THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW AND ST MICHAEL, STOCKWELL

England & Wales · Charity number 1133941

Details

Other names	STOCKWELL PCC, ST ANDREW AND ST MICHAEL
Status	Registered
Legal form	Previously excepted
Registered	2010-02-01
Register	View on the Charity Commission register

Contact

Address	St Micheal's Church 56 Stockwell Park Road London SW9 0DA
Phone	02073468650
Email	standrewstmichael@btinternet.com
Website	www.standrewandstmichael.org.uk/

Activities

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

Activities: Church on England parish worshipping on two sites in Borough of Lambeth

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

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Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£89,503	£177,922	-	-
2023-12-31	£72,224	£134,747	-	-
2022-12-31	£77,156	£112,858	-	-
2021-12-31	£97,840	£96,620	-	-
2020-12-31	£65,312	£108,724	-	-

Trustees

Name	Role	Appointed
Abimbola Baruwa		2022-04-22
Amanda Elizabeth Vasey		2017-04-01
Brenda Roach		2022-04-22
Glenfield Benjamin		2018-04-01
Gloria Benjamin		2022-04-22
Heather Wellington		2022-05-22
Matilda Torto		2023-05-21
Michael Llewelyn-Jones		2022-05-22
Nora Amma Sam		2022-04-22
Patricia Tomlinson		2022-04-22
Rev Erica Wooff		2016-11-01
Reward Renson		2022-04-22
SIMON DAVID BARKER		2011-04-01
WENDY FIONA MELANIE THOMPSON		
William Laurence Garrood		2017-04-01
YETUNDE OLATOKUNBO BAOKU		

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW AND ST MICH

England & Wales - Charity number 1133941

Accounts

STOCKWELL PARISH
TREASURER'S REPORT
ACCOUNTS AND ASSETS YEAR ENDING 31/12/2024

Incoming revenues

- Planned giving at £26,540.48 is slightly under 2023 but closer to the longer term trend
- Collections and donations (from services other than regular worship e.g. funerals) up £3000 mainly on account of donations at funerals
- Fees to the parish made up of weddings, funerals and banns readings at £1,149 are slightly down but this is really factor of banns, funerals and marriages However, there will be a cost element here when we made the annual return to the Diocese for the share that goes to the Diocese for weddings and funerals
- Hall lettings show a much improved position increasing from £12,881 to £28,551. However this figure is overstated by £7000 as one regular tenant overpaid significantly. As a consequence, 2025 income will reflect this change. At £21,551 of re-stated income, the lettings position is still under par compared to pre-Covid levels
- Dividend income is very healthy and close to 2023
- An exceptional item (Recovered bank balance) relates to the identification and subsequent closure of two old Barclays accounts connected with St Andrews with £5905 of balance between the two accounts. It is probable that this is income from old St Andrew's investments. We should consider this as exceptional income not regular income
- The total income stands at £98,410 but allowing for the overstated rental income (-£7000) and the exceptional income (-£5905.30), we should consider the true income of the parish of regular operating income at £85,505. Some £10,500 better than 2023

Expenditure

- Running costs are much higher due to increased costs of gas and electricity. This accounts for most of the difference between 2023 and 2024 (+£5000). Gas and Electricity costs £11,000 per year – nearly 13% of our income
- Repairs and maintenance at £57,994.95 are higher than 2023 which in turn was an expensive year on the capital account due to the new boiler. Of this figure, £53,190 was made up of new windows for the Hall – a necessary but expensive outlay but one which should improve the rental opportunities significantly
- PSF/Diocesan stands at £75,000 per year after the PCC agreed to increase this by 3.5% from the previous period

- Other notable expenditure is a large professional fees item incurred with solicitors for preparation of the lease with the nursery that pulled out at £5275 – this work is not lost as it will allow us complete quickly and at reduced cost with a new tenant
- Cleaning routine has been established for the hall at £1460 for the year
- Total expenditure stands at £176,364 considerably above the £134,027 of 2023 but much of the difference is made up for the cost of the new hall windows (£53,190)

