

Christ Church GIPSY HILL

Annual Report of the Parochial Church Council for 2020



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www.gipsyhill.org.uk

Registered Charity Number: 1133804

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Section 1: 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:

Post	Name	Elected	First Elected
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.

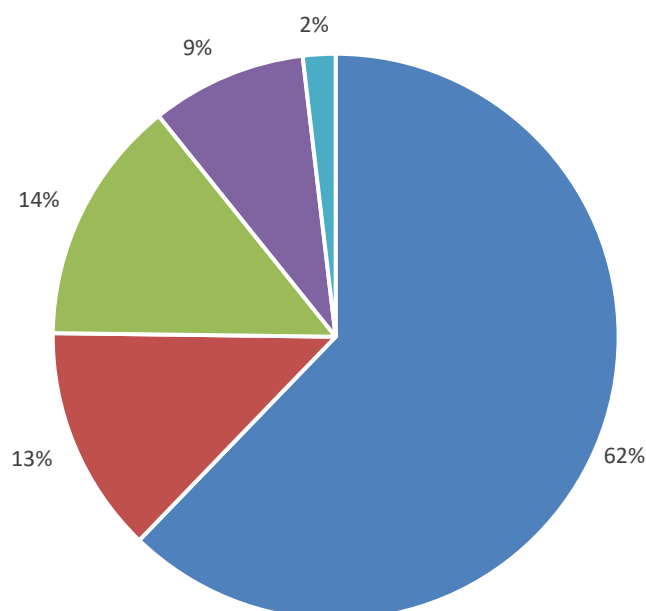
The bank to the south side of the church has still not been repaired; it is proving difficult to get quotes.

We are very grateful to Stuart Mitchenall for all the maintenance jobs which he does around the church.

Income and expenditure

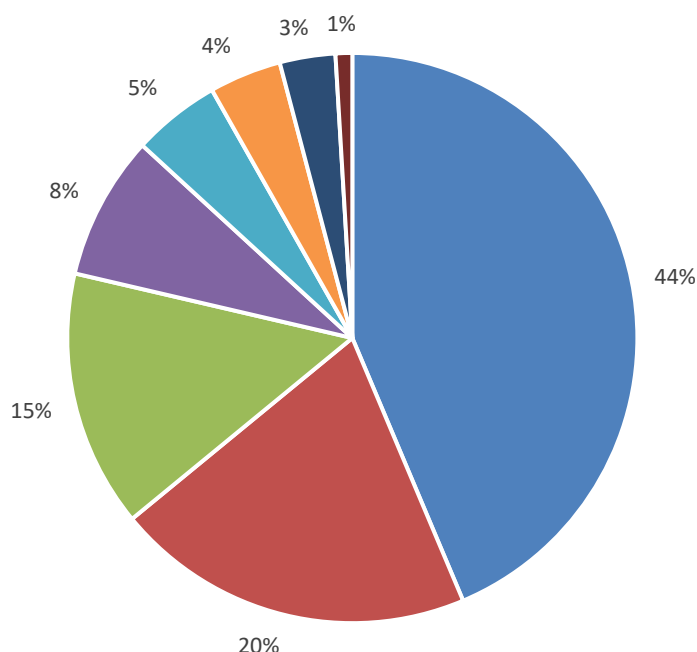
Financial Report Summary – Ed Hanson

Income (unrestricted)



■ Income from donors ■ Gift aid
■ Lettings ■ Furlough
■ Other

Expenditure (unrestricted)



■ Diocese support ■ Staff costs
■ Building and maintenance costs ■ Charitable grants
■ Property rental ■ Professional fees
■ Office costs ■ Other

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 9th 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
		£	£	£	£	£	£	£	£
INCOME & ENDOWMENTS FROM:									
Income									
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
TOTAL INCOME & ENDOWMENTS		211,369	27,950	-	239,319	238,175	19,902	-	258,077
EXPENDITURE ON:									
Charitable activities									
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
TOTAL EXPENDITURE		222,240	10,867	-	233,107	245,574	21,428	-	267,002
NET INCOME (before investment gains)		(10,871)	17,083	-	6,212	(7,399)	(1,526)	-	(8,925)
TRANSFERS		9,823	(9,823)	-	-	-	-	-	-
GAINS AND LOSSES ON INVESTMENTS		-	-	14,340	14,340	-	-	32,751	32,751
NET INCOME / (EXPENDITURE)	8	(1,048)	7,260	14,340	20,552	(7,399)	(1,526)	32,751	23,826
FUNDS BROUGHT FORWARD AT 1 JANUARY		113,706	27,101	207,663	348,470	121,105	28,627	174,912	324,644
FUNDS CARRIED FORWARD AT 31 DECEMBER		112,658	34,361	222,003	369,022	113,706	27,101	207,663	348,470

