion, ably led by Sophie Williams with Clodna accompanying on the piano and organ. Several of our regular singers were unable to join us for various reasons, but we were blessed with a number of new people joining in for the first time and Sophie did a great job encouraging us all.

What has now become an annual event is the carol singing by the Christmas tree near Gipsy Hill station. A good number from the community joined some of the congregation in singing well-known carols which was enjoyed by all.

Our Christmas Eve nativity took place outside this year, and despite some rain was enjoyed by people both from the church and visitors. We then had the usual midnight communion service and lively Christmas morning family service with a good number of visitors.

### **Memorial Butterflies**

For the Remembrance season in November, a creative group gathered by Bettina von Hornhardt created an artistic installation of origami butterflies floating up to the ceiling in a beautiful spiral. The community and congregation were welcomed into the church to reflect and remember anyone, anything or any opportunity which was lost to them during the pandemic, to add a butterfly to the display and to write in the book of remembrance. The weekend ended with a reflective Memorial service, which was well attended.

### **Prayer**

We continued to livestream Morning Prayer every Tuesday and Thursday, initially from people's homes, then after Easter from church. That continues to be appreciated by a good number of people who join either live or later in the day.

Monthly Wednesday prayer meetings have continued throughout the year, either entirely on zoom, or hybrid with some in the church or vicarage and others on zoom, which has worked very well.

We have prayed for a variety of topics including our nation, children and young people, our mission partners, the environment and COP26, issues around hunger, and church activities. A highlight was a prayer walk around the parish in September praying for different areas of the parish, especially for local businesses and schools.

### **Environmental Focus**

An area of work that continued unabated during lockdown was our focus on our environmental credentials. During 2020 and into 2021 we had joined the eco-church movement, using their 'Eco Church' award system as a basis for reviewing every element of church life and seeking to make changes to reduce our negative impact on the environment. Some of this had been achieved through several years of focus – adjustments to our hall heating system, the introduction of double glazing where cost effective and the reduction in paper use following the installation of the AV screens.

The eco church survey asks churches to consider five different areas of church life; worship and teaching, buildings, land, community engagement, and lifestyle (of the congregation). Through their question and answer system, changes and enhancements across these areas – many of them very simple – could have a potentially significant impact. Under the careful and enthusiastic leadership of Pippa Evans much was achieved in lockdown – from changing our cleaning fluids, through reducing our heating timetable, installing bat and bird boxes and raised beds on the embankment to increasing the focus on our responsibilities for creation within our teaching programme. As a result, we were able to satisfy the requirements for the Eco Church silver award, one of the first churches in London to do so.

We have plenty still to do on this front, and following Pippa's departure need to find more eco champions to ensure we do not lose our focus on this area. Do speak to Jonathan if you have a passion for this area of church life.

## ***Children and youth ministry***

### **Sunday School**

Christ Church is blessed with a wonderful group of children of all ages. The ministry to the children has been particularly impacted by the pandemic, with many children being out of regular Sunday School for a long period.

In early 2021 as the country slowly unlocked, the church has gradually worked to re-instate its children's work. In the Summer Term a fortnightly Sunday School began, then in September a more regular offering running every Sunday for three age groups, 0-5s, 5-11s, 11-16s. These groups all are run by a wonderful team of volunteers, with the children playing games, doing crafts and learning about Jesus.

The numbers of children have slowly increased through the term, with groups starting to look more like pre-pandemic. We hope in the New Year to split the 5-11s into two groups as this is often a big group but need to recruit more leaders to make this change.

We particularly want to thank the volunteer leaders who give up a Sunday of worship to teach the children and make such a wonderful ministry happen.

### **Raise the Praise and Shine**

Raise the Praise is our monthly service on Sunday afternoon for children aged 8 and under. Shine is our attached group for 8-11 year olds.

As with other children's groups these services had to stop during the pandemic and were restarted in the Autumn term. The children attending have enjoyed meeting together again to play games, do some craft, dance to action songs and learn some Bible stories.

The age mix in the group attending is now more focused on the Shine age group, so in the coming year we look forward to encouraging more Under 8s to join the service.

### **Youth group**

As we came out of lockdown, Pippa Evans and Josh began meeting with members of the youth group and Shine, mostly outside, every other week, with people coming on rotation. In the new academic year we started meeting on Sunday mornings every week, which has helped us double and sometimes triple the numbers coming. We also met for two socials, going up to Crystal Palace for Pizza, and a Murder Mystery meal in the Church. The Autumn Term was mainly about re-connecting and building a group following the pandemic, and we have seen growth with several new members. In the New Year we have continued to build on this by running a well-attended Youth Alpha course.

### **School visits**

Our relationship with Paxton School, just across the hill from the church building, has been something of a rollercoaster in my time here! When we are able to work with them, we have great fun and receive wonderful feedback on their visits. At Easter, we were hoping to have two full years' worth of classes join us to hear something of the Easter story and managed to get half the classes into the church before COVID isolations meant classes were sent home. At Christmas we had another wonderful crowd of year 4s and year 6s (three classes in each year!) joining us for a creative retelling of the Christmas story. It is a wonderful opportunity to share the essence of our faith, and the true story of Christmas and Easter with children, many of whom, increasingly, have no previous engagement with the Christian faith.

### **School assemblies**

In the Autumn term Luke started regularly taking assemblies at St Luke's Primary School. He has also taken a role as a governor at the school. It has provided a good opportunity to build relationships with the children and teachers, to provide teaching from the Bible, and to dance to many action songs!

## **Church community and pastoral support**

### **Home Groups**

I am a grateful member of one of the seven house groups that meets through church on a regular basis.

There are several reasons that I go to a house group:

- I really love being part of a smaller group within church who know me and who I know well. Praying for each other and our personal concerns through the weeks is a great comfort and support, and we have seen some wonderful things happen because of prayer. It is so affirming to see prayer in action like this.
- Having a regular non-Sunday link to church is very important to me, it keeps me grounded in my faith, and helps me structure my prayer life and bible study, and helps remind me to put God in the centre of every day.
- There is a lovely social aspect to home groups – I am writing this after a great supper with my friends, after which we studied and prayed for each other.

The study and prayer are central to what I feel is important to home group, and over the last year we took a leisurely look into the Gospel of Mark and then Philippians. At the beginning of this year we worked our way through some of Richard Foster's book *A Celebration of Discipline*, which was fascinating, challenging and affirming in equal measure. We tend to follow the sermon series that are led by the clergy team at church, and it is helpful for me to have time to reflect on or feel prepared in some way for the more in depth (or dare I say 'learned') talks from our preaching team!

The pandemic has played its part, of course, and much of last year's Home Group was either online or held in gardens (when allowed) out of necessity, though most are now meeting face to face.

During 2021 groups were led by Hugh and Juliet Bain until September when the group was led on zoom by Luke Whiteman, Anthony and Pam Merifield, Peter Black and Justin Kueh until Peter's untimely death since when Justin and Connie Yau have led, Rob and Ali Seal, Richard and Rhos Roberts until the summer since when the group shared leadership, Zoltan and Kati Schwab, and Yvette Croucher who leads a daytime group.

We owe a huge vote of thanks to Richard and Rhos Roberts, who as well as leading a groups headed up the Home Group Team until their move back to Cardiff last July; the work they put in is reflected in the lively state of home groups today. If you are interested in coming to a home group to see how you like it, please contact Jonathan.

### **Pastoral care**

During the lockdowns of 2020 and 2021, we endeavoured to stay in contact with all in our congregation in a variety of different ways beyond the livestreaming of worship. Home groups proved to be a strong support mechanism for those in existing groups.

We organised the pastoral care group, along with a number of additional volunteers, to call members of the congregation during lockdown and to stay in touch with them where possible. It is a real encouragement that some of those relationships have grown into strong friendships, and regular calls continue to this day.

The goody boxes which we delivered for the first Easter proved to be another way of staying in touch with everyone on our address list and to bring, during lockdown, a tangible expression of love and prayers, with seasonal liturgies, gifts created by the church craft group, activities for children and candles, with the ever present bar of Cadbury's Dairy Milk. The final goody box delivery was made at Easter 2021, ensuring in addition to the other gifts that everyone could share both in lighting an Easter candle and the obligatory Cadbury's crème egg. The children were given the wherewithal to create their own Easter garden. We are so grateful to everyone who helped offer care and support during the pandemic, helped with the preparation and delivery of goody boxes (for adults and children) and looked out for other members of the congregation during this difficult season.

Richard and Rhos had coordinated both the pastoral prayer group and the pastoral visiting team before their move to Cardiff. The pastoral prayer group continues to pray, in confidence, for pastoral needs across the congregation, meeting every six weeks to pray together but able to respond immediately to specific requests for prayer.

The pastoral visiting team has, because of all the COVID restrictions, has not been meeting and we are looking to establish a new team in 2022. Anyone who would like pastoral support or prayer is invited to make contact with a member of the clergy team or the churchwardens.

### **20s-30s Ministry**

Despite the restrictions, the 20s/30s group was still able to meet for various social events over the year. Highlights included gathering over Zoom during the restrictions, a picnic in Crystal Palace Park, and a wonderful summer BBQ in the vicarage garden. The 20s/30s ministry at Christ Church has been wonderfully led over the last three years by Pippa Evans, who left London in the Autumn to begin a Masters in Theology at Durham University. Her departure leaves a significant gap at Christ Church, but we wish her all the best as she takes up this next challenge which we know makes use of her gifts in wonderful new ways.

### **Mother's Union**

During the year 2021, Mothers' Union members as a group had to adapt its activities to fit in with Covid restrictions of the moment. Frequent walks in local parks for exercise and inevitably, sharing faith, were a feature in 2021. Others from Christ Church joined us from time to time, for this bit of fresh air and fellowship.

In keeping with our tradition, we prepared Mothering Sunday posies and delivered them personally to the homes of Christ Church members, both near and far! In the summer, we held a farewell garden tea for Richard and Rhos Roberts with members, spouses and another involved church couple. Richard and Rhos were remembered, among other things, as having played an active part in MU organized "Family Fun Days" at Southwark Cathedral.

In the autumn, we held our usual “Prayers by Candlelight” – meeting at twilight and praying for our children and families. Over the years we have seen many prayers answered and thank God for this. At Christmas time, we wrote an inspirational message from Scripture on “recycled” Christmas cards prepared by a member of the CC congregation. These were then given to the Foodbank to put in the Christmas food parcels. The year concluded with the annual Christmas wreath making, held in the church narthex. An early visit to Covent Garden Market for fresh, plain wreaths, greenery and accessories enabled us to make the wreaths at a reasonable cost to the participants.

Individually, our members participate in the life of Christ Church through knitting baby blankets and clothing for those in need of them, knitting “twiddle muffs” used in care homes for the elderly, being part of the church prayer and intercessory prayer teams, volunteering with the Magnolia Club, and more recently, helping with church administrative work.

We thank God for our blessings and are delighted to serve Him through Christ Church.

### **Deaths in the congregation**

Christ Church has suffered a number of significant bereavements over the last few years which have been painful not just for the families affected but for the whole church family.

We were saddened at the loss of Colin Wright. Colin was a long-standing member of the Christ Church congregation who had served as caretaker for the church buildings and a general support to individuals, clergy and the wider ministry of the church. We were joined at his funeral by his three daughters and his grandchildren and the service was a real celebration of his character, humour, and commitment to follow the Lord Jesus.

We were devastated in July by the sudden death of Peter Black, our deputy warden, husband of Sepi and father to Bethany and Miriam. Peter was a humble and dedicated follower of Jesus and his funeral was a tribute to his love for his family, his committed faith and his integrity and humility. The church was full of people from relationships going back to university friends, his Wandsworth architects teams and his longstanding work with the Full Gospel Businessmen’s Fellowship.

### **Weddings**

Although the services were not held in Christ Church, we were delighted to celebrate the marriages of Kechi Chinda and Emily Boyce in 2021. Both married a Dan (different ones!) and Jonathan conducted the wedding services at St Stephen's Church on College Road.

Both days, delayed by COVID, enjoyed glorious sunshine and celebrated not only the joy of a new marriage but both couples’ Christian commitment.

### **The Bereavement Journey**

During May and June 2021, Pippa Evans ran the Bereavement Journey, which I assisted with. The materials were developed by “Care for the Family” and over the course of six sessions, we explored the pain of grief, coping with change and moving forward. The final optional session, led by Jonathan, gave an opportunity to ask faith questions.

Though the group was small, the course proved to be very helpful for all who attended, giving an opportunity to remember those we have lost and begin to talk about and deal with our feelings of grief.

## **Welcoming into church**

### **Open Door**

Open Door finally re-opened its doors in August, meeting for a short time each Thursday lunchtime, organised by Iain Khan-Gilchrist and Josh Prendergast, serving a simple lunch of soup and bread, along with coffee/tea and biscuits, giving people an opportunity to meet others and chat.

In September we reverted to Tuesdays from 12-2.30pm, offering coffee and tea, and a hot lunch with home-made cake for pudding. This gives a welcome opportunity for many to meet others from the local community and make new friends. Towards the end of the year we introduced activities most weeks after lunch such as quizzes, crafts, bingo and cards. We have been joined by some of our previous visitors and some new people, and also towards the end of the year by a growing group of Iranian refugees who we have welcomed into church.

We are grateful to Ina Oakes who has produced delicious meals, and members of the congregation who've displayed their baking skills.

### **Magnolia Club**

The Magnolia Club is for people with dementia and their partners and friends, meeting on Wednesday afternoons in the Narthex. It restarted in August 2021, again funded by the charity Hope for Home but organised by Age UK Brixton rather than an employed individual and, as before, supported by 3 to 4 volunteers, 2 from Christ Church. It immediately attracted a local couple and later another from Croydon. Both come regularly. A local single lady has just joined. Apart from refreshments and chat, there are various activities including art and handicrafts. Sadly, some of the people who came before the pandemic aren't well enough to return and the time is not convenient for the rest - 2 to 3 couples. Please advertise this club if you can.

### **Playpen**

As Covid restrictions diminished, we were able to reopen Playpen in September. This stay and play toddler group has been a feature of our service to the community for over 20 years and it was a real delight to be able to open the doors again and welcome in many families, including many "lockdown children" for whom the opportunity to interact with other children and families in the wonderfully spacious and creative surroundings at playpen was a real joy.

## **Together with the Community**

### **Norwood and Brixton Foodbank**

In 2021/2022 we fed just under 22,000 people of which 8,000 were children, a 15% increase on pre covid rates.

We continued to work in partnership with 3 other foodbanks in Lambeth – Vauxhall, Waterloo and Clapham Park – which has had huge benefits, and this is currently being formalised to enable us to continue to work together enabling us to be better resourced not just at the warehouse but also as we open hubs.

We opened 3 hubs across Lambeth for face to face work in the autumn; Norwood and Brixton oversee work at the foodbank hub at Emmanuel Church, West Dulwich, on Thursdays. Three more hubs will open in the coming months including one we shall oversee at Immanuel and St Andrew, Streatham Common. These hubs provide an opportunity for clients to get help, advice and support as well as refreshments and seeing friendly faces.

In the coming weeks and months we will continue to work not only to support clients but also to campaign for change as we see the increasing effects of rising prices.

We are so grateful for all the support of churches like Christ Church as we work in our local community.