Final result, reserves, investment, cash at bank

We have made £79,197 of transfers from reserves to cover operating costs

We have incurred a loss of £77,953

Cash at bank is £9,169.10 at close of the year

Investments (including cash at bank) have reduced from £548,580 to £465,378 of which £77,953 is accounted for by transfer to operating but there is also a loss of market value of circa £5000

Simon Barker

6th May 2024

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOMING RESOURCES						
Incoming resources from donors	2a	34,179	-	-	34,179	32,923
Other voluntary incoming resources	2b	4,487	-	-	4,487	2,525
Income from operating activities to generate funds	2c	28,552	-	-	28,552	12,881
Income from operating activities to further the work of the Church	2d	1,149	-	-	1,149	1,969
Income from investments	2e	21,136	-	-	21,136	21,926
TOTAL INCOMING RESOURCES		89,503	-	-	89,503	72,224
RESOURCES USED						
Grants	3a	-	-	-	-	-
Church Activities	3b	168,466	-	-	168,466	131,663
Church management and administration	3c	9,456	-	-	9,456	3,084
		177,922	-	-	177,922	134,747
NET EXPENDITURE FOR YEAR		(88,419)	-	-	(88,419)	(62,523)
TRANSFER BETWEEN FUNDS		88,419	(46,303)	(42,116)	-	-
GAINS AND LOSSES ON INVESTMENTS						
Unrealised and Realised		-	-	11,659	11,659	19,533
NET MOVEMENT IN FUNDS		-	(46,303)	(30,457)	(76,760)	(42,990)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2024		-	71,005	483,072	554,077	597,067
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024		£ -	£ 24,702	£ 452,615	£ 477,317	£ 554,077

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
BALANCE SHEET
31 DECEMBER 2024

	Note	2024 £	2024 £	2023 £	2023 £
FIXED ASSETS					
Investment assets			452,615		483,073
CURRENT ASSETS					
CBF Deposits		-		37,211	
Cash at Bank		9,169		13,600	
Debtors	4	16,253		20,913	
		25,422		71,724	
CURRENT LIABILITIES					
Creditors Due Within One Year	5	720		720	
NET CURRENT ASSETS			24,702		71,004
NET ASSETS			£ 477,317		£ 554,077
FUNDS					
Unrestricted			-		-
Restricted	6		24,702		71,005
Endowments			452,615		483,072
			£ 477,317		£ 554,077

Approved by the Parochial Church Council on 7 October 2025

The Revd Erica Wooff CHAIR.

Church Warden - Reward Rensm.

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

(a) General

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Charities SORP and the Church Accounting Regulations 2006.

(b) Incoming resources

Unrestricted funds are available for use by the PCC for general expenditure. Restricted funds are restricted to the specific expenditure to which they relate.

2. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
(a) Incoming resources from donors					
Planned giving	27,656	-	-	27,656	27,265
Collections and other giving	6,523	-	-	6,523	5,658
Income tax recoverable	-	-	-	-	-
	34,179	-	-	34,179	32,923
(b) Other voluntary incoming resources					
Donations (general)	4,487	-	-	4,487	2,525
Church Fabric Fund donations	-	-	-	-	-
	4,487	-	-	4,487	2,525
(c) Income from operating activities to generate funds					
Excursions, hamper etc. & entertainment committee	-	-	-	-	-
Hall lettings etc.	28,552	-	-	28,552	12,881
	28,552	-	-	28,552	12,881
(d) Income from operating activities to further the work of the Church					
Weddings, funerals & baptisms	1,149	-	-	1,149	1,969
Fees due to the Diocese	-	-	-	-	-
Miscellaneous	-	-	-	-	-
	1,149	-	-	1,149	1,969
(e) Income from investments					
Dividends	21,136	-	-	21,136	21,926
Interest	-	-	-	-	-
	21,136	-	-	21,136	21,926
TOTAL INCOMING RESOURCES	£ 89,503	-	-	£ 89,503	£ 72,224