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 £
FIXED ASSETS									
Investments	5	-	-	222,003	222,003	-	-	207,663	207,663
CURRENT ASSETS									
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
LIABILITIES: AMOUNTS DUE WITHIN ONE YEAR	7	13,493	-	-	13,493	2,900	-	-	2,900
NET CURRENT ASSETS		112,658	34,361	-	147,019	113,706	27,101	-	140,807
NET ASSETS		112,658	34,361	222,003	369,022	113,706	27,101	207,663	348,470
FUNDS									
Unrestricted Funds									
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
Restricted Funds									
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
Endowment Funds									
Goodliffe Foundation				222,003	222,003			207,663	207,663
		112,658	34,361	222,003	369,022	113,706	27,101	207,663	348,470

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	General	Buildings	Other	2020 Total	General	Buildings	Other	2019 Total
	£	£	£	£	£	£	£	£
INCOME & ENDOWMENTS FROM:								
<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>211,369</u>	<u>-</u>	<u>-</u>	<u>211,369</u>	<u>238,175</u>	<u>-</u>	<u>-</u>	<u>238,175</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
	97,000	-	-	97,000	95,000	-	-	95,000
<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	-	-	-	-	-	-	-	-
	92,569	-	-	92,569	100,681	-	-	100,681
<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	15,380	17,031	-	32,411	26,701	21,182	-	47,883
Improvements to consecrated buildings	-	-	-	-	-	-	-	-
Vicarage renovation costs	-	-	-	-	-	-	-	-
	15,380	17,031	-	32,411	26,701	21,182	-	47,883

* 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

For the year ended 31 December 2020					2020				2019			
EXPENDITURE continued	General £	Buildings £	Other £	Total £	General £	Buildings £	Other £	Total £	General £	Buildings £	Other £	Total £
Activities												
Weekend away	-	-	-	-	-	-	-	-	-	-	-	-
Playgroup	260	-	-	260	2,010	-	-	2,010	2,010	-	-	2,010
Work with young people	-	-	-	-	-	-	-	-	-	-	-	-
	260	-	-	260	2,010	-	-	2,010	2,010	-	-	2,010

Christ Church, Gipsy Hill
Notes to the Financial Statements
For the year ended 31 December 2020

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2020 TOTAL FUNDS £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2019 TOTAL FUNDS £
2. INCOME & ENDOWMENTS FROM:								
<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>								
	<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>18,700</u>	<u>-</u>	<u>-</u>	<u>18,700</u>				
	<u>211,369</u>	<u>27,950</u>	<u>-</u>	<u>239,319</u>	<u>238,175</u>	<u>19,902</u>	<u>-</u>	<u>258,077</u>

Christ Church, Gipsy Hill
Notes to the Financial Statements
For the year ended 31 December 2020

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2020 TOTAL FUNDS £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2019 TOTAL FUNDS £
3. EXPENDITURE ON CHARITABLE ACTIVITIES:								
<i>3(a) Diocesan support (Southwark)</i>								
Diocesan quota & fees	97,000	-	-	97,000	95,000	-	-	95,000
	97,000	-	-	97,000	95,000	-	-	95,000
<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	-	-	-	-	-	-	-	-
	92,569	9,219	-	101,788	100,681	5,433	-	106,114

Christ Church, Gipsy Hill
Notes to the Financial Statements
For the year ended 31 December 2020

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2020 TOTAL FUNDS £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2019 TOTAL FUNDS £
3. EXPENDITURE continued								
<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	-	-	-	-	-	-	-	-
	32,411	-	-	32,411	47,883	-	-	47,883
<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
	260	1,648	-	1,908	2,010	15,995	-	18,005
<i>3(e) Vicarage</i>								
Renovation costs	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	222,240	10,867	-	233,107	245,574	21,428	-	267,002

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	222,003	207,663

6. DEBTORS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2020 TOTAL FUNDS £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2019 TOTAL 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
	15,383	-	-	15,383	16,650	-	-	16,650

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
	13,493	-	-	13,493	2,900	-	-	2,900

Christ Church, Gipsy Hill
Notes to the Financial Statements
For the year ended 31 December 2020

8. FUNDS

Unrestricted Funds

General
Buildings
Working Capital and Contingency

Restricted Funds

Goodliffe Endowment Youth Work
Other

Endowments

Goodliffe Foundation

Grand Total

	2019				2020
	£	Income £	Transfers £	Utilised £	£
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
	113,706	211,369	9,823	(222,240)	112,658
Goodliffe Endowment Youth Work	17,278	6,231	-	(1,648)	21,861
Other	9,823	21,719	(9,823)	(9,219)	12,500
	27,101	27,950	(9,823)	(10,867)	34,361
Goodliffe Foundation	207,663	14,340	-	-	222,003
Grand Total	348,470	253,659	-	(233,107)	369,022

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.

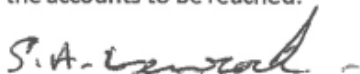
Independent examiner's statement

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
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

31 March 2021