### **Award for Elizabeth**

We were delighted that Elizabeth's work for Foodbank was formally acknowledged by the Bishop of Southwark in 2021 with the award of the Lancelot Andrewes medal for 'Godly Service and Zeal for the Gospel'. The medal was presented to Elizabeth at Christ Church by Ven Simon Gates, Archdeacon of Lambeth.

### **3<sup>rd</sup> Gipsy Hill Brownies**

We started the year in lockdown and having zoom meetings. A huge thank you to Tawny Owl Louise for organising that. The girls earned Communicator badges by learning about finger spelling, the NATO alphabet and body language. We also managed to make microwave mug chocolate cakes at home, with parents helping, which was enjoyed by everyone.

We were able to start our face to face outdoor activities in June with a district fun day at South London Scout Centre in Dulwich. The girls enjoyed various activities, especially the "s'mores" – toasted marshmallows squished between chocolate digestives; they are so good you want s'more!

We finally started meeting in the hall again in October and the pack grew up to 12 girls as we welcomed some new members; several had passed their 10<sup>th</sup> birthday and due to Covid we had lost some others.

In December we attended the district Christingle, and then celebrated with a Christmas Party combined with our 101<sup>st</sup> birthday (the pack was registered in December 1920) and some of the new girls made their Brownie promise.

## **Churches together in Crystal Palace**

Opportunities for collaboration and fellowship with our brothers and sisters of different church traditions around Crystal Palace were largely put on hold during 2021 and our annual event on the green outside Sainsbury's on Good Friday was again suspended because of the Covid risks.

The monthly prayer meeting that draws individuals from across church traditions has now been reinstated and plans are being made for a full programme in 2022.

Jonathan stepped down as coordinating minister in 2020 and this role is now taken by Pastor Oh, of the Crystal Palace Korean church.

## **Open Door Kitchen - partnering with Friends of Gipsy Hill**

When the pandemic hit, Open Door, our usual Tuesday drop-in and community lunch had to close. But, thanks to funding secured for us by the Friends of Gipsy Hill, we were very quickly able to transform into a twice weekly meal delivery service, reaching out to members of the community who were struggling to put a healthy hot meal on the table during the lockdown.

2021 saw the continuation of this community-wide effort, and by August, Open Door Kitchen had delivered more than 6000 meals to addresses in the Gipsy Hill and West Norwood area over the 17 months of the pandemic, with delivery volunteers involved from the Christ Church congregation, and from the community.

A summer fundraising drive, which was wonderfully supported again by Friends of Gipsy Hill as well as the congregation, enabled us to continue our delivery service for a further six months, whilst also allowing us to re-establish a community drop-in, run by Iain Khan Gilchrist. And at Christmas, a delicious Christmas lunch was delivered out to all our clients, alongside boxes of goodies for the second year running, from Friends of Gipsy Hill's Dear Neighbour initiative, which was set up to bring Christmas wishes from members of the community to others who may be feeling low or isolated in the Christmas season.

In the Autumn, Open Door Kitchen metamorphosed yet again to reflect the changing social restrictions, as well as our growing network in the community, as we teamed up with the Foodbank Advice Hub and began to deliver meals from two locations – Tuesdays at Christ Church and Thursdays at Emmanuel.

## **Emmanuel Foodhub**

The hub was started at Emmanuel Church Hall in October. It is a partnership between Christ Church, Emmanuel, Foodbank and Centre 70. The hall is set up as a café every Thursday and it serves drinks and delicious hot meals prepared by Ina Oakes. While the churches make the hall a welcoming place for guests, advisors from Foodbank and Centre 70 sit around the edge of the room and provide advice to those who turn up. The hub also acts as a pickup point for Foodbank parcels and distributes meals as part of Christ Church's Open Door Kitchen Project.

The Emmanuel Foodhub has received funding for equipment from Lambeth Council. The Council also send their Health and Wellbeing Bus every other week. The bus has been providing Covid vaccines, Covid test kits and health signposting.

The project was quiet for the first few months, but then in December footfall really increased and even more so going into the New Year. With cost of living increases in 2022 we expect this project to grow even more.

## **Events**

### **Summer barbecue**

The summer barbecue in July was the first major social event we had felt able to hold since pandemic restrictions began in March 2020. This year, we planned the event to coincide with the farewell to Richard and Rhos Roberts, as they moved to Cardiff, and it was a real joy to welcome back to church many who have not felt able to return until then, including some old faces back to visit for the day. The weather was (relatively) kind to us and a fine feast was prepared and served; particular thanks to the barbecuing team pulled together at late notice and to Yvette, Pauline and other volunteers who supplied and served salads rolls, drinks and ice creams.

## **Church building and hire**

### **Church buildings**

Having remained closed during most of 2020, we were pleased to be re-able to reopen the Goodliffe Halls for our regular users in the course of 2021, as circumstances permitted.

The Team dance group, our main user of the halls, needed to occupy more space on a Saturday to allow for social distancing and we decided, therefore, not to accept one-off bookings during the year. With Team dance and our other regular users – the Crystal Palace community choir, Sing & Sign for babies, Pilates and Zumba – the halls are used by the church and community groups throughout the week and on Saturdays. The decision not to take on one-off bookings, apart from community events, has greatly reduced the administrative burden around the halls. We also decided to end the hire of the hall on Sundays to an independent church, and we are looking forward to being able to establish a more regular programme of after church social and other events, enabling us to use the space as we grow together as a congregation.

NCC Equipping Church which leased the Berridge Road building from us just before lockdown has also returned to worship in the building and has been faithful to its promise to develop its own outreach programme to the estate and local area. We have an excellent relationship with Pastor Akinola who is leading their congregation and they have an established programme of providing food support to those on the Berridge Road estate, and are developing a programme of Saturday basketball in one of the multi-sport areas on the edge of the estate.

### **Flowers**

Patsy Easter and others in the flower team have resumed the provision of really beautiful flower arrangements at the front of church which have been such a blessing both whilst live streaming the services and now we are together back in church. Thank you!

## Church garden

The church garden continues to be a place where people can rest and enjoy its beauty. In August we held one of our coffee mornings, offering free drinks and home-made cake to people who were passing, giving us the opportunity to meet new people. Several people dropped by, including some from the dance classes in the hall.

The church approaches are vulnerable to litter and it has been important during the past year to carry out a weekly sweep of the church frontages, including the pavement and roadside along Highland Road, and the Memorial Garden facing Gipsy Hill. During autumn and early winter the falling leaves pose a further hazard and as Spring approaches the retaining bank above (south of) the church and Goodliffe Hall also need attention. This latter task requires extra help from "tall and strong" volunteers with extended cutting gear, and I have been grateful to those who have gallantly come to lend support once a month on Saturday mornings

As announcements are made about monthly work parties in the Spring and early summer of 2022, we invite members of the congregation to come and lend their support on these Saturday mornings.

## ***Section 2: Resources***

### ***Trustees and leaders***

Trustees are the elected, co-opted and ex officio members of the PCC. Trustees who served during 2021 are:

<b>Post</b>	<b>Name</b>	<b>Elected</b>	<b>First Elected</b>
Vicar	Rev. Jonathan Croucher	Appointed 17/09/12	
Curate	Rev. Emma Lowth	Appointed 30/06/19	
Curate	Rev. Luke Whiteman	Appointed 26/06/21	
Reader	Pauline Simpson	Licensed 27/10/03	
Warden	Cath Mitchenall	02/05/21	2017
Warden	Rachel Skeath	02/05/21	2021
Deanery Synod	Anthony Merifield	02/05/21	2014
Deanery Synod	Beverley Fray	02/05/21	2021
Deanery Synod	Pauline Simpson	02/05/21	2021
PCC member	Eruchi Chinda	14/04/19	2016
PCC member	Ed Hanson	14/04/19	2016
PCC member	Rob Seal	14/04/19	2016
PCC member	Josh Klein	14/04/19	2019
PCC member	Peter Black*	02/05/21	2018
PCC member	Susan Dalton	02/05/21	2018
PCC member	Nicklav Jegede	02/05/21	2021
PCC member	Christopher Kelly	02/05/21	2021
PCC member	Chibuzor Madu	02/05/21	2021
PCC member	Jonathan Maytom	02/05/21	2017
PCC member	Pete Moorey	02/05/21	2021

- Peter Black died in August 2021 but was not replaced on the PCC

The vicar, curates, reader, wardens and deanery synod representatives are ex officio.

Due to Covid, there were no elections in 2020; the annual meetings for 2020 and 2021 were held on the same day in May 2021.

## **Office holders**

Christ Church is reliant on the time and expertise given by its members and the PCC to fulfil key and statutory roles. Officers of the PCC at the end of 2020 were:

Chair	Jonathan Croucher
Vice Chair	
Secretary	Pauline Simpson
Treasurer	Ed Hanson
Electoral Roll Officer	Pauline Simpson
Gift Aid Secretary	Francis Howcutt
Health and Safety	Jonathan Croucher
Safeguarding	Jonathan Croucher, Helen Williams and Ali Seal

## **Paid Staff**

Church Administrator and Playpen leader	Helen Williams
Ministry Assistant	Pippa Evans (until August 2021)
Cleaners	Ina Oakes and Jonathan Caddell
Open Door	Iain Khan-Gilchrist

## **Leaders and volunteers**

Christ Church relies on its members to lead and support our activities. This includes setting the strategic direction as well as leading a range of ministry, outreach and community activities. Leaders at the end of 2021 were:

Brownies	Christine Woolley
Flowers Team Leader	Patsy Easter
Home Group Co-ordinator	Jonathan Croucher
Home Group Leaders	Evening groups lead by Hugh and Juliet Bain (currently on zoom led by Luke Whiteman) Anthony & Pam Merifield, Emma Lowth, Zoltan & Kati Schwab, Justin Kueh, Pauline Simpson with Sophie Williams & Paul Cochrane, and a daytime group led by Yvette Croucher
Mothers' Union	Jodie Lomax
Open Door	Iain Khan-Gilchrist, Josh Prendergast, Emma Lowth, Pauline Simpson
Pastoral Care Co-ordinator	Jonathan Croucher
Pastoral prayer team	Jonathan Croucher and Emma Lowth
Sunday School	Luke Whiteman

Website Rob Seal

Youth Group leaders Josh Prendergast and Yvette Croucher

A number of teams of volunteers support the smooth running of services and other church activities co-ordinated through a termly service rota produced by Pauline Simpson. They include the ministry team, the prayer ministry team and the music team and a considerable number of lay people reading lessons and leading intercessions. Regular services continue to be supported by a pool of stewards and welcomers, collection counters, coffee makers, sound and overhead projection system operators, flower arrangers, Sunday School helpers, church working parties etc.

### **Attendance**

It is difficult to say what our average attendance was during the year. For part of 2021 we were in lockdown and services were only on Facebook live. We have continued to livestream services since we re-opened. The number shown watching during services was approximately 70 on Sundays when there was no service in church, fewer when there was. However, this only counts those who are members of Facebook, and the number of devices not number of people, and we know that some people watched the services later in the day. Attendance at services in church grew through the year and sometimes reached 100+ adults and 20-30 children, but sometimes rather fewer.

Total attendance on Easter Sunday was 140, at special Advent services (Christingle and Carol Services) 159. Attendance at the Christmas services on Christmas Eve and Christmas Day was 175 plus about 50 at an outdoor Nativity on Christmas Eve. In 2021 there were 9 baptisms, 0 weddings, 3 funerals held at church and 0 at crematoriums.

### **Electoral Roll**

The roll has been updated in April 2022, and comprises 154 members, which is an increase of 7 (11 added and 4 removed) from the last roll in 2021. 101 are female and 53 male, 42 live in the parish and 112 outside, though due to the location of the church within the parish many of these are still near the church.

### **Buildings and fabric**

Under Church of England rules, the churchwardens have personal responsibility for movable furniture and ornaments and joint responsibility with the incumbent for consecrated buildings (in our case that means Christ Church, but not Berridge Road or the Goodliffe Hall). However, funding for the maintenance of these items is provided by the PCC and so these items are now reported below.

We had our quinquennial inspection by the designated architects in June 2021; this showed some areas which need attention and will be addressed. The kitchen flat roof has been repaired, and the broken wall in the courtyard garden. No other major work has been done, but routine maintenance in the church and hall has been carried out regularly by Stuart Mitchenall, to whom we are extremely grateful.

## **Income and expenditure**

### **Financial Report Summary**

We are enormously grateful for the generosity of members of the church and that giving has remained stable throughout the pandemic. The fact that the majority of people donate online means that we are not reliant on cash donations. Our bank balance is the healthiest it has been for a long time, due to various factors such as the furlough scheme, reduced staffing, and leasing Berridge Road just before the pandemic.

We do need to recruit more staff and are actively working on this, so we expect that our bank balance will not stay at its current level.

We are hugely grateful to Ed Hanson for his work as treasurer over several years, for his calm approach and careful stewarding of our finances; Ed will be stepping down during 2022.

### **Unrestricted income**

- Total unrestricted income was £225,630 compared to £211,369 in 2020.
- Regular giving remained stable compared to 2020, at £131,781.
- Lettings income increased by £15,000 to £44,580, largely due to a full year's rental for Berridge Road from the New Covenant Church.
- We received £12,982 from the furlough scheme, funding a significant proportion of our salary costs in the year.

### **Unrestricted expenditure**

- Total unrestricted expenditure was £193,855 compared to £222,240 in 2020.
- We reduced our contribution to the diocese by £5,000 to £92,000, being unsure how the pandemic would affect our finances. This will be reviewed in 2022.
- Staff costs were down by £15,000 to £28,288 due to Pippa Evans leaving in the summer and Helen Williams' hours being reduced.
- We incurred one-off professional fees of £7,800 in 2020 in relation to leasing of Berridge Road to the New Covenant Church which were not repeated in 2021.
- In total, our unrestricted income exceeded expenditure by £31,775.

### **Restricted funds**

- Income of £16,203 relates mostly to grants (largely support received for Open Door) and dividends received from the Endowment Fund (reserved for youth work).
- Expenditure of £8,102.

### **Balance sheet**

- £126,420 held in Barclays accounts (2020: £79,944).
- CCLA deposit account of £65,500, similar to 2020.
- Market value of the Goodliffe Endowment fund of £253,924 (2020: £223,003). We received £6,453 dividends from the fund in 2021.

## **Annex 1 - Governance and administration**

### **Name**

The Parochial Church Council of the Ecclesiastical Parish of Christ Church Gipsy Hill are the trustees who administer Christ Church, Gipsy Hill. Other names used by which the charity is known are Christ Church, Christ Church Parochial Church Council and Christ Church PCC.

### **Address**

Christ Church is situated on the corner of Highland Road at its junction with Gipsy Hill. It is part of the Diocese of Southwark within the Church of England. The correspondence address is Christ Church, 1 Highland Road, London SE19 1DP.

### **Legal Status**

Christ Church PCC is a registered charity under number 1133804.

### **Governing Documents**

Christ Church PCC has two approved governing documents: The Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended). A new version of the Church Representation rules was published at the beginning of 2020.

### **Appointment of Trustees**

The Church Representation Rules specify the composition of Christ Church PCC who are the trustees of the charity. Christ Church PCC is made up of ministerial appointments, lay church wardens elected by the parishioners annually during April or May, and lay members of the PCC and Deanery Synod elected for a three year renewable term also elected at the Annual Parochial Church Meeting, together with co-opted lay members with defined responsibilities. The chair of trustees is the incumbent for the time being and during any vacancy an elected member of the PCC. All eligible Church attendees over 16 are encouraged to register on the Electoral Roll and stand for election to Christ Church PCC. When recruiting a new trustee, requests for nomination are published in Christ Church. When considering co-option Christ Church PCC has regard to the requirements of any specialist skills needed.