3. RESOURCES USED

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
(a) Grants				
Grants & donations (general)	-	-	-	-
	-	-	-	-
(b) Church activities				
Diocesan parish share	75,000	-	75,000	70,316
Church running expenses (inc. insurance)	21,398	-	21,398	14,922
Clergy expenses & readers'/SPA fees	1,640	-	1,640	1,464
Fees (due to Diocese)	-	-	-	-
Music	270	-	270	127
Organist's fees	9,227	-	9,227	8,724
Fete, excursions, hamper & fayre	128	-	128	-
Teaching – Sunday School, Footprints, etc.	-	-	-	-
Hall costs & maintenance	-	-	-	-
Church repairs & maintenance	59,548	-	59,548	34,889
Altar flowers & cost of services	1,255	-	1,255	1,221
	168,466	-	168,466	131,663
(c) Church management & administration				
Printing, stationery & office supplies	247	-	247	-
Postage & telephone	-	-	-	214
Verger & cleaning	1,461	-	1,461	198
Independent Examiner's fee	720	-	720	720
Professional fees	5,275	-	5,275	330
Bank Charges	21	-	21	-
Sundry Expenses (inc. website design)	1,732	-	1,732	1,622
	9,456	-	9,456	3,084
TOTAL RESOURCES USED	£ 177,922	£ -	£ 177,922	£ 134,747

4. DEBTORS

	2024 £	2023 £
Income tax recoverable	16,253	16,253
VAT recoverable	-	4,660
	£ 16,253	£ 20,913

5. CREDITORS – Due Within One Year

	2024 £	2023 £
Sundry loan	-	-
Sundry creditors	720	720
	£ 720	£ 720

6. RESTRICTED FUNDS

	Memorial Funds	Restricted Funds	Church Fabrics Restricted Funds	Total 2024	2023
	£	£	£	£	£
Balance at 1.1.24	69,609	198	1,198	71,005	133,528
Incoming resources	-	-	-	-	-
Outgoing resources	(-)	(-)	(-)	(-)	(-)
Transfer to unrestricted funds	(46,303)	(-)	(-)	(46,303)	(62,523)
BALANCE AT 31.12.24	£ 23,306	£ 198	£ 1,198	£ 24,702	£ 71,005

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL

This report on the accounts of the PCC for the year ended 31 December 2024, which are set out on pages 1 to 5, is in respect of an examination carried out under the Church Accounting Regulations 2006 and s.145 of the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Church Accounting Regulations 2006 and section 144 of the Charities Act 2011 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 146(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 Act; and
- to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

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.



ANDREW THURBURN
Chartered Accountant
38 Tamworth Road
Croydon, Surrey
CR0 1XU

7 October 2025

ANDREW THURBURN
& COMPANY

Chartered Accountants

VAT No. 452 3363 64

13 October 2025

AJT/gr/S20

Simon Barker Esq.
8 St Michael's Road
London
SW9 0SL

INVOICE NO. 7762

To: Professional Services:

Preparing the accounts of St Andrew's and St Michael's Churches Stockwell for the year ended 31 December 2024 and supply of Independent Examiner's Report

	Various matters from time to time	660.00
Add:	VAT @ 20%	132.00
		£ 792.00

Bank Account Details:
Lloyds Bank
Sort Code: 30-96-07
Account No: 00276867

ANDREW THURBURN F.C.A
38 TAMWORTH ROAD CROYDON SURREY CR0 1XU TELEPHONE 02086808586
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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW AND ST MICH

England & Wales - Charity number 1133941

Accounts

STOCKWELL PARISH St Andrew & St Michael

REPORTS
On behalf of the

PCC
for the

ANNUAL PAROCHIAL CHURCH MEETING (APCM)

Sunday 26 May 2024
St Michael's Church
11.30 am

VICAR'S REPORT 2023-24

There are a lot of 'change' jokes around, you know the ones; 'How many priests does it take to change a lightbulb?' Answer; 'Two. One to mix the gin and tonic and the other to phone the churchwarden'.

Change is never easy and not many people relish it. Looking back on this year, however, I think change is really the theme that stands out for me, but not for the reason you might expect. In the

seven and a half years I have been vicar here, the past twelve months have seen the least amount of major change in parish life! After years of having massive change forced on us, and some significant intentional change worked out, implemented and celebrated, 2023-24 has been a year of 'just getting on with ordinary life'. I am very grateful to God for this opportunity!

