

Christ Church GIPSY HILL

Annual Report of the Parochial Church Council for 2021



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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 26th 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 11th 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.

3rd 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 10th 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 101st 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:

Post	Name	Elected	First Elected
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 9th 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
		£	£	£	£	£	£	£	£
INCOME & ENDOWMENTS									
Income from generating funds									
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
Charitable activities	2(d)	7,592	9,750	-	17,342	3,243	18,044	-	21,287
Other income	2(e)	12,644	-	-	12,644	18,700	-	-	18,700
TOTAL INCOME & ENDOWMENTS		225,630	16,203	-	241,833	211,369	27,950		239,319
EXPENDITURE									
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
TOTAL EXPENDITURE		193,855	8,102	-	201,957	222,240	10,867		233,107
NET INCOME / (EXPENDITURE)		31,775	8,101	-	39,876	(10,871)	17,083	-	6,212
TRANSFERS		-	-	-	-	9,823	(9,823)	-	-
GAINS AND LOSSES ON INVESTMENTS		-	-	31,921	31,921	-	-	14,340	14,340
NET MOVEMENT IN FUNDS	8	31,775	8,101	31,921	71,797	(1,048)	7,260	14,340	20,552
BROUGHT FORWARD AT 1 JANUARY		112,658	34,361	222,003	369,022	113,706	27,101	207,663	348,470
CARRIED FORWARD AT 31 DECEMBER		144,433	42,462	253,924	440,819	112,658	34,361	222,003	369,022

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 £
FIXED ASSETS									
Investments	5	-	-	253,924	253,924	-	-	222,003	222,003
CURRENT ASSETS									
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
LIABILITIES: AMOUNTS DUE WITHIN ONE YEAR	7	10,625	-	-	10,625	13,493	-	-	13,493
NET CURRENT ASSETS						112,658	34,361	-	147,019
NET ASSETS		140,743	46,152	253,924	440,819	112,658	34,361	222,003	369,022
FUNDS	8								
<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>									
Goodlife 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>									
Goodlife 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
Financial Statements
For the year ended 31 December 2021

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 2021

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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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.

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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.

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Income & Endowments

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

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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
Notes to the Financial Statements
For the year ended 31 December 2021

1. ANALYSIS OF UNRESTRICTED FUNDS	General £	Buildings £	Other £	2021 Total £	General £	Buildings £	Other £	2020 Total £
INCOME & ENDOWMENTS								
<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
	92,000	-	-	92,000	97,000	-	-	97,000
<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 & 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
Other (environmental)	494	-	-	494	-	-	-	-
	73,067	-	-	73,067	92,569	-	-	92,569
<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	16,825	-	-	16,825	15,380	17,031	-	32,411
Improvements to consecrated buildings	-	4,680	-	4,680	-	-	-	-
Other Improvements	-	-	-	-	-	-	-	-
	16,825	11,344	-	28,169	15,380	17,031	-	32,411

* Property costs relate to rental payments for accommodation, 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	-	-	-	-	-	-	-	-
	619	-	-	619	260	-	-	260
<i>Vicarage</i>								
Renovation costs	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
TOTAL EXPENDITURE	182,511	11,344	-	193,855	205,209	17,031	-	222,240
NET INCOME /(EXPENDITURE)	43,119	(11,344)	-	31,775	6,160	(17,031)	-	(10,871)
TRANSFERS	(11,344)	11,344	-	-	(7,208)	17,031	-	9,823
BROUGHT FORWARD AT 1 JANUARY	80,658	12,000	20,000	112,658	81,706	12,000	20,000	113,706
CARRIED FORWARD AT 31 DECEMBER	112,433	12,000	20,000	144,433	80,658	12,000	20,000	112,658

Christ Church, Gipsy Hill
Notes to the Financial Statements
For the year ended 31 December 2021

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2021 TOTAL FUNDS £	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2020 TOTAL FUNDS £
2. INCOME & ENDOWMENTS								
<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>				
	<u>225,630</u>	<u>16,203</u>	<u>-</u>	<u>241,833</u>	<u>211,369</u>	<u>27,950</u>	<u>-</u>	<u>239,319</u>

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
	£	£	£	£	£	£	£	£
3. EXPENDITURE								
<i>3(a) Diocesan support (Southwark)</i>								
Diocesan quota & fees	92,000	-	-	92,000	97,000	-	-	97,000
	92,000	-	-	92,000	97,000	-	-	97,000
<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	-	-	-	-
	73,067	4,328	-	77,395	92,569	9,219	-	101,788

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
	£	£	£	£	£	£	£	£
3. EXPENDITURE continued								
<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	-	-	-	-	-	-	-	-
	28,169	-	-	28,169	32,411	-	-	32,411
<i>3(d) Activities</i>								
Weekend away	-	-	-	-	-	-	-	-
Playgroup	619	-	-	619	260	-	-	260
Work with young people	-	3,774	-	3,774	-	1,648	-	1,648
	619	3,774	-	4,393	260	1,648	-	1,908
<i>3(e) Vicarage</i>								
Renovation costs	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<i>3(f) Goodliffe Project</i>								
Renovation costs	-	-	-	-	-	-	-	-
Professional Fees	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	193,855	8,102	-	201,957	222,240	10,867	-	233,107

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>

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

	Unrestricted Funds	Restricted Funds	Endowment Funds	2020 TOTAL FUNDS
	£	£	£	£
	4,458	-	-	4,458
	2,613	-	-	2,613
	6,712	-	-	6,712
	1,600	-	-	1,600
	<u>15,383</u>	<u>-</u>	<u>-</u>	<u>15,383</u>

7. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

	1,500	-	-	1,500
	8,125	-	-	8,125
	3,868	-	-	3,868
	<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	
	£	£	£	£	£
<i>Unrestricted Funds</i>					
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>
<i>Restricted Funds</i>					
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>
<i>Endowments</i>					
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.

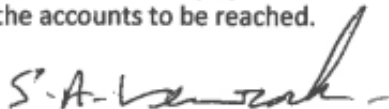
Independent examiner's statement

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