### **Aims**

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

### **Objectives**

Christ Church PCC has the responsibility of supporting and co-operating with the incumbent in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish and for continuing that work during the absence of an incumbent. The PCC has maintenance responsibilities not only for the Church building but also for the Goodliffe Hall adjacent to the Church and the Berridge Road Community Church and Gardens.

### **Supervision**

Various aspects of parish life are supervised by the hierarchy of the Church of England including particularly the Lambeth South Area Dean (Rev. Jonathan Croucher), the Archdeacon of Lambeth (Ven. Simon Gates), the Bishop of Kingston (Rt. Rev. Richard Cheetham) and the diocesan Bishop of Southwark (Rt. Rev. Christopher Chessun). Significant changes to the Christ Church building have to be authorised by the Chancellor of the Diocese of Southwark through the faculty jurisdiction, in addition to any planning or other permissions required by law.

As a charity, the Trustees must have regard to the Charity Commission's guidance on public benefit, and in particular, the specific guidance on charities for the advancement of religion. The

activities described in Section 1 of the Annual Report demonstrate our commitment to participating fully in the life of our local community, welcoming all comers to our worship and activities, and seeking to serve those in our community in many different ways.

### **Internal governance – PCC report**

During 2021 the PCC met six times, the first four meetings taking place on zoom. Major items for discussion included provision during lockdown and opening services and other activities up safely; a presentation from the environment group on measures taken to achieve the silver eco-church award, and a discussion on future plans; a wide-ranging discussion on racial justice and inclusion, focusing on what we could do at Christ Church, having read the bishops' report "From Lament to Action". We also discussed future staffing needs and plans, our work with Open Door and Open Door Kitchen including funding and grants received, and received regular finance updates.

We were pleased to welcome Luke Whiteman as a pioneer curate, and were also made aware of Jonathan's extra responsibilities as priest-in-charge of Emmanuel, West Dulwich, as well as area dean.

We had previously adopted the new diocese safeguarding policies introduced in 2019 and are always mindful of the need to safeguard children and vulnerable adults, following the House of Bishops' guidance, and dealing appropriately with any incidents which arise. We are working on ensuring that everyone is up to date with DBS checks. The PCC has appointed Pauline Simpson as an interim parish safeguarding officer due to Helen Williams' current sick leave.

## **Organisation of activities within the parish**

### **Ministry Team – led by Jonathan Croucher**

This group is responsible for leading and preaching at services, planning sermon series, and oversight of discipleship in the church.

### **Pastoral Ministry – led by Jonathan Croucher**

The pastoral prayer team – meeting every six weeks to pray for pastoral needs in the church and available to pray for particular or urgent needs as they arise.

The pastoral visiting team – meeting every month or as necessary and organising visits or support for those in particular need.

The prayer ministry team – praying with people during or after Sunday worship.

### **Home Group Leaders – led by Jonathan Croucher**

Home group leaders meet termly to plan study series, share needs and plan for the future.

### **Children, Families and Youth Ministry**

Our work in this area is coordinated by different people: children (Luke Whiteman), youth (Josh Prendergast and Yvette Croucher), Playpen (Helen Williams), Mothers Union (Jodie Lomax) and Pastoral Care (Emma Lowth). We are hoping to appoint a children and families worker in the near future.

### **Overseas Mission Group**

This group is responsible for the relationships with our overseas mission organisations, with appointed 'ambassadors' to develop the relationships throughout the church (CMS – Pauline Simpson; Tearfund – Rachel Skeath and Richard & Rhos Roberts until the summer; Christian

Solidarity Worldwide – Nicklav Jegede; John & Lynne Quanrud – Trena Dickinson). Bettina von Hornhardt looks after publicising these and the home missions we support.

### **Buildings Committee**

This group reviews and commissions building management and maintenance for the church buildings.

### **Other Needs**

Other groups are formed from time to time as the need arises.

## **Statutory Responsibilities**

As trustees the PCC has statutory responsibilities for safeguarding and health and safety.

The PCC has adopted the diocese's safeguarding policy 'A Safe Church', which was updated during 2019. Jonathan Croucher, Helen Williams and Ali Seal are the Safeguarding Officers with Pauline Simpson on an interim basis who ensure that those working with children and vulnerable adults have undergone Disclosure and Barring Service (DBS) checks. All regular users of Parish buildings are required to lodge copies of their safeguarding policies with the Parish.

### **Safeguarding Report**

We are working to keep up to date with DBS checks, and no-one is allowed to teach in Sunday School or youth group until their DBS is complete. There are occasional issues that arise with, or are disclosed by, vulnerable adults, which are always reported to the diocese safeguarding team and no further action has been required.

We are aware of how quickly someone can become vulnerable, and are aware of the importance of complying with procedures.

## **Annex 2 – Full Financial Report**

### **Approval**

The custodian trustee for the Goodliffe Hall Foundation is the South London Church Fund and Southwark Diocesan Board of Finance. The Trustees approved the Financial Statements at its meeting on 9<sup>th</sup> May 2022 and the attached statements have been independently examined by Simon Lewcock, FCCA. His assessment of the accounts is at [Annex 4](#).

### **Accounting Policies**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members. Nor do they include expenditure funded by insurance claims where the contractor was paid directly by the insurance company.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at fair value. As is normal for parishes in the Church of England, expenditure on buildings fabric, systems and fittings is not capitalised but written off as incurred.

### **Funds**

Restricted Funds are those given for a particular purpose and currently comprise the Goodliffe Endowment Youth Work Fund and various funds in respect of small specific donations not yet spent.

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

Endowment Funds are funds, the capital of which must be retained permanently and comprise the Goodliffe Endowment, which was given to provide income to support youth work in the parish and so all the income derived therefrom is allocated to the Goodliffe Endowment Foundation Youth Work restricted fund.

### **Income and Endowments**

Collections are recognised when received by and on behalf of the PCC. Planned giving under Gift Aid is recognised only when received. Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised during the financial period. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable. Lettings and rental income is recognised when earned. Other types of income are recognised when earned. Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

### **Grants**

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

### **Activities directly relating to the work of the church**

The diocesan parish share is accounted for when due and any parish share unpaid on 31 December is provided in these financial statements as an operational (though not legal) liability is shown as a creditor in the balance sheet.

The activities of the church are supported by a number of volunteers. This includes ministry, administrative and other general support. No salary costs are incurred in relation to volunteers. Any out of pocket expenses incurred are reimbursed by the church.

#### **Fixed Assets**

Consecrated and benefice property is excluded from the accounts by § 10(2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and church wardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off. This includes the amounts spent in 2015 on the Goodliffe Hall redevelopment, which included repairs, refurbishment and property improvement.

#### **Current Assets**

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

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

#### **Liabilities**

Costs incurred but not paid at the year-end are recognised as liabilities.

#### **Going Concern**

The PCC has assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The PCC has concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

#### **Critical accounting estimates and judgements**

In preparation the financial statements, the PCC has not been required to make any significant judgement or estimates

Christ Church, Gipsy Hill  
Financial Statements  
For the year ended 31 December 2021

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2021 TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	2020 TOTAL FUNDS
		£	£	£	£	£	£	£	£
<b>INCOME &amp; ENDOWMENTS</b>									
<b>Income from generating funds</b>									
Voluntary income	2(a)	160,476	-	-	160,476	159,523	3,675	-	163,198
Activities for generating funds	2(b)	44,580	-	-	44,580	29,547	-	-	29,547
Income from investments	2(c)	338	6,453	-	6,791	356	6,231	-	6,587
<b>Charitable activities</b>	2(d)	7,592	9,750	-	17,342	3,243	18,044	-	21,287
<b>Other income</b>	2(e)	12,644	-	-	12,644	18,700	-	-	18,700
<b>TOTAL INCOME &amp; ENDOWMENTS</b>		<b>225,630</b>	<b>16,203</b>	<b>-</b>	<b>241,833</b>	<b>211,369</b>	<b>27,950</b>	<b>-</b>	<b>239,319</b>
<b>EXPENDITURE</b>									
Diocesan support (Southwark)	3(a)	92,000	-	-	92,000	97,000	-	-	97,000
Other ministry costs	3(b)	73,067	4,328	-	77,395	92,569	9,219	-	101,788
Buildings	3(c)	28,169	-	-	28,169	32,411	-	-	32,411
Activities	3(d)	619	3,774	-	4,393	260	1,648	-	1,908
<b>TOTAL EXPENDITURE</b>		<b>193,855</b>	<b>8,102</b>	<b>-</b>	<b>201,957</b>	<b>222,240</b>	<b>10,867</b>	<b>-</b>	<b>233,107</b>
<b>NET INCOME / (EXPENDITURE)</b>		<b>31,775</b>	<b>8,101</b>	<b>-</b>	<b>39,876</b>	<b>(10,871)</b>	<b>17,083</b>	<b>-</b>	<b>6,212</b>
<b>TRANSFERS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,823</b>	<b>(9,823)</b>	<b>-</b>	<b>-</b>
<b>GAINS AND LOSSES ON INVESTMENTS</b>		<b>-</b>	<b>-</b>	<b>31,921</b>	<b>31,921</b>	<b>-</b>	<b>-</b>	<b>14,340</b>	<b>14,340</b>
<b>NET MOVEMENT IN FUNDS</b>	8	<b>31,775</b>	<b>8,101</b>	<b>31,921</b>	<b>71,797</b>	<b>(1,048)</b>	<b>7,260</b>	<b>14,340</b>	<b>20,552</b>
<b>BROUGHT FORWARD AT 1 JANUARY</b>		<b>112,658</b>	<b>34,361</b>	<b>222,003</b>	<b>369,022</b>	<b>113,706</b>	<b>27,101</b>	<b>207,663</b>	<b>348,470</b>
<b>CARRIED FORWARD AT 31 DECEMBER</b>		<b>144,433</b>	<b>42,462</b>	<b>253,924</b>	<b>440,819</b>	<b>112,658</b>	<b>34,361</b>	<b>222,003</b>	<b>369,022</b>

Christ Church, Gipsy Hill  
Financial Statements  
For the year ended 31 December 2021

Balance Sheets as at 31 December

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2021 TOTAL FUNDS £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2020 TOTAL FUNDS £
<b>FIXED ASSETS</b>									
Investments	5	-	-	253,924	253,924	-	-	222,003	222,003
<b>CURRENT ASSETS</b>									
Debtors	6	5,600	-	-	5,600	15,383	-	-	15,383
Short term deposits		65,500	-	-	65,500	65,185	-	-	65,185
Cash at Bank and in Hand		80,268	46,152	-	126,420	45,583	34,361	-	79,944
		151,368	46,152	-	197,520	126,151	34,361	-	160,512
<b>LIABILITIES: AMOUNTS DUE WITHIN ONE YEAR</b>	7	10,625	-	-	10,625	13,493	-	-	13,493
<b>NET CURRENT ASSETS</b>						112,658	34,361	-	147,019
<b>NET ASSETS</b>		<b>140,743</b>	<b>46,152</b>	<b>253,924</b>	<b>440,819</b>	<b>112,658</b>	<b>34,361</b>	<b>222,003</b>	<b>369,022</b>
<b>FUNDS</b>									
<i>Unrestricted Funds</i>									
General		112,433	-	-	112,433	80,658	-	-	80,658
Buildings		12,000	-	-	12,000	12,000	-	-	12,000
Working Capital & Contingency		20,000	-	-	20,000	20,000	-	-	20,000
		144,433	-	-	144,433	112,658	-	-	112,658
<i>Restricted Funds</i>									
Goodliffe Endowment Youth Work		-	24,540	-	24,540	-	21,861	-	21,861
Other		-	17,922	-	17,922	-	12,500	-	12,500
		-	42,462	-	42,462	-	34,361	-	34,361
<i>Endowment Funds</i>									
Goodliffe Foundation		-	-	253,924	253,924	-	-	222,003	222,003
		144,433	42,462	253,924	440,819	112,658	34,361	222,003	369,022

**Christ Church, Gipsy Hill**  
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**ACCOUNTING POLICIES**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 1012.

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**Funds**

Restricted Funds are those given for a particular purpose and currently comprise the Goodliffe Endowment Youth Work Fund and various funds in respect of small specific donations not yet spent.

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

Endowment Funds are funds, the capital of which must be retained permanently and comprise the Goodliffe Endowment, which was given to provide income to support youth work in the parish and so all the income derived therefrom is allocated to the Goodliffe Endowment Foundation Youth Work restricted fund.

**Income & Endowments**

**Income**

Collections are recognised when received by and on behalf of the PCC.

Planned giving under Gift Aid is recognised only when received.

Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised during the financial period.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Lettings and rental income is recognised when earned.

Other types of income are recognised when earned.

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**Christ Church, Gipsy Hill  
Financial Statements  
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**Income & Endowments**

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Lettings and rental income is recognised when earned.

Other types of income are recognised when earned.

Dividends are accounted for when due, and payable and interest entitlements are accounted for as they accrue.