Even 'ordinary' years are so different, of course, in many ways the life of the parish this year has been largely predictable, and shaped by the same celebrations and seasons. 'The daily round, the common task', as George Herbert described it, is at the heart of what we do together, but the ordinary and the regular is then shaped into the extraordinary, through the grace of God.

Worship, Growth and Celebrating Lay Leadership

One of the most important aspects of 'everyday change', I have the honour to report here is that our Electoral Roll and regular worshipping congregation has grown by 8% numerically. Despite sadly losing some regular people, who have gone to glory as my mother used to say, we have several new couples and families who have joined us.

What's more, this is the fourth consecutive year that we have grown since the pandemic. Our numbers grew all through 2021, and by May 2022, we were 10% above 2019 numbers, and in May 2023 we grew by another 5%. In 2019/20 our ER was exactly 100. In 2024 it is 120. So at 20% over 5 years, we have definitely grown way past pre-pandemic levels and above Diocesan targets. Not bad for an 'ordinary' (but never boring) parish church.

Am I boasting in the flourishing of us as a parish? You bet I am. With the wardens, lay ministers and PCC, we are a great team who work hard together to proclaim joyfully the Gospel in traditional parish ways that are regarded as old hat by many, if not obsolete. Ha!

The change in energy levels and flourishing of our worship together -including lay leaders leading and preaching at Sunday services when I am away becoming the norm after many years of us being solely clergy led - has been astonishing. I am so grateful to God, and to you all for having the courage and creativity to do this. I'm looking forward to even more creative and lay-led worship in 2024-25, including at Remembrance, Christmas, Epiphany and Holy Week.

None of this 'everyday change' and growth is by luck or accident. We have faithfully followed the Mission Action Plan 2023-26 agreed by the PCC in October 2022, when we called in some independent consultants from the umbrella group HeartEdge to facilitate us doing this in a one day workshop. An unsolicited piece of welcome feedback from the HeartEdge consultants was they found us to be the most joyful, team-oriented PCC that they had ever worked with. So it's not just your vicar who tells you this. The results of our workshop were as follows:

STOCKWELL PARISH MISSION ACTION PLAN 2023-26

Our ambition

- *Open up, restore and redecorate our church building, creating an open garden and physical welcome outside that reflects our warm welcome inside*
- *Bring as many people (adults & children) as possible, who are living in the parish, to know the love of God; so blossom and flourish, and serve the community in which we live and worship*

Our vision for 2026

A thriving and mutually supportive congregation in a church that is open and welcoming for all, with deep roots in the community, blossoming missional action, sustainable finances and a restored and renewed St Michael's church building. An interconnected, incarnational expression of faith, hope and love. Christ-centred and outward focused.

As you can see from the reports that follow, we are well on our way.

What's more, I tested the Mission Action Plan 2023-26's aims and objectives with leading Church of England and Church of Norway theologians, when the Diocese of Southwark invited me, with seven other vicars to go on a three month intensive theological study course on Leading Change and Growth in churches with the Church in Norway. It involved shared visits to Norway in September 2023 and then weekly teaching from Senior Church of England and Norway theologians, each week setting assignments on all aspects of our parish life until Christmas 2023, researching the best way forward in mission though contemporary, academic level, theology and praxis. I used what we are already doing as a parish, how we are doing it, and our plans for what we will do the next two years until 2026 as my guide. I'm delighted to be able to tell you that I got distinction in all the essays on all the subjects, and the final 15,000 word dissertation. Boasting again! But not in myself, but rather what we are achieving as a team and our plans for the future. Thanks be to God.

These plans for 2024 through to 2026 are as follows:

Context and PCC Vision Day

- Continuing and expanding the mixed style of worship through renewing our partnership with Kings Cross Church (KXC) who will reintroduce their evening service for young adults
- Our music brings community and church together in different ways through good acoustics and space for concerts and art exhibitions, which we have successfully held before the pandemic. As the church and hall re renovated, these will increase again.
- The church and congregation has a strong role within the local church and the diocese, with representation on various diocesan bodies and church charities (e.g., Robes). Our missional outreach and will continue to grow in partnership with local organisations and KXC.
- Financially, we are running a structural deficit. The church has decent income and reserves, and has continued to pay for increases in our Diocesan parish share, but we have lost major income through loss of tenants and death of generous givers which needs to be replaced. This will hopefully now happen through a new nursery and KXC.
- Complete and implement the full restoration of St Michael's church and hall.

