

# Christ Church GIPSY HILL

Annual Report of the Parochial Church Council for 2024

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



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

Registered Charity Number: 1133804

## **Contents**

<b>Overview – Rev Jenny Dawkins .....</b>	<b>3</b>
<b>Section 1: Ministry and discipleship .....</b>	<b>4</b>
<b>Church community life .....</b>	<b>4</b>
<b>Weekly life and mission in church .....</b>	<b>6</b>
<b>Buildings, wider church and finances .....</b>	<b>7</b>
<b>Section 2: Resources .....</b>	<b>11</b>
<b>Annex 1 - Governance and administration .....</b>	<b>14</b>
<b>Annex 2 – Full Financial Report.....</b>	<b>17</b>
<b>Annex 3 – Financial Policies .....</b>	<b>27</b>
<b>Annex 4 – Independent Examiner’s Assessment .....</b>	<b>29</b>

## **Overview – Rev Jenny Dawkins**

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

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

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

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

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

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

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

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

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

### **Church community life**

#### **Worship and prayer**

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

#### **NEWS**

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

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

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

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

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

#### **Children**

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

#### **NEWS**

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

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

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

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

## Young People

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

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

### NEWS

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

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

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

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

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

## Farsi ministry

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

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

### NEWS

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

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

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

## Pastoral

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

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

## NEWS

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

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

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

### Moving into Wellbeing and Open Door

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

## NEWS

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

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

### Playpen

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

## NEWS

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

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

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

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

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

### **Buildings**

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

### **NEWS**

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

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

#### **Mondays:**

Team Dance, 4-8pm

Brownies, 6-8pm

#### **Tuesdays:**

Moving into Wellbeing, 11-12noon

Open Door, 12-2.30pm

Zumba 7-8pm

Crystal Palace Community Choir, 7.30-10pm

#### **Wednesdays:**

Pilates, 9.30-11.30am

Playpen: 10-12 noon

Magnolia Club: 2-4pm

Farsi bible study: 5pm-9.30pm

Team Dance: 4pm-8pm

**Thursdays:**

Playpen, 10-12 noon

Team Dance, 4-8pm

Youth, 7-9pm

**Fridays:**

Pilates, 9.30-11.30am

**Saturdays:**

Team Dance, 9am-5pm

## Deanery Synod

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

Key areas of engagement included:

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

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

## Financial summary

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

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

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



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

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

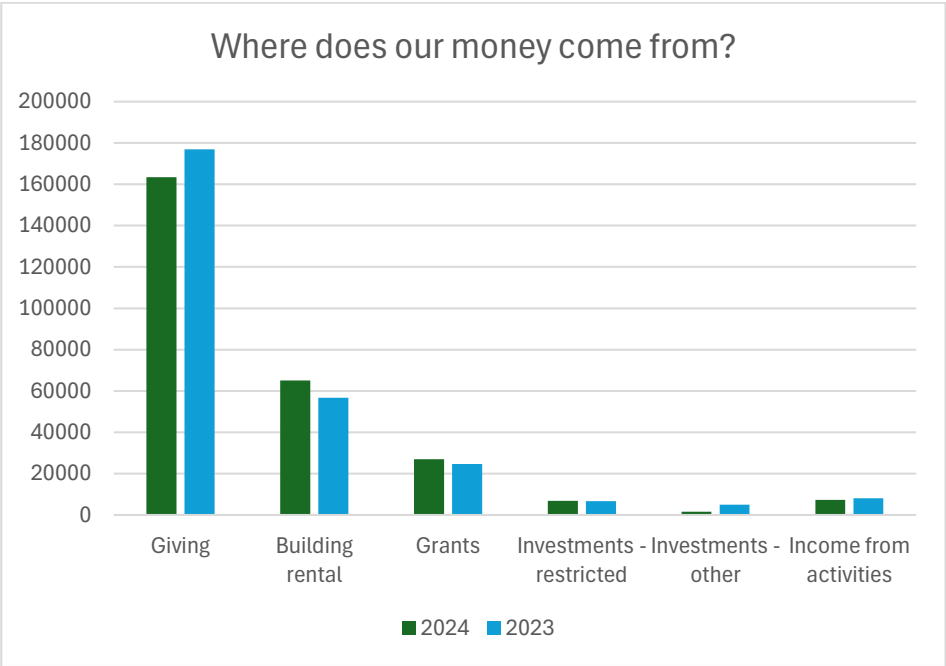
At the year end, the church holds £89,700 in free reserves, £90,000 in building and contingency reserves and £21,800 in restricted reserves. The PCC will be praying and working together to discern God’s will for this money. Please pray for them.

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

**Income detail**

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

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



**Expenses detail**

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

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

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

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

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



## Reserves

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

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

## Thank you!

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

## **Section 2: Resources**

### **Trustees**

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

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

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

## Office holders

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

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

## Paid Staff

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

Plus Cleaner and Open Door cook

## Leaders and volunteers

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

## Attendance

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

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

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

## **Electoral Roll**

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

## **Buildings and fabric**

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

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

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

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

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

### **Name**

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

### **Address**

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

### **Legal Status**

Christ Church PCC is a registered charity under number 1133804.

### **Governing Documents**

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

### **Appointment of Trustees**

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

### **Aims**

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

### **Objectives**

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

## **Supervision**

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

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

## **Internal governance – PCC report**

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

## **Statutory Responsibilities**

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

## **Safeguarding Report**

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

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

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

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



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

### **Approval**

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

### **Accounting Policies**

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

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

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

### **Funds**

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

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

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

### **Income and Endowments**

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

### **Grants**

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

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

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

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

## **Fixed Assets**

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

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

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

## **Current Assets**

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

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

## **Liabilities**

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

## **Going Concern**

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

## **Critical accounting estimates and judgements**

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

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

STATEMENT OF FINANCIAL ACTIVITIES

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

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

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

## ACCOUNTING POLICIES

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

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

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

## Funds

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

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

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

## Income & Endowments

### Income

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

Planned giving under Gift Aid is recognised only when received.

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

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

Lettings and rental income is recognised when earned.

Other types of income are recognised when earned.

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

ACCOUNTING POLICIES continued  
Expenditure

Grants

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

Activities directly relating to the work of the Church

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

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

Fixed Assets

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

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

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

Current Assets

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

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

Liabilities

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

Going concern

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

Critical accounting estimates and judgements

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

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

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



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

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



3. STAFF COSTS

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

None of the Trustees received any remuneration from the church.

4. INVESTMENTS

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

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

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

6. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

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

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

8. RELATED PARTY TRANSACTION

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

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

## **Annex 3 – Financial Policies**

### **Financial controls**

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

### **Cash counting**

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

### **Book keeping**

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

#### **Spending Authorisation**

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

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

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

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

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

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

### **Payment Process**

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

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

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

## **Financial reserves**

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

## **Investment policy**

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

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

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

## **Mission Giving**

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

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

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

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

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

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

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

It is my responsibility to:

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

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

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

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

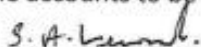
Since the church’s gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

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

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

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

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



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