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2021

1. ANALYSIS OF UNRESTRICTED FUNDS	General	Buildings	Other	2021	General	Buildings	Other	2020
	£	£	£	Total £	£	£	£	Total £
<b>INCOME &amp; ENDOWMENTS</b>								
<i>Voluntary income (donations)</i>								
Regular income from donors	131,281	-	-	131,281	130,880	-	-	130,880
Irregular income from donors	-	-	-	-	-	-	-	-
Special Collections	-	-	-	-	1,327	-	-	1,327
Legacies	500	-	-	500	-	-	-	-
Gift Aid	28,695	-	-	28,695	27,316	-	-	27,316
	<u>160,476</u>	<u>-</u>	<u>-</u>	<u>160,476</u>	<u>159,523</u>	<u>-</u>	<u>-</u>	<u>159,523</u>
<i>Activities for generating funds</i>								
Lettings and rental income	44,580	-	-	44,580	29,547	-	-	29,547
Events	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
	<u>44,580</u>	<u>-</u>	<u>-</u>	<u>44,580</u>	<u>29,547</u>	<u>-</u>	<u>-</u>	<u>29,547</u>
<i>Income from investments</i>								
Interest	338	-	-	338	356	-	-	356
Dividends	-	-	-	-	-	-	-	-
	<u>338</u>	<u>-</u>	<u>-</u>	<u>338</u>	<u>356</u>	<u>-</u>	<u>-</u>	<u>356</u>
<i>Income from charitable activities</i>								
Playgroup subscriptions	-	-	-	-	1,003	-	-	1,003
Open Door	7,592	-	-	7,592	640	-	-	640
Fees	-	-	-	-	800	-	-	800
Grant income	-	-	-	-	800	-	-	800
	<u>7,592</u>	<u>-</u>	<u>-</u>	<u>7,592</u>	<u>3,243</u>	<u>-</u>	<u>-</u>	<u>3,243</u>
<i>Other incoming resources</i>								
	<u>12,644</u>	<u>-</u>	<u>-</u>	<u>12,644</u>	<u>18,700</u>	<u>-</u>	<u>-</u>	<u>18,700</u>
	<u>225,630</u>	<u>-</u>	<u>-</u>	<u>225,630</u>	<u>211,369</u>	<u>-</u>	<u>-</u>	<u>211,369</u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2021

	2021				2020			
EXPENDITURE	General £	Buildings £	Other £	Total £	General £	Buildings £	Other £	Total £
<i>Diocesan support (Southwark)</i>								
Diocesan quota & fees	92,000	-	-	92,000	97,000	-	-	97,000
	<u>92,000</u>	<u>-</u>	<u>-</u>	<u>92,000</u>	<u>97,000</u>	<u>-</u>	<u>-</u>	<u>97,000</u>
<i>Other ministry costs</i>								
Charitable Grants for work in the UK	2,983	-	-	2,983	4,336	-	-	4,336
Charitable Grants for work overseas	13,431	-	-	13,431	13,828	-	-	13,828
Open Door	1,662	-	-	1,662	508	-	-	508
Staff costs	28,288	-	-	28,288	43,627	-	-	43,627
Property rental costs *	10,025	-	-	10,025	11,084	-	-	11,084
Expenses reimbursed	841	-	-	841	1,737	-	-	1,737
Worship, Music & Audio	3,296	-	-	3,296	878	-	-	878
Telephone	1,844	-	-	1,844	1,740	-	-	1,740
Printing, stationery & supplies	332	-	-	332	454	-	-	454
Bank charges & interes	160	-	-	160	326	-	-	326
Office Equipment / Photocopier	5,625	-	-	5,625	4,146	-	-	4,146
Communications	655	-	-	655	349	-	-	349
Catering & entertainment	1,080	-	-	1,080	457	-	-	457
Professional fees	2,351	-	-	2,351	9,099	-	-	9,099
Other (environmental)	494	-	-	494	-	-	-	-
	<u>73,067</u>	<u>-</u>	<u>-</u>	<u>73,067</u>	<u>92,569</u>	<u>-</u>	<u>-</u>	<u>92,569</u>
<i>Buildings</i>								
Insurance	2,739	-	-	2,739	2,677	-	-	2,677
Utilities	6,039	-	-	6,039	5,248	-	-	5,248
Cleaning	7,773	-	-	7,773	7,219	-	-	7,219
Furniture	274	-	-	274	236	-	-	236
Maintenance of consecrated buildings	-	6,664	-	6,664	-	17,031	-	17,031
Other maintenance	-	-	-	-	-	-	-	-
Total recurring	<u>16,825</u>	<u>-</u>	<u>-</u>	<u>16,825</u>	<u>15,380</u>	<u>17,031</u>	<u>-</u>	<u>32,411</u>
Improvements to consecrated buildings	-	4,680	-	4,680	-	-	-	-
Other Improvements	-	-	-	-	-	-	-	-
	<u>16,825</u>	<u>11,344</u>	<u>-</u>	<u>21,505</u>	<u>15,380</u>	<u>17,031</u>	<u>-</u>	<u>32,411</u>

\* Property costs relate to rental payments for accomodation, net of a contribution of £9,600 (2020: £8,500) from the Southwark Diocese.

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2021

	2021				2020			
EXPENDITURE continued	General £	Buildings £	Other £	Total £	General £	Buildings £	Other £	Total £
<i>Activities</i>								
Weekend away	-	-	-	-	-	-	-	-
Playgroup	619	-	-	619	260	-	-	260
Work with young people	-	-	-	-	-	-	-	-
	<u>619</u>	<u>-</u>	<u>-</u>	<u>619</u>	<u>260</u>	<u>-</u>	<u>-</u>	<u>260</u>
<i>Vicarage</i>								
Renovation costs	-	-	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>TOTAL EXPENDITURE</b>	<b>182,511</b>	<b>11,344</b>	<b>-</b>	<b>193,855</b>	<b>205,209</b>	<b>17,031</b>	<b>-</b>	<b>222,240</b>
<b>NET INCOME /(EXPENDITURE)</b>	<b>43,119</b>	<b>(11,344)</b>	<b>-</b>	<b>31,775</b>	<b>6,160</b>	<b>(17,031)</b>	<b>-</b>	<b>(10,871)</b>
<b>TRANSFERS</b>	<b>(11,344)</b>	<b>11,344</b>	<b>-</b>	<b>-</b>	<b>(7,208)</b>	<b>17,031</b>	<b>-</b>	<b>9,823</b>
BROUGHT FORWARD AT 1 JANUARY	<u>80,658</u>	<u>12,000</u>	<u>20,000</u>	<u>112,658</u>	<u>81,706</u>	<u>12,000</u>	<u>20,000</u>	<u>113,706</u>
<b>CARRIED FORWARD AT 31 DECEMBER</b>	<b>112,433</b>	<b>12,000</b>	<b>20,000</b>	<b>144,433</b>	<b>80,658</b>	<b>12,000</b>	<b>20,000</b>	<b>112,658</b>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2021

2. INCOME & ENDOWMENTS	Unrestricted	Restricted	Endowment	2021	Unrestricted	Restricted	Endowment	2020
	Funds	Funds	Funds	TOTAL	Funds	Funds	Funds	TOTAL
	£	£	£	FUNDS	£	£	£	FUNDS
				£				£
<i>2(a) Voluntary income</i>								
Regular income from donors	131,281	-	-	131,281	130,880	-	-	130,880
Irregular income from donors	-	-	-	-	-	-	-	-
Special Collections	-	-	-	-	1,327	3,675	-	5,002
Legacies	500	-	-	500	-	-	-	-
Gift Aid	28,695	-	-	28,695	27,316	-	-	27,316
	<u>160,476</u>	<u>-</u>	<u>-</u>	<u>160,476</u>	<u>159,523</u>	<u>3,675</u>	<u>-</u>	<u>163,198</u>
<i>2(b) Activities for generating funds</i>								
Lettings and rental income	44,580	-	-	44,580	29,547	-	-	29,547
Events	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
	<u>44,580</u>	<u>-</u>	<u>-</u>	<u>44,580</u>	<u>29,547</u>	<u>-</u>	<u>-</u>	<u>29,547</u>
<i>2(c) Income from investments</i>								
Interest	338	-	-	338	356	-	-	356
Dividends	-	6,453	-	6,453	-	6,231	-	6,231
	<u>338</u>	<u>6,453</u>	<u>-</u>	<u>6,791</u>	<u>356</u>	<u>6,231</u>	<u>-</u>	<u>6,587</u>
<i>2(d) Income from charitable activities</i>								
Playgroup subscriptions	-	-	-	-	1,003	-	-	1,003
Open Door	7,592	5,000	-	12,592	640	5,544	-	6,184
Residential trips	-	-	-	-	-	-	-	-
Fees	-	-	-	-	800	-	-	800
Grant income	-	4,750	-	4,750	800	12,500	-	13,300
	<u>7,592</u>	<u>9,750</u>	<u>-</u>	<u>17,342</u>	<u>3,243</u>	<u>18,044</u>	<u>-</u>	<u>21,287</u>
<i>2(e) Other incoming resources</i>								
Other income	12,644	-	-	12,644	18,700	-	-	18,700
	<u>12,644</u>	<u>-</u>	<u>-</u>	<u>12,644</u>				
	<b><u>225,630</u></b>	<b><u>16,203</u></b>	<b><u>-</u></b>	<b><u>241,833</u></b>	<b><u>211,369</u></b>	<b><u>27,950</u></b>	<b><u>-</u></b>	<b><u>239,319</u></b>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2021

	2021				2020			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS
	£	£	£	£	£	£	£	£
<b>3. EXPENDITURE</b>								
<i>3(a) Diocesan support (Southwark)</i>								
Diocesan quota & fees	92,000	-	-	92,000	97,000	-	-	97,000
	<u>92,000</u>	<u>-</u>	<u>-</u>	<u>92,000</u>	<u>97,000</u>	<u>-</u>	<u>-</u>	<u>97,000</u>
<i>3(b) Other ministry costs</i>								
Charitable Grants for work in the UK	2,983	-	-	2,983	4,336	-	-	4,336
Charitable Grants for work overseas	13,431	-	-	13,431	13,828	-	-	13,828
Open Door	1,662	3,538	-	5,200	508	5,544	-	6,052
Staff costs	28,288	260	-	28,548	43,627	-	-	43,627
Property rental costs	10,025	-	-	10,025	11,084	-	-	11,084
Expenses reimbursed	841	530	-	1,371	1,737	-	-	1,737
Worship, Music & Audio	3,296	-	-	3,296	878	-	-	878
Telephone	1,844	-	-	1,844	1,740	-	-	1,740
Printing, stationery & supplies	332	-	-	332	454	-	-	454
Bank charges & interest	160	-	-	160	326	-	-	326
Office Equipment / Photocopier	5,625	-	-	5,625	4,146	-	-	4,146
Communications	655	-	-	655	349	-	-	349
Catering & entertainment	1,080	-	-	1,080	457	-	-	457
Professional fees	2,351	-	-	2,351	9,099	-	-	9,099
Special collections	-	-	-	-	-	3,675	-	3,675
Other (environmental)	494	-	-	494	-	-	-	-
	<u>73,067</u>	<u>4,328</u>	<u>-</u>	<u>77,395</u>	<u>92,569</u>	<u>9,219</u>	<u>-</u>	<u>101,788</u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2021

3. EXPENDITURE continued	2021				2020			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS
	£	£	£	£	£	£	£	£
<i>3(c) Buildings</i>								
Insurance	2,739	-	-	2,739	2,677	-	-	2,677
Utilities	6,039	-	-	6,039	5,248	-	-	5,248
Cleaning	7,773	-	-	7,773	7,219	-	-	7,219
Furniture	274	-	-	274	236	-	-	236
Maintenance of consecrated buildings	6,664	-	-	6,664	17,031	-	-	17,031
Other maintenance	-	-	-	-	-	-	-	-
Total recurring	23,489	-	-	23,489	32,411	-	-	32,411
Improvements to consecrated buildings	4,680	-	-	4,680	-	-	-	-
Other Improvements	-	-	-	-	-	-	-	-
	<u>28,169</u>	<u>-</u>	<u>-</u>	<u>28,169</u>	<u>32,411</u>	<u>-</u>	<u>-</u>	<u>32,411</u>
<i>3(d) Activities</i>								
Weekend away	-	-	-	-	-	-	-	-
Playgroup	619	-	-	619	260	-	-	260
Work with young people	-	3,774	-	3,774	-	1,648	-	1,648
	<u>619</u>	<u>3,774</u>	<u>-</u>	<u>4,393</u>	<u>260</u>	<u>1,648</u>	<u>-</u>	<u>1,908</u>
<i>3(e) Vicarage</i>								
Renovation costs	-	-	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<i>3(f) Goodliffe Project</i>								
Renovation costs	-	-	-	-	-	-	-	-
Professional Fees	-	-	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>193,855</u>	<u>8,102</u>	<u>-</u>	<u>201,957</u>	<u>222,240</u>	<u>10,867</u>	<u>-</u>	<u>233,107</u>

4. STAFF COSTS

Staff costs relate to salary, taxes and pension contributions in relation three members of staff were were employed by the church in the year (2020: two). During 2021, the church received £12,644 (2020: £18,700) under the Government's Coronavirus Job Retention Scheme, reducing the net staff costs incurred. The £12,644 received is included in other income as an unrestricted fund. None of the Trustees received any remuneration from the church.

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2021

5. INVESTMENTS

Goodliffe Endowment: Funds held by the South London Church Fund and Southwark Diocesan Board of Finance as Custodian Trustee for the benefit of the Parish, comprising indirect investments in stocks, shares and investments with a market value of:

	2020 £
Brought forward	222,003
Additions	31,921
Carried forward	<u>253,924</u>

6. DEBTORS	2021				2020			
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS £
Income Tax recoverable	2,162	-	-	2,162	4,458	-	-	4,458
Rentals debtors	2,088	-	-	2,088	2,613	-	-	2,613
Other debtors	-	-	-	-	6,712	-	-	6,712
Prepayments	1,350	-	-	1,350	1,600	-	-	1,600
	<u>5,600</u>	<u>-</u>	<u>-</u>	<u>5,600</u>	<u>15,383</u>	<u>-</u>	<u>-</u>	<u>15,383</u>

7. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

PAYE and salary accrual	-	-	-	-	1,500	-	-	1,500
Deposits held	8,125	-	-	8,125	8,125	-	-	8,125
Accruals	2,500	-	-	2,500	3,868	-	-	3,868
	<u>10,625</u>	<u>-</u>	<u>-</u>	<u>10,625</u>	<u>13,493</u>	<u>-</u>	<u>-</u>	<u>13,493</u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2021

	2020				2021
8. FUNDS		Income	Transfers	Utilised	
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General	80,658	225,630	(11,344)	(182,511)	112,433
Buildings	12,000	-	11,344	(11,344)	12,000
Working Capital and Contingency	20,000	-	#####	-	20,000
	<u>112,658</u>	<u>225,630</u>	<u>-</u>	<u>(193,855)</u>	<u>144,433</u>
<b>Restricted Funds</b>					
Goodliffe Endowment Youth Work	21,861	6,453	-	(3,774)	24,540
Other	12,500	9,750	-	(4,328)	17,922
	<u>34,361</u>	<u>16,203</u>	<u>-</u>	<u>(8,102)</u>	<u>42,462</u>
<b>Endowments</b>					
Goodliffe Foundation	222,003	31,921	-	-	253,924
Grand Total	<u>369,022</u>	<u>273,754</u>	<u>-</u>	<u>(201,957)</u>	<u>440,819</u>

9. RELATED PARTY TRANSACTION

Total identifiable donations made by PCC members to the church were £38,000 (2020: £40,500)

Certain Trustees incur small out of pocket expenses in relation to church activities, which are reimbursed in full.

## **Annex 3 – Financial Policies**

### **Financial controls**

The financial controls are intended to ensure that the parish's funds are protected by requiring an appropriate segregation of duties. These policies were approved by the PCC in 2022.

#### *Cash counting*

All cash received during each Sunday service is placed in the safe and then counted and recorded on a monthly basis by two individuals before being banked by a third person. The individual responsible for the banking collates the counting forms and other information which is then entered into the accounting records by the external bookkeeper.

#### *Book keeping*

The posting of all payments into the accounting system is made by the external bookkeeper, who is not authorised to sign cheques or make payments.

#### *Spending Authorisation*

Up to £100 - may be authorised individually by the Vicar, a church warden, or other member of the staff team

Up to £500 – may be authorised by the Vicar (including authorising the expenses of other staff members)

Between £500 and £1,000 – may be authorised by two of the Vicar, church wardens or treasurer

Up to £2,000 plus VAT – may be authorised by the standing committee

Expenditure of over £2,000 (plus VAT if payable) must be approved by the PCC.

#### *Payment Process*

The process for one-off payments by direct bank transfer is that the vicar approves and signs off the payment schedule for regular outgoings and other expenses up to £500 (ie within his payment approval level), other than his own, and for expenses that have been approved by the PCC or Standing committee in advance and are being paid in accordance with that approval.

For all other expenses – ie those above £500 or those of any amount which are being paid to the vicar - two signature approval from wardens and treasurer is required.

The property committee has been authorised to spend up to £5,000 each year for small items of expenditure on maintenance, no individual payment to exceed £2,000 without PCC approval.

The payment process can now be authorised online by 2 signatories, which are members of the Standing Committee plus the PCC secretary, creating an extra degree of security.