Watch this space!!

St Andrew's Church Site

Sadly, in mid-2022, the Parish Council and Diocese of Southwark agreed to permanently close St Andrew's church due to its derelict condition. The PCC handed over responsibility for the church to the Diocese, and they are now working to deconsecrate the church and sell the site. The most exciting news came in March 2024 when the Parish Council has now been able to sign a legal agreement with the Diocese, to receive monies from the sale of the St Andrew's church site to use solely for the restoration of St Michael's church, after costs. Of course we don't yet know how much that will be until the site is sold but, given property and land prices in SW9, we hope it will be a sizeable chunk towards our plans for the full restoration of St Michael's church building. So the church will be around for at least another 200 years, and in excellent order for the time that we all will be able to use it.

Goodbyes and Adieus

We also sadly said goodbye to several long term members of the congregation and well-known local community members. Several of us have lost family members, and we give grateful thanks to each other for the support we are able to mutually receive.

We pray especially for the families of:

Molly Brown

Hyacinth Minott,
The Lady Russell,
Amanda Deckker,
Piers Haggard,
Tristram Powell
Christian Palfrey

We give thanks for St Michael's church couple and local residents Lucia Garcia and George Service on the occasion of their wedding on 10 November 2023.

We also give thanks and continue to pray for Freddie Morgan, who was baptised at St Michael's church on 24 September 2023. It's very unusual to only have one baptism in a year, but do not worry, there are eight more booked between June and September 2024. People prefer summer time, apparently.

And it has been a great joy to welcome Bob Allan as our new Director of Music. Bob has settled in very well and I look forward to his plans and developments listed in his report below with great excitement. Grateful thanks to Stuart Barr, Martin Keiffer and CeCe Keiffer for their support and short notice cover as deputy organists after Tristan left us suddenly.

What a Team!

Finally, I would like to thank the fantastic Standing Committee of Reward Renson, Wendy Thompson, and Simon Barker for their co-leadership of the parish. Wendy has now stepped down as churchwarden after 6 years and she has my personal heartfelt thanks for her support, hard work and tireless humour – especially in the face of my occasional grumpiness. Wendy is going nowhere, just shifting her ministry focus slightly. So no need to worry. If you would like to be churchwarden do let Reward and I know as soon as possible.

Grateful thanks also go to Henrietta Royle for taking on the challenge of being Project Manager for the renovation of the church hall as well as Project Manager for the renovation of the main church. She has worked tirelessly on both these projects, as you can read in her reports below.

Grateful thanks also to all PCC members, deputy warden and sacristans Ben Benjamin, Gloria Benjamin, and Nora Sam. Also Refreshments Queen, Florence Arowele, and the great team of welcomers, cleaners and children's church leaders whose tireless work and behind the scenes attention to detail ensures things run smoothly and on time physically and virtually. Please continue to pray for the whole parish as we move forward together in faith, hope and love, by the grace of God, to an ever flourishing and bright future.

Please be assured of my prayers for you all, and for all who live and work in Stockwell SW9.

The Revd Erica Wooff
Vicar

PAROCHIAL CHURCH COUNCIL (PCC) REPORT 2023-24

The PCC includes: the vicar (chair), 2 churchwardens, 3 deanery synod representative and 10 PCC members (two co-opted)
The last APCM was held on 21 May 2023.
We have had a total of 6 PCC meetings since the last APCM.

The main issues discussed were the new Mission Action Plan, St Michael's renovation, including a new boiler, St Michael's hall redevelopment and new nursery, a new paftership with KXC for a new evening service, St Andrew's church site, issues relating to Black Lives Matter, Eco church & our finances.
Our Christmas services were well attended. During Holy Week, we also had evening services in church daily from Monday to Maundy Thursday & Good Friday service in the afternoon. Easter Day again was well attended. All our services were broadcast live online.