Cheques require two signatories. Signatories are members of the Standing Committee plus the PCC secretary.

### **Financial reserves**

It is a requirement of trustees of a registered charity that they adopt a policy on the maintenance of reserves. This is normally expressed in terms of an amount sufficient to fund normal activities in the event that income ceases or the organisation has to be wound up. Our policy is to maintain

in reserves the sum of £12,000 in respect of urgent property expenditure (calculated by reference to the cost of a new boiler for the church) and £30,000 as general reserves.

### **Investment policy**

The Goodliffe Foundation is a fund bequeathed to the Church from which income may be spent on children and youth work. The funds are held on behalf of the PCC by the South London Church Fund and Southwark Diocesan Board of Finance as Custodian Trustee.

Some years ago, all the funds were invested in the Church of England Central Board of Finance Investment Fund whose stated investment objective is:

*“to generate capital appreciation, high and rising income and a long term total return in excess of its benchmark, whilst adopting an appropriate ethical investment policy. It invests mainly in equities in the United Kingdom and overseas but may also invest in fixed interest securities and commercial property. In this way, it aims to be suitable for up to 100% of a church trust’s long-term capital.”*

### **Mission Giving**

The PCC has a longstanding commitment, which remains in place until varied by a subsequent PCC, to donate 10% of general giving (ie not property income or legacies) to its mission partners. Decision on recipients have been delegated to the Mission Committee.

## **Annex 4 – Independent Examiner’s Assessment**

### **INDEPENDENT EXAMINER’S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021**

**To the Parochial Church Council of Christ Church, Gipsy Hill**

This report on the accounts of the PCC for the year ended 31 December 2021, which are attached to this report, is in respect of an examination carried out under the Church Accounting Regulations 2006 (‘the Regulations’) and the Charities Act 2011 (‘the Act’).

#### **Respective responsibilities of trustees and examiner**

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed. The church’s gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Chartered Certified Accountants (ACCA).

It is my responsibility to:

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

#### **Basis of independent examiner’s statement**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a ‘true and fair’ view and the report is limited to those matters set out in the statement below.

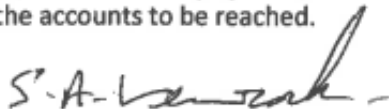
#### **Independent examiner’s statement**

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, have not been met; or

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



S.A. Lewcock FCCA  
Windsor Lodge  
Millfield Road  
Hounslow  
Middlesex TW4 5PN

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# Accounts

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# **Section I: Ministry and Discipleship**

## **Summary of 2020**

2020 for Christ Church, as for the rest of the world, was dominated by Covid-19 which completely changed the way we do church and are church. Despite all the restrictions we have continued to worship and meet together online and in person when that has been possible, and have continued to know the love and grace of God at work in our midst. Social distancing and isolation have inevitably been more difficult for some than others, particularly those who are vulnerable, without internet access, or socially isolated. We have done our best to help all our congregation in different ways to engage with God and each other, and have seen some grow significantly in faith and their relationship with God, while others have found things more challenging and become more disengaged.

### **Mission Action Plan**

Christ Church's mission action plan sets our vision for our church, and provides us a focus as we seek to respond to God's call on us as a community of faith.

#### **Our Purpose**

We are here to...

- **build** up a worshipping community of faith in God that is welcoming to all.
- **equip** and encourage one another to live our daily lives as disciples of Jesus Christ,
- **serve** God, in the power of the Holy Spirit, in our church, our communities and our world.

#### **Our Vision**

We want Christ Church Gipsy Hill to be a community of faith that, in its welcome and worship, is open and accessible to people of all ages and backgrounds. In the life of the church, its worship and activities, we want to share the good news of the gospel of Jesus Christ and grow together in faith and in understanding as we seek God's will in every area of life.

We are committed through accessible and relevant bible based teaching and prayerful worship to equip one another as disciples of Jesus Christ as we serve Him in our diverse daily lives. We want to provide space to ask difficult questions, share our doubts and deepen our faith. Through energetic ministry with children and young people we hope to nurture new generations of believers to their own active faith.

We celebrate the love of God for all of creation and recognise our calling to respond to God's love by proclaiming the good news of Jesus Christ and by loving and serving our community and one another.

We want to engage prayerfully with the needs and challenges in our local community, our nation and the world, encouraging one another, nurtured and empowered by the Holy Spirit, to respond individually and collectively to God's call to seek justice and love mercy.

We are still committed to our purpose and vision and will be discussing in the coming year how to further implement specific aims which can be found on our website.

## **Worship and teaching**

### **Sunday Morning Services**

During the first lockdown, from the end of March until the beginning of July, everything suddenly moved online. We chose Facebook Live as our preferred platform for livestreaming services. For the first couple of months this had to be from the vicarage when Jonathan Croucher, our vicar, was ably assisted by his wife and four children, three of whom were home from university. A large proportion of our usual congregation were able to access these services, and we were all hugely appreciative of the Crouchers' leadership. We were also joined by several people from outside the congregation – family or friends of some, former members who've moved away, and some people who we don't know at all including a couple from Australia!

One of the advantages of Facebook Live is the ability for those who have a Facebook account to post comments during the service, which gave us a sense of belonging even when we were all in our own homes.

When streaming from church was allowed, Emma Lowth, our curate, could join in leading services and music, and there was occasional pre-recorded input from others for intercessions or interviews.

From July onwards we were able to gather in church albeit with many restrictions – no congregational singing, social distancing, no moving around to greet each other during the peace, only sharing the bread during communion, and no gathering together after the service. However, for those who felt able to attend in person it was very moving to be together again. We continued to live stream, and from the autumn our regular pattern became a live streamed service at 9.30am and an open service at 11am, with largely the same content. With no Sunday School or youth groups allowed during the services, most of the families stayed away from the main service, but many enjoyed gathering together at home for the live stream. We were pleased to welcome a few new people who joined the congregation either just before or during lockdown.

Our services throughout the year continued to follow much the same pattern as previously. One thing that was particularly appreciated by many was a series of interviews with different members of the congregation from a variety of backgrounds as to how lockdown had affected them and their jobs or daily life, and what they had learned about themselves and God during that time.

### **Sermon Series on Sunday Mornings**

We began 2020 (before lockdown!) with a series seeking to help us to be more confident in sharing our faith. It focused on two areas, speaking of Jesus and looking at different encounters with Jesus in the bible. This was a challenging and encouraging series, which was interrupted by lockdown.

From May to July we had a series on Colossians which has some wonderful teaching on the person of Christ but also practical teaching on living within the church community and in the world. In the autumn we looked at Nehemiah together, looking at how the people rebuilt the walls of Jerusalem and the challenges they faced, relating that to rebuilding community after lockdown. At other times during the year we followed the lectionary readings including readings from Romans and Matthew during the summer.

### **Inspire**

Inspire, our informal monthly evening church service during which we have an extended time of worship as well as the opportunity to share encouragements and testimonies with one another,

continued mostly on zoom. We began with time to share how we were, followed by times of teaching and sharing on different topics, ably led by Emma Lowth, Pippa Evans and Helen Gates. Singing together didn't work on zoom, so after the meeting we switched to Facebook Live where Victoria Boyce and Pete Moorey had pre-recorded a time of sung worship which we could join in with individually. We did also meet in person towards the end of the year.

### **Christmas Services**

We were fortunate to be able to gather together with restrictions for worship during the Christmas season. We held a Christingle service (without the usual shared tea!) which was well attended. We held two identical carol services to allow for social distancing, one of which was live streamed. Because there was no congregational singing, the music was provided by a small, socially distanced, choir of about 10 people, who sang both well-known and less well-known carols. The choir was ably led by Suzanne Munday with Matthew Macgregor accompanying on the piano. We had the usual Christmas readings and some helpful reflections. Some people said it was the best ever! We moved the time of our "midnight" communion service on Christmas Eve from 11.30pm to 9pm, which people seemed to appreciate. The Christmas morning service was well attended.

We were pleased to welcome visitors to all our services, though fewer than usual, but attendance on Christmas Eve and Christmas Day was bolstered by many of the congregation not being able to go away as usual.

On two occasions during December we gathered by the community Christmas tree, put up by the Friends of Gipsy Hill, to sing carols accompanied by James Haddock and others on brass instruments. At that point, singing outside was allowed, and the members of Christ Church who were there were joined by several people from the local community who joined in enthusiastically.

### **Other services**

During the first lockdown, we began live streaming Morning Prayer twice a week from the leaders' homes. It had previously been held in church, but more people joined in the live stream than ever came to church, in particular some who were now working from home and so able to join in. This continued for the rest of the year though later in the year it was streamed from church rather than homes. During the first lockdown we also streamed Compline on Wednesday evenings, and a "thought for the day" every weekday, led by various members of the congregation who shared thoughts on a huge variety of topics and using different styles.

## **Children and Youth Ministry**

From March onwards we were not able to run children's groups during morning services, but during the summer Pippa Evans, our ministry assistant, met with various small groups of children aged 8 upwards and also teenagers for social events outside such as games in the park or eating together (with appropriate risk assessments). This helped some to re-engage with each other in particular.

In the autumn we were able to run Raise the Praise, our service for under 8s, and Shine, for 8-11s, adhering to all the current restrictions. Children enjoyed doing actions to songs played through the sound system and onto the screens, as well as hearing bible stories, doing quizzes and so on. It was so lovely to see some of our children back in church.

## **Other church activities**

Many of our usual activities continued during the year on zoom, including home groups, prayer meetings and 20s-30s events, who also met in person in small groups when that was allowed. Meetings of the ministry team, PCC, mission committee and other committees continued as usual but on zoom.

Home groups were a special source of encouragement for many of the congregation, providing support and the opportunity to “see” other people to all those who were part of a group, as well as continuing to study together and pray for each other. When people were asked what aspects of church life in lockdown people had appreciated most, home groups were a common answer.

Monthly prayer meetings attracted some people who did not usually come to those when in church, including some people who prefer not to go out in the evenings.

We also had some social activities on zoom such as quiz nights, where we could easily be split into teams, which were much enjoyed by those who came.

Weekly chats on zoom over coffee on a Thursday morning also happened for a while, and while not attracting many people were really appreciated by those who joined as it gave them an opportunity to engage with others, and to meet some people they didn't know well.

## **Pastoral Care**

Home groups were the main source of pastoral care during the year for those who were members of one. For others in the congregation it was arranged for a member of the ministry team to call them regularly, in many cases weekly, to see how they were, encourage them and pray with them if that was appropriate. That created many new friendships and some of the phonecalls were continuing well into 2021.

At Pentecost and Advent we also put together goody bags for every household in the congregation including those we didn't have regular contact with, and these were delivered by members of the ministry team, often giving a chance for doorstep chats. They contained something home baked, a candle, something appropriate for the season made by members of the creative artistry group, a letter from the vicar with information about forthcoming services, and a small bar of Cadbury's dairy milk chocolate! These were so appreciated by many, especially those who were unable to access church services online or who hadn't really engaged with them. There were also separate bags for children and young people containing activities and something edible!

Particular prayer requests from members of the congregation for themselves or others were emailed around the pastoral prayer team who undertook to pray for these needs, often quite serious or complex, in strict confidence. The team met occasionally on zoom to pray together.

## **Community activities**

Unfortunately most of the events when we welcome people from the community into the church during the week had to be stopped for most of the year, notably Open Door, our community drop in, Magnolia Club for dementia sufferers and their carers, and Playpen, our parent/carer and toddler group. We look forward to their restarting when allowed.

However, in the spring we opened the Open Door Kitchen, where we cooked and delivered meals to many people in the local community who were in need of hot meals. Two nutritious meals each week were delivered to approximately 60 people, cooked initially by Danielle Montrose-Francis and latterly by Ina Oakes. They were delivered by volunteers from both within the church and the local community, and the administration was co-ordinated by various people including Emma Lowth, Janet Boyce and Josh Klein. We were so grateful to the Friends of Gipsy Hill, through whom we have received the funding we needed to be able to continue to provide this service throughout 2020 and beyond, and also to Cook in West Dulwich who provided 30 frozen meals each week we could include in regular deliveries or use for emergencies. While the individual people we deliver to have often changed, the need is still there and we hope to continue to be able to help to meet it.

We continued to support the Norwood and Brixton Foodbank with regular prayer and encouragement. It is led by Elizabeth Maytom, one of our congregation, and supported by many volunteers both regular and ad hoc, some from Christ Church, including Tim Boyce, the chair of trustees. Having set up a store for all the Lambeth Foodbanks in a large church in Streatham Hill in 2019, when Covid hit in 2020 we were able to move into the church to begin packing food parcels for delivery throughout Lambeth, as well as some addresses in Croydon and Bromley. Although the face to face meetings with clients had to cease for the moment, they have been supported by phonecalls and advice, and the food we have been able to deliver has been a lifeline for many, including those who have never needed to use a foodbank before.

## **Mission Partners**

Our relationships with international organisations are overseen by the Missions Group. Individual members of the group are responsible for each of the three projects which Christ Church supports financially and with regular prayer. Engagement is proactive and each month we focus on one of our overseas or home organisations in the Sunday morning service, as well as devoting some of our monthly prayer meetings to our mission partners.

The three overseas organisations we support are:

- Tearfund: we donate to their general fund, but particularly support in prayer the Gordon family, who have recently moved to the DRC where Anthea will be a programme manager for Tearfund, and Martin will be working through CMS with the Anglican Bishop of Goma.
- The Church Mission Society (CMS) where we continue to support the Clouston family - Eric and Rhena and their two children Kitty and Sam (both now studying in the UK) who are based in Bangalore, India.
- Christian Solidarity Worldwide (CSW), which works for religious freedom throughout the world through advocacy and human rights

In addition we support financially and in prayer John and Lynne Quanrud, members of Christ Church who returned in 2019 to Albania, where they had previously served as missionaries. John is working with the Institute for Albanian & Protestant Studies, whose mission is to 'promote the

discovery of Albanian and Protestant history and thought'. Lynne is teaching English to Albanian students. They returned to the UK when the pandemic struck in 2020 but continued their work online, and plan to return to Albania when possible.

Locally, we continue to support Spinnaker, whose work in primary schools has continued via videos and the Norwood and Brixton Foodbank.

## **Environmental Focus**

We continue as a church to be committed to reducing the church's environmental footprint, becoming an Eco Church, and encouraging members of the congregation to be more environmentally aware. Our efforts have been led enthusiastically by Pippa Evans and others, and we will be able to focus much more on this in 2021.

## **Summary**

Despite the difficulties that many have faced during the year, we are very grateful to God that we have seen him at work in many different ways. We are indebted to the seemingly tireless energy, enthusiasm and dedication of our leaders, in particular Jonathan Croucher, Emma Lowth and Pippa Evans, as well as the many volunteers who help to sustain the life of the church. We hope and pray that 2021 will see us re-engaging as a community and that there will be less need for zoom, wonderful though that has been!

## Section 2: Resources:

### Trustees and leaders

Trustees are the elected, co-opted and ex officio members of the PCC. Trustees who served during 2020 are:

<b>Post</b>	<b>Name</b>	<b>Elected</b>	<b>First Elected</b>
Vicar	Rev. Jonathan Croucher	Appointed 17/9/12	
Curate	Rev. Emma Lowth	Appointed 30/6/19	
Reader	Pauline Simpson	Licensed 27/10/03	
Warden	Cath Mitchenall	14/4/19	2017
Warden	Richard Roberts	14/4/19	2019
Deanery Synod	Anthony Merifield	30/4/17	2014
Deanery Synod	Esther Moorey	30/4/17	2017
PCC member	Beverley Fray	30/4/17	2014
PCC member	Jonathan Maytom	30/4/17	2017
PCC member	Janet Boyce	29/4/18	2015
PCC member	Peter Black	29/4/18	2018
PCC member	Susan Dalton	29/4/18	2018
PCC member	Richard Winborn	29/4/18	2018
PCC member	Rachel Skeath	14/4/19	2010
PCC member	Eruchi Chinda	14/4/19	2016
PCC member	Ed Hanson	14/4/19	2016
PCC member	Rob Seal	14/4/19	2016
PCC member	Josh Klein	14/4/19	2019

The vicar, curate, reader, wardens and deanery synod representatives are ex officio.

Due to Covid, there were no elections in 2020; the annual meetings for 2020 and 2021 were held on the same day in May 2021.

### **Office holders**

Christ Church is reliant on the time and expertise given by its members and the PCC to fulfil key and statutory roles. Officers of the PCC at the end of 2020 were:

Chair	Jonathan Croucher
Vice Chair	Janet Boyce
Secretary	Pauline Simpson
Treasurer	Ed Hanson
Electoral Roll Officer	Jenny Whiteway-Bell
Gift Aid Secretary	Francis Howcutt
Health and Safety	Jonathan Croucher
Safeguarding	Jonathan Croucher, Helen Williams and Ali Seal

### **Paid Staff**

Church Administrator and Playpen Leader	Helen Williams
Ministry Assistant	Pippa Evans
Caretaker	Ayon Mayler
Open Door and Magnolia Club Cleaner	Danielle Montrose-Francis Ina Oakes

### **Leaders and volunteers**

Christ Church relies on its members to lead and support our activities. This includes setting the strategic direction as well as leading a range of ministry, outreach and community activities. Leaders at the end of 2020 (though some groups were in abeyance due to Covid) were:

Brownies	Christine Woolley
Churches Together in Upper Norwood	
Flowers Team Leader	Patsy Easter
Home Group Co-ordinators	Rhos and Richard Roberts
Home Group Leaders	Evening groups lead by Hugh & Juliet Bain, Anthony & Pam Merifield, Pete & Esther Moorey, Ali & Rob Seal, Richard & Rhos Roberts, Peter Black & Zoltan Schwab, and a daytime group led by Yvette Croucher
Mothers' Union	Jodie Lomax
Open Door	Cath Mitchenall and Pauline Simpson
Overseas Mission Group Leader	Rhos Roberts
Pastoral Care Co-ordinator	Jonathan Croucher
Pastoral prayer team	Rhos and Richard Roberts
Property Committee Chair	Tim Boyce
Sunday School	Esther Moorey, Beth Peters and Rachel Skeath
Web Team	Matthew MacGregor and Rob Seal

A number of teams of volunteers support the smooth running of services and other church activities co-ordinated through a termly service rota produced by Pauline Simpson. They include the ministry team, the prayer ministry team and the music team and a considerable number of lay people reading lessons, leading intercessions and assisting at communion. Regular services continue to be supported by a large pool of stewards, collection counters, coffee makers, sound and overhead projection system operators, flower arrangers, Sunday School helpers, church working parties etc.

### **Attendance**

It is difficult to say what our average attendance was during the year. For a good part of 2020 we were in lockdown and services were on Facebook live. The number shown watching during services was approximately 70 on Sundays when there was no service in church, fewer when there was. However, this only counts those who are members of Facebook, and the number of devices not number of people, and we know that some people watched the services later in the day. When we were able to also run in person services, the average attendance was 40-50.

Total attendance at special Advent services (Christingle and Carol Services) was 130. Attendance at the Christmas services on Christmas Eve and Christmas Day was 125 with 95 communicants.

In 2020 there were 6 baptisms, 2 weddings, 2 funerals held at church and 5 at crematoriums.

## **Electoral Roll**

The roll has been updated in April 2021, and comprises 146 members, which is an increase of 13 from the last roll in 2019. 93 are female and 53 male, 50 live in the parish and 96 outside, though due to the location of the church within the parish many of these are still near the church.

## **Buildings and fabric**

Under Church of England rules, the churchwardens have personal responsibility for movable furniture and ornaments and joint responsibility with the incumbent for consecrated buildings (in our case that means Christ Church, but not Berridge Road or the Goodliffe Hall). However, funding for the maintenance of these items is provided by the PCC and so these items are now reported below.

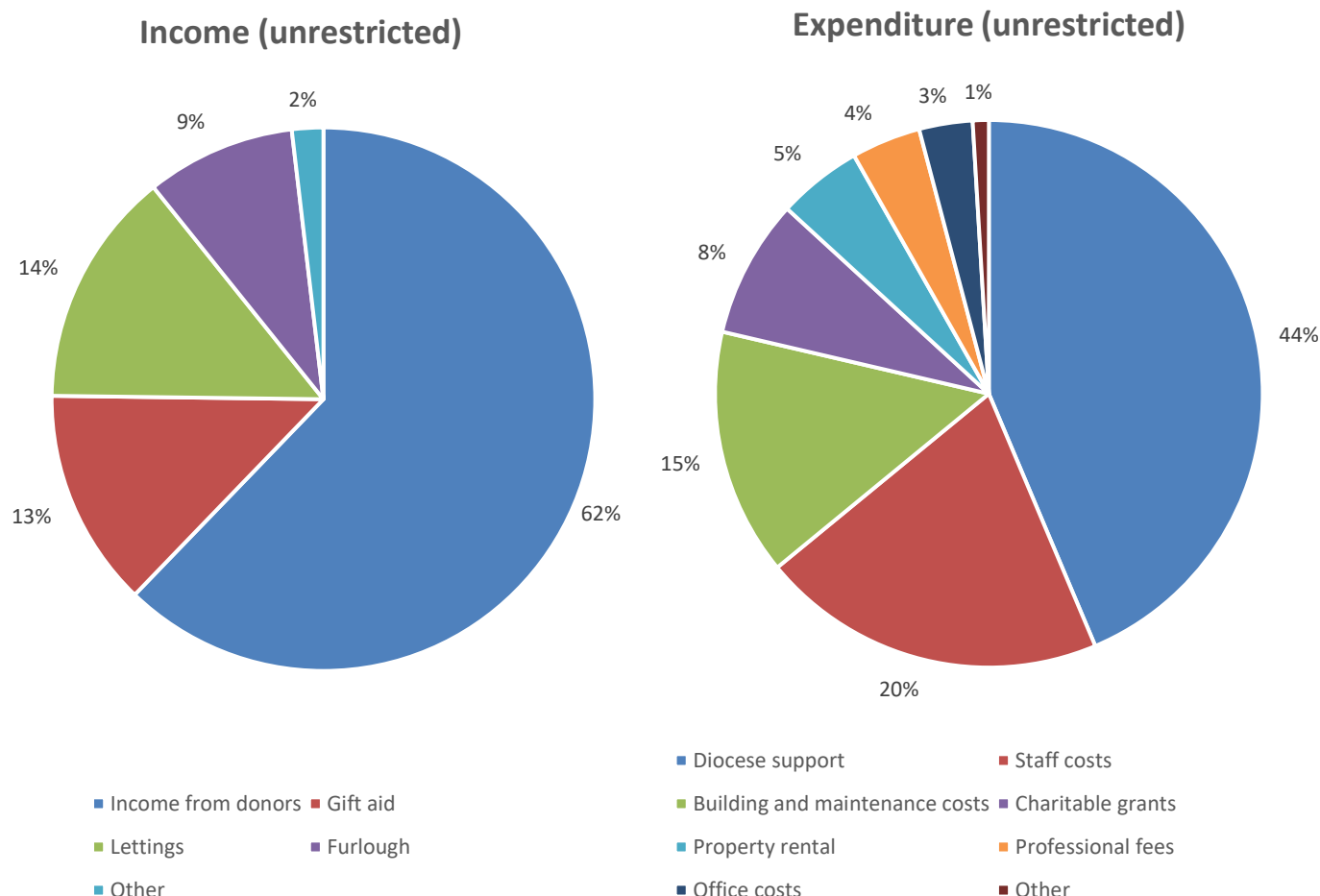
We signed a lease on the Berridge Road building with the New Covenant Church in February 2020, and did some work in preparation for them moving in. This included repairing and upgrading the heating, and fitting a new hot water supply to the toilets and disabled toilet.

The bank to the south side of the church has still not been repaired; it is proving difficult to get quotes.

We are very grateful to Stuart Mitchenall for all the maintenance jobs which he does around the church.

## **Income and expenditure**

### **Financial Report Summary – Ed Hanson**



#### **Unrestricted income**

- Regular giving remained stable compared to 2019, at £130,880.
- Lettings income declined by £18,000 to £29,547, due to the Goodliffe Hall being closed for most of the year. Of the total £29,947, £21,380 was received from the New Covenant Church – our Berridge Road tenant.
- We received £18,700 from the furlough scheme, funding a significant proportion of our salary costs in the year.
- In 2019 we benefited from legacy income of £22,225. There was no such income in 2020.
- Overall, total Unrestricted income was £211,369 compared to £238,175 in 2019.

#### **Unrestricted expenditure**

- Total expenditure was £222,240 compared to £245,574 in 2019.
- Utility costs were £9,200 lower than 2019 due to (a) New Covenant Church now paying for Berridge utilities (b) significant refund received due to historic overcharging (c) reduced usage of Christ Church and the Goodliffe Hall.
- Estimated impact of reduced church activity due to the pandemic was a £6,700 reduction in costs compared to 2019 (office costs, catering, cleaning etc)
- Other reductions include lower buildings maintenance expenditure, worship & audio costs.
- We incurred one-off professional fees of £7,800 in relation to leasing of Berridge Road to the

New Covenant Church.

- In total, our unrestricted expenditure exceeded income by £10,871

#### **Restricted funds**

- Income of £27,950 relates mostly to grants (including support received for Open Door) and dividends received from the Endowment Fund (reserved you youth work).
- Expenditure of £10,867.

#### **Balance sheet**

- £79,944 held in Barclays accounts (2019: £62,191). Included in the year-end balance is £12,500 Allchurches Trust Grant and £8,125 rent deposit received from New Covenant Church.
- CCLA deposit account of £65,185, similar to 2019.
- Market value of the Goodliffe Endowment fund of £222,003 (2019: £207,663). We received £6,231 dividends from the fund in 2020.

## **Annex I - Governance and administration**

### **Name**

The Parochial Church Council of the Ecclesiastical Parish of Christ Church Gipsy Hill are the trustees who administer Christ Church, Gipsy Hill. Other names used by which the charity is known are Christ Church, Christ Church Parochial Church Council and Christ Church PCC.

### **Address**

Christ Church is situated on the corner of Highland Road at its junction with Gipsy Hill. It is part of the Diocese of Southwark within the Church of England. The correspondence address is Christ Church, 1 Highland Road, London SE19 1DP.

### **Legal Status**

Christ Church PCC is a registered charity under number 1133804.

### **Governing Documents**

Christ Church PCC has two approved governing documents: The Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended). A new version of the Church Representation rules was published at the beginning of 2020.

### **Appointment of Trustees**

The Church Representation Rules specify the composition of Christ Church PCC who are the trustees of the charity. Christ Church PCC is made up of ministerial appointments, lay church wardens elected by the parishioners annually during April, and lay members of the PCC and Deanery Synod elected for a three year renewable term also elected during April at the Annual Parochial Church Meeting, together with co-opted lay members with defined responsibilities. The chair of trustees is the incumbent for the time being and during any vacancy an elected member of the PCC. All eligible Church attendees over 16 are encouraged to register on the Electoral Roll and stand for election to Christ Church PCC. When recruiting a new trustee, requests for nomination are published in Christ Church. When considering co-option Christ Church PCC has regard to the requirements of any specialist skills needed.

### **Aims**

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

### **Objectives**

Christ Church PCC has the responsibility of supporting and co-operating with the incumbent in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish and for continuing that work during the absence of an incumbent. The PCC has maintenance responsibilities not only for the Church building but also for the Goodliffe Hall adjacent to the Church and the Berridge Road Community Church and Gardens.

### **Supervision**

Various aspects of parish life are supervised by the hierarchy of the Church of England including particularly the Lambeth South Area Dean (Rev. Jonathan Croucher), the Archdeacon of Lambeth (Ven. Simon Gates), the Bishop of Kingston (Rt. Rev. Richard Cheetham) and the diocesan Bishop of Southwark (Rt. Rev. Christopher Chessun). Significant changes to the Christ Church building have to be authorised by the Chancellor of the Diocese of Southwark through the faculty jurisdiction, in addition to any planning or other permissions required by law.

As a charity, the Trustees must have regard to the Charity Commission's guidance on public benefit, and in particular, the specific guidance on charities for the advancement of religion. The activities described in Section I of the Annual Report demonstrate our commitment to

participating fully in the life of our local community, welcoming all comers to our worship and activities, and seeking to serve those in our community in many different ways.

### **Internal governance – PCC report**

During 2020 the PCC met five times, the later meetings taking place on zoom. A good deal of the time was spent on planning and reviewing our provision during lockdown, and for reopening church when that was possible. The PCC was incredibly grateful to Jonathan and his family for their leading of services during the first lockdown, and to Jonathan and Emma for their leadership and hard work the whole year, with provision for online worship on Sundays and during the week, and creative ways of engaging children when that was allowed. We appreciated the commitment of the wardens in supporting Jonathan and Emma and keeping the church as safe as possible. We tried to ensure that everyone in the church was kept in contact with through phonecalls, goody bags, and regular updates.

We have also discussed staffing, the eco-church initiative, racial justice and inclusion, finances and property. We were pleased to sign a contract with the New Covenant Church to rent Berridge Road, giving us a secure income without the need to maintain the building.

We had adopted the new diocese safeguarding policies introduced in 2019 and are always mindful of the need to safeguard children and vulnerable adults, following the House of Bishops' guidance, and dealing appropriately with any incidents which arise.

## **Organisation of activities within the parish**

### **Ministry Team – led by Jonathan Croucher**

This group is responsible for leading and preaching at services, planning sermon series, and oversight of discipleship in the church.

### **Pastoral Ministry – led by Jonathan Croucher**

The pastoral prayer team – meeting every six weeks to pray for pastoral needs in the church and available to pray for particular or urgent needs as they arise – led by Richard and Rhos Roberts

The pastoral visiting team – meeting every month or as necessary and organising visits or support for those in particular need – coordinated by Rhos Roberts

The prayer ministry team – praying with people during or after Sunday worship - coordinated by Pauline Simpson

### **Home Group Leaders – led by Richard and Rhos Roberts**

Home group leaders meet termly to plan study series, share needs and plan for the future.

### **Children, Families and Youth Ministry**

Our work in this area is coordinated by different people: children (Esther Moorey, Beth Peters and Rachel Skeath), youth (Yvette Croucher and Pippa Evans), Playpen (Helen Williams), Mothers Union (Jodie Lomax) and Pastoral Care (Richard Roberts). We are hoping to appoint a children and families worker in the near future.