The Revd Erica Wooff

ELECTORAL ROLL 2024

Great news! Stockwell Parish has grown for another year: fifth consecutive year. In 2024 our Electoral Roll has grown to 120 from 112. Nine new members and one death. (RiP). So 8% GROWTH. With 61% of members residing in the parish and the remainder in adjoining parishes.
In 2019/20 our ER was exactly 100. So at 20% over 5 years, we have definitely grown way past pre-pandemic levels and above Diocesan targets.
The Electoral Roll increase signifies that we are a thriving and growing parish church. Thanks be to God.

The Revd Erica Wooff

CHURCH WARDENS REPORT 2023-24

Heating
New Boiler
New boiler was installed in November 2023 which will reduce call out and maintenance charges significantly. Church wardens play an integral role to ensure that the new boiler is installed on time for winter season. PCC members were involved and approved installation of a new boiler after reviewing energy report which recommended the use of heat pump.

The energy report was discussed in the PCC meeting and it was agreed that the use of heat pump is not ideal for our circumstances. After a lengthy consultation with Cowley maintenance group, it was then decided that the ideal heating Evomax-2-120kw to be the best boiler for our circumstances because it is highly efficient, low emissions, reliable and robust. (Fully condensing, fully modulating boiler, up to 107.5% net efficiency)

November 2023 a new boiler was installed replacing Hamworthy Purewell Atmospheric 120kw boiler output, efficiency 80%, high NOx emissions and high flue gas temperatures and volume.

The new boiler comes with 5 years warranty and a lot of benefits including features to allow tees and isolation valves for a future electric heat pump to be added at a later date

Heating Maintenance
Cowley Maintenance
To ensure heating system provide comfort throughout the season church wardens continue to focus on reliability, efficiency and optimal performance of the heating system with annual preventative maintenance. This ensures that any budding problems happens with heating system are stopped before they become larger issues.

Annual Maintenance is essential to ensure that minor issues can be detected and rectified during routine maintenance. Church wardens also assist in planning so that heating system is professionally cleaned and inspected.

Annual maintenance for 2023 completed on 27/07/2023 – under the supervision of church wardens.

Fire Risk Assessment

To ensure safety church wardens undertake a comprehensive risk assessment to identify any possible dangers and risks, as well as the people who may be at risk. To reduce the risks associated with fires and ensure maximum safety for all member of congregation, church wardens ensure servicing of fire extinguisher is conducted every year and full report shared to ensure that all fire equipment are in optimal working condition and can be used efficiently to put out fires. Servicing of fire extinguisher is up to date and the last inspection completed 04/09/2023

PAT – Testing:

PAT testing is a great way of ensuring electrical equipment are safe and fit for purpose. This testing completed on 16/08/2023 under the supervision of church wardens

Lighting testing and inspection

Completed on 25/01/2024 under the supervision of church wardens

Insurance Policy

Expiry date – July 2024

Electrical Report

Church hall test completed 20th Jan 2023 – Next due 2028

Church – Test due this year – The last test completed March 2019

St Michael's Hall

The church hall has now been repaired and most of the issues sorted including the leaky roof and wall damage in the toilet area. We have few tenant at present hiring church hall – For more information about hall letting, please refer to finance report

Also, we now have church hall cleaner who comes in 2-4 times a month to clean the church hall under the supervision of church wardens

Digital Giving

Last year before Christmas St Michael introduced digital giving where congregation can make a one-time or recurring giving via digital payment. Digital mechanisms make it easier for congregations to give in the first place given they may not be carrying cash. Church wardens are now exploring another way of digital giving via a QR code where posters or pew card can be set up. The QR code can also be shown in church projector.

St Michael's website

The purpose of a website is to provide a user-friendly experience that helps visitors find the information they need as quickly and easy as possible. If users are struggling to find content, or if you

have outdated or incorrect content, then it's likely that the website it needs a redesign or at least a sitemap refresh.

We have contacted 2 website developer but unable to meet up for discussion. We are now looking to meet up with another website developer and if all goes well, we are looking forward to schedule a meeting through zoom for further discussion.