### **Overseas Mission Group – led by Rhos and Richard Roberts**

This group is responsible for the relationships with our overseas mission organisations, with appointed 'ambassadors' to develop the relationships throughout the church (CMS – Pauline Simpson; Tearfund – Rachel Skeath and Richard & Rhos Roberts; Christian Solidarity Worldwide – Nicklav Jegede; John & Lynne Quanrud – Trena Dickinson). Bettina von Hornhardt looks after publicising these and the home missions we support.

### **Buildings Committee**

This group reviews and commissions building management and maintenance for the church buildings.

### **Other Needs**

Other groups are formed from time to time as the need arises.

## **Statutory Responsibilities**

As trustees the PCC has statutory responsibilities for safeguarding and health and safety.

The PCC has adopted the diocese's safeguarding policy 'A Safe Church', which was updated during 2019. Jonathan Croucher, Helen Williams and Ali Seal are the Safeguarding Officers who ensure that those working with children and vulnerable adults have undergone Disclosure and Barring Service (DBS) checks. All regular users of Parish buildings are required to lodge copies of their safeguarding policies with the Parish.

### **Safeguarding Report**

During 2020 The Church of England conducted a second review of old cases involving clergy or other licensed officers of the church and all churches were asked whether there are any cases which should be considered. Our review yielded a nil return.

We are more up-to-date than previously with DBS checks, and no-one is allowed to teach in Sunday School or youth group until their DBS is complete. There are occasional issues that arise with, or are disclosed by, vulnerable adults, which are always reported to the diocese safeguarding team and no further action has been required.

We are aware of how quickly someone can become vulnerable, and are aware of the importance of complying with procedures.

## **Annex 2 – Full Financial Report**

### **Approval**

The custodian trustee for the Goodliffe Hall Foundation is the South London Church Fund and Southwark Diocesan Board of Finance. The Trustees approved the Financial Statements at its meeting on 9<sup>th</sup> March 2020 and the attached statements have been independently examined by Simon Lewcock, FCCA. His assessment of the accounts is at [Annex 4](#).

### **Accounting Policies**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members. Nor do they include expenditure funded by insurance claims where the contractor was paid directly by the insurance company.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at fair value. As is normal for parishes in the Church of England, expenditure on buildings fabric, systems and fittings is not capitalised but written off as incurred.

### **Funds**

Restricted Funds are those given for a particular purpose and currently comprise the Goodliffe Endowment Youth Work Fund, the Goodliffe Hall project and various funds in respect of small specific donations not yet spent.

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

Endowment Funds are funds, the capital of which must be retained permanently and comprise the Goodliffe Endowment, which was given to provide income to support youth work in the parish and so all the income derived therefrom is allocated to the Goodliffe Endowment Foundation Youth Work restricted fund.

### **Income and Endowments**

Collections are recognised when received by and on behalf of the PCC. Planned giving under Gift Aid is recognised only when received. Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised during the financial period. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable. Lettings and rental income is recognised when earned. Other types of income are recognised when earned. Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

### **Grants**

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

### **Activities directly relating to the work of the church**

The diocesan parish share is accounted for when due and any parish share unpaid on 31 December is provided in these financial statements as an operational (though not legal) liability is shown as a creditor in the balance sheet.

The activities of the church are supported by a number of volunteers. This includes ministry, administrative and other general support. No salary costs are incurred in relation to volunteers. Any out of pocket expenses incurred are reimbursed by the church.

### **Fixed Assets**

Consecrated and benefice property is excluded from the accounts by § 10(2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and church wardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off. This includes the amounts spent in 2015 on the Goodliffe Hall redevelopment, which included repairs, refurbishment and property improvement.

### **Current Assets**

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

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

### **Liabilities**

Costs incurred but not paid at the year-end are recognised as liabilities.

### **Going Concern**

The PCC has assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The PCC has concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

### **Critical accounting estimates and judgements**

In preparation the financial statements, the PCC has not been required to make any significant judgement or estimates

Christ Church, Gipsy Hill  
Financial Statements for the year ended 31 December 2020

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2020 TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	2019 TOTAL FUNDS
		£	£	£	£	£	£	£	£
<b>INCOME &amp; ENDOWMENTS FROM:</b>									
<b>Income</b>									
Donations and legacies	2(a)	159,523	3,675	-	163,198	181,925	300	-	182,225
Other trading activities	2(b)	29,547	-	-	29,547	47,483	-	-	47,483
Investments	2(c)	356	6,231	-	6,587	410	6,146	-	6,556
Charitable activities	2(d)	3,243	18,044	-	21,287	5,789	13,456	-	19,245
Other income	2(e)	18,700	-	-	18,700	2,568	-	-	2,568
<b>TOTAL INCOME &amp; ENDOWMENTS</b>		<b>211,369</b>	<b>27,950</b>	<b>-</b>	<b>239,319</b>	<b>238,175</b>	<b>19,902</b>	<b>-</b>	<b>258,077</b>
<b>EXPENDITURE ON:</b>									
<b>Charitable activities</b>									
Diocesan support (Southwark)	3(a)	97,000	-	-	97,000	95,000	-	-	95,000
Other ministry costs	3(b)	92,569	9,219	-	101,788	100,681	5,433	-	106,114
Buildings	3(c)	32,411	-	-	32,411	47,883	-	-	47,883
Activities	3(d)	260	1,648	-	1,908	2,010	15,995	-	18,005
<b>TOTAL EXPENDITURE</b>		<b>222,240</b>	<b>10,867</b>	<b>-</b>	<b>233,107</b>	<b>245,574</b>	<b>21,428</b>	<b>-</b>	<b>267,002</b>
<b>NET INCOME (before investment gains)</b>		<b>(10,871)</b>	<b>17,083</b>	<b>-</b>	<b>6,212</b>	<b>(7,399)</b>	<b>(1,526)</b>	<b>-</b>	<b>(8,925)</b>
<b>TRANSFERS</b>		<b>9,823</b>	<b>(9,823)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>GAINS AND LOSSES ON INVESTMENTS</b>		<b>-</b>	<b>-</b>	<b>14,340</b>	<b>14,340</b>	<b>-</b>	<b>-</b>	<b>32,751</b>	<b>32,751</b>
<b>NET INCOME / (EXPENDITURE)</b>	<b>8</b>	<b>(1,048)</b>	<b>7,260</b>	<b>14,340</b>	<b>20,552</b>	<b>(7,399)</b>	<b>(1,526)</b>	<b>32,751</b>	<b>23,826</b>
<b>FUNDS BROUGHT FORWARD AT 1 JANUARY</b>		<b>113,706</b>	<b>27,101</b>	<b>207,663</b>	<b>348,470</b>	<b>121,105</b>	<b>28,627</b>	<b>174,912</b>	<b>324,644</b>
<b>FUNDS CARRIED FORWARD AT 31 DECEMBER</b>		<b>112,658</b>	<b>34,361</b>	<b>222,003</b>	<b>369,022</b>	<b>113,706</b>	<b>27,101</b>	<b>207,663</b>	<b>348,470</b>

Christ Church, Gipsy Hill  
Financial Statements  
For the year ended 31 December 2020

Balance Sheets as at 31 December

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2020 TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	2019 TOTAL FUNDS
		£	£	£	£	£	£	£	£
<b>FIXED ASSETS</b>									
Investments	5	-	-	222,003	222,003	-	-	207,663	207,663
<b>CURRENT ASSETS</b>									
Debtors	6	15,383	-	-	15,383	16,650	-	-	16,650
Short term deposits		65,185	-	-	65,185	64,866	-	-	64,866
Cash at Bank and in Hand		45,583	34,361	-	79,944	35,090	27,101	-	62,191
		126,151	34,361	-	160,512	116,606	27,101	-	143,707
<b>LIABILITIES: AMOUNTS DUE WITHIN ONE YEAR</b>	7	13,493	-	-	13,493	2,900	-	-	2,900
<b>NET CURRENT ASSETS</b>		<b>112,658</b>	<b>34,361</b>	<b>-</b>	<b>147,019</b>	<b>113,706</b>	<b>27,101</b>	<b>-</b>	<b>140,807</b>
<b>NET ASSETS</b>		<b>112,658</b>	<b>34,361</b>	<b>222,003</b>	<b>369,022</b>	<b>113,706</b>	<b>27,101</b>	<b>207,663</b>	<b>348,470</b>
<b>FUNDS</b>									
<b>Unrestricted Funds</b>									
General		80,658	-	-	80,658	81,706	-	-	81,706
Buildings		12,000	-	-	12,000	12,000	-	-	12,000
Working Capital & Contingency		20,000	-	-	20,000	20,000	-	-	20,000
		112,658	-	-	112,658	113,706	-	-	113,706
<b>Restricted Funds</b>									
Goodliffe Endowment Youth Work		-	21,861	-	21,861	-	17,278	-	17,278
Other		-	12,500	-	12,500	-	9,823	-	9,823
		-	34,361	-	34,361	-	27,101	-	27,101
<b>Endowment Funds</b>									
Goodliffe Foundation				222,003	222,003			207,663	207,663
		<b>112,658</b>	<b>34,361</b>	<b>222,003</b>	<b>369,022</b>	<b>113,706</b>	<b>27,101</b>	<b>207,663</b>	<b>348,470</b>

#### ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members. Nor do they include expenditure funded by insurance claims where the contractor was paid directly by the insurance company.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at fair value. As is normal for parishes in the Church of England, expenditure on buildings fabric, systems and fittings is not capitalised but written off as incurred.

#### Funds

Restricted Funds are those given for a particular purpose and currently comprise the Goodliffe Endowment Youth Work Fund and various funds in respect of small specific donations not yet spent.

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

Endowment Funds are funds, the capital of which must be retained permanently and comprise the Goodliffe Endowment, which was given to provide income to support youth work in the parish and so all the income derived therefrom is allocated to the Goodliffe Endowment Foundation Youth Work restricted fund.

#### Income & Endowments

##### Income

Collections are recognised when received by and on behalf of the PCC.

Planned giving under Gift Aid is recognised only when received.

Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised during the financial period.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Lettings and rental income is recognised when earned.

Other types of income are recognised when earned.

Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

Christ Church, Gipsy Hill  
Financial Statements  
For the year ended 31 December 2020

**ACCOUNTING POLICIES continued**

**Expenditure**

**Grants**

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

**Activities directly relating to the work of the Church**

The diocesan parish share is accounted for when due and any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not legal) liability is shown as a creditor in the Balance Sheet.

The activities of the church are supported by a number of volunteers. This includes ministry, administrative and other general support. No salary costs are incurred in relation to volunteers. Any out of pocket expenses incurred are re-imbursed by the church.

**Fixed Assets**

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a.) and (c.) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

**Current Assets**

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

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

**Liabilities**

Costs incurred but not paid at the year end are recognised as liabilities.

**Going concern**

The PCC has assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The PCC has concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

**Critical accounting estimates and judgements**

In preparing the financial statements, the PCC has not been required to make any significant judgements or estimates.

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2020

1. ANALYSIS OF UNRESTRICTED FUNDS	2020				2019			
	General £	Buildings £	Other £	Total £	General £	Buildings £	Other £	Total £
<b>INCOME &amp; ENDOWMENTS FROM:</b>								
<i>Donations and legacies</i>								
Regular income from donors	130,880	-	-	130,880	129,360	-	-	129,360
Irregular income from donors	-	-	-	-	-	-	-	-
Special Collections	1,327	-	-	1,327	-	-	-	-
Legacies	-	-	-	-	22,225	-	-	22,225
Gift Aid	27,316	-	-	27,316	30,340	-	-	30,340
	<u>159,523</u>	<u>-</u>	<u>-</u>	<u>159,523</u>	<u>181,925</u>	<u>-</u>	<u>-</u>	<u>181,925</u>
<i>Other trading activities</i>								
Lettings and rental income	29,547	-	-	29,547	47,483	-	-	47,483
Events	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
	<u>29,547</u>	<u>-</u>	<u>-</u>	<u>29,547</u>	<u>47,483</u>	<u>-</u>	<u>-</u>	<u>47,483</u>
<i>Investments</i>								
Interest	356	-	-	356	410	-	-	410
Dividends	-	-	-	-	-	-	-	-
	<u>356</u>	<u>-</u>	<u>-</u>	<u>356</u>	<u>410</u>	<u>-</u>	<u>-</u>	<u>410</u>
<i>Income from charitable activities</i>								
Playgroup subscriptions	1,003	-	-	1,003	3,832	-	-	3,832
Open Door	640	-	-	640	998	-	-	998
Fees	800	-	-	800	959	-	-	959
Grant income	800	-	-	800	-	-	-	-
	<u>3,243</u>	<u>-</u>	<u>-</u>	<u>3,243</u>	<u>5,789</u>	<u>-</u>	<u>-</u>	<u>5,789</u>
<i>Other incoming resources</i>								
	<u>18,700</u>	<u>-</u>	<u>-</u>	<u>18,700</u>	<u>2,568</u>	<u>-</u>	<u>-</u>	<u>2,568</u>
	<u><b>211,369</b></u>	<u><b>-</b></u>	<u><b>-</b></u>	<u><b>211,369</b></u>	<u><b>238,175</b></u>	<u><b>-</b></u>	<u><b>-</b></u>	<u><b>238,175</b></u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2020

	2020				2019			
EXPENDITURE	General £	Buildings £	Other £	Total £	General £	Buildings £	Other £	Total £
<i>Diocesan support (Southwark)</i>								
Diocesan quota & fees	97,000	-	-	97,000	95,000	-	-	95,000
	<u>97,000</u>	<u>-</u>	<u>-</u>	<u>97,000</u>	<u>95,000</u>	<u>-</u>	<u>-</u>	<u>95,000</u>
<i>Other ministry costs</i>								
Charitable Grants for work in the UK	4,336	-	-	4,336	4,559	-	-	4,559
Charitable Grants for work overseas	13,828	-	-	13,828	13,778	-	-	13,778
Open Door	508	-	-	508	3,551	-	-	3,551
Staff costs	43,627	-	-	43,627	43,288	-	-	43,288
Property rental costs (net) *	11,084	-	-	11,084	13,900	-	-	13,900
Expenses reimbursed	1,737	-	-	1,737	1,053	-	-	1,053
Worship, Music & Audio	878	-	-	878	6,735	-	-	6,735
Telephone	1,740	-	-	1,740	1,908	-	-	1,908
Printing, stationery & supplies	454	-	-	454	1,397	-	-	1,397
Bank charges & interest	326	-	-	326	562	-	-	562
Office Equipment / Photocopier	4,146	-	-	4,146	6,133	-	-	6,133
Communications	349	-	-	349	780	-	-	780
Catering & entertainment	457	-	-	457	2,637	-	-	2,637
Professional fees	9,099	-	-	9,099	400	-	-	400
Other	-	-	-	-	-	-	-	-
	<u>92,569</u>	<u>-</u>	<u>-</u>	<u>92,569</u>	<u>100,681</u>	<u>-</u>	<u>-</u>	<u>100,681</u>
<i>Buildings</i>								
Insurance	2,677	-	-	2,677	3,783	-	-	3,783
Utilities	5,248	-	-	5,248	14,429	-	-	14,429
Cleaning	7,219	-	-	7,219	8,153	-	-	8,153
Furniture	236	-	-	236	336	-	-	336
Maintenance of consecrated buildings	-	17,031	-	17,031	-	21,182	-	21,182
Other maintenance	-	-	-	-	-	-	-	-
Total recurring	<u>15,380</u>	<u>17,031</u>	<u>-</u>	<u>32,411</u>	<u>26,701</u>	<u>21,182</u>	<u>-</u>	<u>47,883</u>
Improvements to consecrated buildings	-	-	-	-	-	-	-	-
Vicarage renovation costs	-	-	-	-	-	-	-	-
	<u>15,380</u>	<u>17,031</u>	<u>-</u>	<u>32,411</u>	<u>26,701</u>	<u>21,182</u>	<u>-</u>	<u>47,883</u>

\* Property costs relate to rental payments for accommodation, net of a contribution of £7,500 received from The Southwark Diocese.

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2020

	2020				2019			
EXPENDITURE continued	General £	Buildings £	Other £	Total £	General £	Buildings £	Other £	Total £
<i>Activities</i>								
Weekend away	-	-	-	-	-	-	-	-
Playgroup	260	-	-	260	2,010	-	-	2,010
Work with young people	-	-	-	-	-	-	-	-
	<u>260</u>	<u>-</u>	<u>-</u>	<u>260</u>	<u>2,010</u>	<u>-</u>	<u>-</u>	<u>2,010</u>
<b>TOTAL EXPENDITURE</b>	<b>205,209</b>	<b>17,031</b>	<b>-</b>	<b>222,240</b>	<b>224,392</b>	<b>21,182</b>	<b>-</b>	<b>245,574</b>
<b>NET INCOME /(EXPENDITURE)</b>	<b>6,160</b>	<b>(17,031)</b>	<b>-</b>	<b>(10,871)</b>	<b>13,783</b>	<b>(21,182)</b>	<b>-</b>	<b>(7,399)</b>
<b>TRANSFERS</b>	<b>(7,208)</b>	<b>17,031</b>	<b>-</b>	<b>9,823</b>	<b>(21,182)</b>	<b>21,182</b>	<b>-</b>	<b>-</b>
<b>BROUGHT FORWARD AT 1 JANUARY</b>	<b>81,706</b>	<b>12,000</b>	<b>20,000</b>	<b>113,706</b>	<b>89,105</b>	<b>12,000</b>	<b>20,000</b>	<b>121,105</b>
<b>CARRIED FORWARD AT 31 DECEMBER</b>	<b>80,658</b>	<b>12,000</b>	<b>20,000</b>	<b>112,658</b>	<b>81,706</b>	<b>12,000</b>	<b>20,000</b>	<b>113,706</b>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2020

2. INCOME & ENDOWMENTS FROM:	2020				2019			
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS
	£	£	£	£	£	£	£	£
<i>2(a) Donations and legacies</i>								
Regular income from donors	130,880	-	-	130,880	129,360	-	-	129,360
Irregular income from donors	-	-	-	-	-	-	-	-
Special Collections	1,327	3,675	-	5,002	-	300	-	300
Legacies	-	-	-	-	22,225	-	-	22,225
Gift Aid	27,316	-	-	27,316	30,340	-	-	30,340
	<u>159,523</u>	<u>3,675</u>	<u>-</u>	<u>163,198</u>	<u>181,925</u>	<u>300</u>	<u>-</u>	<u>182,225</u>
<i>2(b) Other trading activities</i>								
Lettings and rental income	29,547	-	-	29,547	47,483	-	-	47,483
Events	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
	<u>29,547</u>	<u>-</u>	<u>-</u>	<u>29,547</u>	<u>47,483</u>	<u>-</u>	<u>-</u>	<u>47,483</u>
<i>2(c) Investments</i>								
Interest	356	-	-	356	410	-	-	410
Dividends	-	6,231	-	6,231	-	6,146	-	6,146
	<u>356</u>	<u>6,231</u>	<u>-</u>	<u>6,587</u>	<u>410</u>	<u>6,146</u>	<u>-</u>	<u>6,556</u>
<i>2(d) Income from charitable activities</i>								
Playgroup subscriptions	1,003	-	-	1,003	3,832	-	-	3,832
Open Door	640	5,544	-	6,184	998	-	-	998
Residential trips	-	-	-	-	-	8,456	-	8,456
Fees	800	-	-	800	959	-	-	959
Grant income	800	12,500	-	13,300	-	5,000	-	5,000
	<u>3,243</u>	<u>18,044</u>	<u>-</u>	<u>21,287</u>	<u>5,789</u>	<u>13,456</u>	<u>-</u>	<u>19,245</u>
<i>2(e) Other income</i>								
	18,700	-	-	18,700	2,568	-	-	2,568
	<u>18,700</u>	<u>-</u>	<u>-</u>	<u>18,700</u>	<u>2,568</u>	<u>-</u>	<u>-</u>	<u>2,568</u>
	<u><b>211,369</b></u>	<u><b>27,950</b></u>	<u><b>-</b></u>	<u><b>239,319</b></u>	<u><b>238,175</b></u>	<u><b>19,902</b></u>	<u><b>-</b></u>	<u><b>258,077</b></u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2020

	2020				2019			
	Unrestricted	Restricted	Endowment	TOTAL	Unrestricted	Restricted	Endowment	TOTAL
3. EXPENDITURE ON CHARITABLE ACTIVITIES:	Funds	Funds	Funds	FUNDS	Funds	Funds	Funds	FUNDS
	£	£	£	£	£	£	£	£
<i>3(a) Diocesan support (Southwark)</i>								
Diocesan quota & fees	97,000	-	-	97,000	95,000	-	-	95,000
	<u>97,000</u>	<u>-</u>	<u>-</u>	<u>97,000</u>	<u>95,000</u>	<u>-</u>	<u>-</u>	<u>95,000</u>
<i>3(b) Other ministry costs</i>								
Charitable Grants for work in the UK	4,336	-	-	4,336	4,559	-	-	4,559
Charitable Grants for work overseas	13,828	-	-	13,828	13,778	-	-	13,778
Open Door	508	5,544	-	6,052	3,551	-	-	3,551
Staff costs	43,627	-	-	43,627	43,288	5,000	-	48,288
Property rental costs	11,084	-	-	11,084	13,900	-	-	13,900
Expenses reimbursed	1,737	-	-	1,737	1,053	-	-	1,053
Worship, Music & Audio	878	-	-	878	6,735	-	-	6,735
Telephone	1,740	-	-	1,740	1,908	-	-	1,908
Printing, stationery & supplies	454	-	-	454	1,397	-	-	1,397
Bank charges & interest	326	-	-	326	562	-	-	562
Office Equipment / Photocopier	4,146	-	-	4,146	6,133	-	-	6,133
Communications	349	-	-	349	780	-	-	780
Catering & entertainment	457	-	-	457	2,637	-	-	2,637
Professional fees	9,099	-	-	9,099	400	-	-	400
Special collections	-	3,675	-	3,675	-	433	-	433
Other	-	-	-	-	-	-	-	-
	<u>92,569</u>	<u>9,219</u>	<u>-</u>	<u>101,788</u>	<u>100,681</u>	<u>5,433</u>	<u>-</u>	<u>106,114</u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2020

	2020				2019			
	Unrestricted	Restricted	Endowment	TOTAL	Unrestricted	Restricted	Endowment	TOTAL
3. EXPENDITURE continued	Funds	Funds	Funds	FUNDS	Funds	Funds	Funds	FUNDS
	£	£	£	£	£	£	£	£
<i>3(c) Buildings</i>								
Insurance	2,677	-	-	2,677	3,783	-	-	3,783
Utilities	5,248	-	-	5,248	14,429	-	-	14,429
Cleaning	7,219	-	-	7,219	8,153	-	-	8,153
Furniture	236	-	-	236	336	-	-	336
Maintenance of consecrated buildings	17,031	-	-	17,031	21,182	-	-	21,182
Other maintenance	-	-	-	-	-	-	-	-
Total recurring	32,411	-	-	32,411	47,883	-	-	47,883
Improvements to consecrated buildings	-	-	-	-	-	-	-	-
Other Improvements	-	-	-	-	-	-	-	-
	<b>32,411</b>	<b>-</b>	<b>-</b>	<b>32,411</b>	<b>47,883</b>	<b>-</b>	<b>-</b>	<b>47,883</b>
<i>3(d) Activities</i>								
Weekend away	-	-	-	-	-	10,124	-	10,124
Playgroup	260	-	-	260	2,010	-	-	2,010
Work with young people	-	1,648	-	1,648	-	5,871	-	5,871
	<b>260</b>	<b>1,648</b>	<b>-</b>	<b>1,908</b>	<b>2,010</b>	<b>15,995</b>	<b>-</b>	<b>18,005</b>
<i>3(e) Vicarage</i>								
Renovation costs	-	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>222,240</b>	<b>10,867</b>	<b>-</b>	<b>233,107</b>	<b>245,574</b>	<b>21,428</b>	<b>-</b>	<b>267,002</b>

4. STAFF COSTS

Staff costs relate to salary, taxes and pension contributions in relation to two members of staff who are employed by the church (2019: two). During 2020, the church received £18,700 under the Government's Coronavirus Job Retention Scheme, reducing the net staff costs incurred. The £18,700 received is included in Other Income as an Unrestricted Fund.

None of the Trustees received any remuneration from the church.

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2020

5. INVESTMENTS

Goodliffe Endowment: Funds held by the South London Church Fund and Southwark Diocesan Board of Finance as Custodian Trustee for the benefit of the Parish, comprising indirect investments in stocks, shares and investments with a market value of:

	2020	2019
	£	£
Brought forward	207,663	174,912
Additions	14,340	32,751
Carried forward	<u>222,003</u>	<u>207,663</u>

6. DEBTORS	2020				2019			
	Unrestricted	Restricted	Endowment	TOTAL	Unrestricted	Restricted	Endowment	TOTAL
	Funds	Funds	Funds	FUNDS	Funds	Funds	Funds	FUNDS
	£	£	£	£	£	£	£	£
Income Tax recoverable	4,458	-	-	4,458	2,538	-	-	2,538
Rentals debtors	2,613	-	-	2,613	6,827	-	-	6,827
Other debtors	6,712	-	-	6,712	5,684	-	-	5,684
Prepayments	1,600	-	-	1,600	1,601	-	-	1,601
	<u>15,383</u>	<u>-</u>	<u>-</u>	<u>15,383</u>	<u>16,650</u>	<u>-</u>	<u>-</u>	<u>16,650</u>

7. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

PAYE and salary accrual	1,500	-	-	1,500	-	-	-	-
Deposits held	8,125	-	-	8,125	-	-	-	-
Accruals	3,868	-	-	3,868	2,900	-	-	2,900
	<u>13,493</u>	<u>-</u>	<u>-</u>	<u>13,493</u>	<u>2,900</u>	<u>-</u>	<u>-</u>	<u>2,900</u>

Christ Church, Gipsy Hill  
Notes to the Financial Statements  
For the year ended 31 December 2020

8. FUNDS	2019				2020
	£	Income £	Transfers £	Utilised £	£
<i>Unrestricted Funds</i>					
General	81,706	211,369	(7,208)	(205,209)	80,658
Buildings	12,000	-	17,031	(17,031)	12,000
Working Capital and Contingency	20,000	-	# #####	-	20,000
	<u>113,706</u>	<u>211,369</u>	<u>9,823</u>	<u>(222,240)</u>	<u>112,658</u>
<i>Restricted Funds</i>					
Goodliffe Endowment Youth Work	17,278	6,231	-	(1,648)	21,861
Other	9,823	21,719	(9,823)	(9,219)	12,500
	<u>27,101</u>	<u>27,950</u>	<u>(9,823)</u>	<u>(10,867)</u>	<u>34,361</u>
<i>Endowments</i>					
Goodliffe Foundation	207,663	14,340	-	-	222,003
Grand Total	<u>348,470</u>	<u>253,659</u>	<u>-</u>	<u>(233,107)</u>	<u>369,022</u>

9. RELATED PARTY TRANSACTIONS

Total identifiable donations made by PCC members to the church were £40,500 (2019: £40,320).  
Certain Trustees incur small out of pocket expenses in relation to church activities, which are reimbursed in full.

## **Annex 3 – Financial Policies**

### **Financial controls**

The financial controls are intended to ensure that the parish's funds are protected by requiring an appropriate segregation of duties.

All cash received during each Sunday service is counted and recorded by two individuals and then banked by a separate third person before being entered into the accounting records by the parish administrator.

The posting of all payments into the accounting system is made by the parish administrator, who is not authorised to sign cheques. This is a key control in that the person responsible for the accounting records is separate from those persons authorised to sign cheques. Before posting any payments into the accounting records, the administrator requires appropriate support (typically an invoice and explanation).

Up until October 2018 all payments were made by cheque, direct debit or standing order, requiring two authorised signatures. Signatories are currently the vicar, one of the churchwardens, PCC secretary and the treasurer. Barclays bank has now agreed that payment to individuals and companies can be made by direct transfer, which many had been asking for. The PCC approved this method at their meeting in September 2018 subject to certain controls. These are that the invoices for payments by this method must be signed by two of the signatories, the payments are then made by the church administrator, and the treasurer checks each bank statement against the signed invoices.

The following controls are operating before expenditure can be incurred. The administrator generally and individual leadership team members in their own particular areas of responsibility may authorise items up to £250. Orders over £250 but below £1,000 require the prior approval of the treasurer (or in his absence one of the churchwardens). Orders over £1,000 require the prior approval of a majority of the standing committee, as evidenced by e-mail. The standing committee can approve expenditure of up to £2,000 plus VAT. The only exception is that the PCC approved in the June 2018 meeting that the property committee can have a pot of £5,000 set aside for small items of expenditure on maintenance, no individual payment to exceed £2,000 without PCC approval.

### **Financial reserves**

It is a requirement of trustees of a registered charity that they adopt a policy on the maintenance of reserves. This is normally expressed in terms of an amount sufficient to fund normal activities in the event that income ceases or the organisation has to be wound up. We currently hold in reserve in excess of two months of average monthly expenditure.

### **Investment policy**

The only investments owned relate to the Goodliffe Foundation and are held on behalf of the PCC by the South London Church Fund and Southwark Diocesan Board of Finance as Custodian Trustee. Their role is as "bare trustee" meaning that the administration of the funds including decisions to buy and sell rests with the PCC.

Some years ago, all the funds were invested in the Church of England Central Board of Finance Investment Fund whose stated investment objective is:

*"to generate capital appreciation, high and rising income and a long term total return in excess of its benchmark, whilst adopting an appropriate ethical investment policy. It invests mainly in equities in the United Kingdom and overseas but may also invest in fixed interest securities and commercial property. In this way, it aims to be suitable for up to 100% of a church trust's long-term capital."*

## **Annex 4 – Independent Examiner’s Assessment**

### **INDEPENDENT EXAMINER’S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020**

**To the Parochial Church Council of Christ Church, Gipsy Hill**

This report on the accounts of the PCC for the year ended 31 December 2020, which are attached to this report, is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

#### **Respective responsibilities of trustees and examiner**

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed. The church's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Chartered Certified Accountants (ACCA).

It is my responsibility to:

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

#### **Basis of independent examiner's statement**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

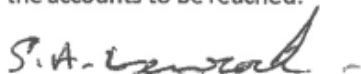
#### **Independent examiner's statement**

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, have not been met; or

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



S.A. Lewcock FCCA  
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Millfield Road  
Hounslow  
Middlesex TW4 5PN

31 March 2021