Challenge:
Church wardens always looking at ways of overcoming challenges to ensure our church is thriving with a clear vision of who we are and a solid theological understanding of our purpose. We have addressed some of the challenges and the result have been very positive, however, we still have number of challenges that need addressing

- *Welcomers – We are still looking for more member of congregations to help/assist on welcomers*
- *Cleaning (Every Saturday Morning). This issue has now been addressed and PCC members are now helping cleaning the church. We are still looking for member of congregations to help on cleaning the church every Saturday morning from 9:30am. If you are interested to join the team, please contact church wardens for further information*
- *We also looking for member of congregation to support on ad hoc task & cover*

Wendy Thompson Reward Renson
Churchwardens

Friends of St Michael

I am glad to say that there has been a lot of progress since the last APCM.

Church Refurbishment
Since the last APCM, a colour scheme was developed and a Faculty applied for in the early summer last year. The Diocese gave encouraging noises but suggested that we should refine the previous colour scheme, which it liked, but felt was a little too "lively".

Based on Diocesan advice, the Friends hired a colour consultant. The firm chosen has a great deal of experience with historic buildings, and we have been working with them and the Diocesan architect on the colour scheme. We now have something which the Parish Standing Committee and the Friends Committee like and intend to put forward. It still has plenty of colour, but is tonally calmer and ensures that the eye is drawn to the Sanctuary and its windows, rather than the roof. Having developed the colour scheme, we then set about identifying the exact paints that will be used to paint the Church. This has now been done. Our colour consultant will now write up the case for the colour scheme that needs to go with the reapplication for the Faculty (planning permission) and our architect will put together the specs for the work, which I hope will be ready to go in in early June, at the latest, for perhaps a July decision. The uncertainty around the timing relates to whether the Diocese feels it needs to have another go round with the Victorian Society. If so, then it could take longer. If we are successful this time, then we will go out to contractors for quotes and then start the big push on fund raising.

Hall

Last November, we knew we had potential interest from a nursery chain in taking a lease on the Hall. Since then, this crystallised and then sadly went away as they couldn't make the numbers work on the redecoration costs. However, the day the first nursery said they weren't going ahead, we had an approach from another nursery. This has now seen the Hall and has emailed me with an offer. They expect to redecorate as well. They are offering a higher rent than the first nursery and there is no agency fee to pay, so if this goes through, it will make a big difference to our finances, which badly need rebuilding. Although we have spent c£4.5k on legal fees for the first nursery, we should be able to use most of the work for the new nursery. We will be applying for a faculty to allow us to lease the small courtyard to them to use as well. I have issued a draft set of Heads of Terms and we will see how we get on. Please pray for a successful resolution this time.

I would also like to thank Emerson for joining the gardening team and completing most of the weeding around the Hall, which I am sure helped sell it to the new nursery. Trisha still works very hard keeping Church Walk beautiful.

Church Front Garden

Some of you may have noticed that there has been a transformation in front of the Church. The mass of weeds, and out of control and unattractive bushes has been cleared and a great deal of planting has taken place. There is more to come, but most of the planting is now in place. Two white rose bushes have been planted either side of the main door in memory of our much missed neighbour, Amanda Deckker of St Michael's Road. These should grow to about 10-12 feet with huge trusses of highly fragrant roses and will be trained up the front. White roses were her favourite flowers. By each of the side doors, white wisteria have been planted. These also have big trusses of fragrant flowers and will be trained over those doors and along the front of the church, eventually to run over the front door. The planting in the beds is mostly pinks, blues and violets, with reds, oranges and yellows at the side. It will be a cutting garden for church flowers, but hopefully will also add to the beauty of the Conservation Area. All this work is thanks to Phil Mitchell and Gary Neville who live in Park Heights. They have worked incredibly hard and intend to continue to maintain the garden. They also donated the white roses in memory of Amanda.

Henrietta Royle
Chairman, Friends of St Michael

Annual Report for Music 2023-24

Music continues to be a central and defining feature of worship at St. Michael's and St. Andrew's, with hymn singing and music making accompanying every Sunday Eucharist and Feast Day.

The most significant change for music this year has been my (Bob Allan) appointment as Director of Music in January 2024. Coming from my previous role at St. John the Evangelist, Brownswood Park, I look forward to bringing my musical skills to enhance worship south of the Thames. I thank my predecessor for his work in this role before me, and to the deputy organists who performed musical duties in the intervening period before my appointment.

Though small in number, the regular Sunday choir remains very committed, and one can always rely upon around 5-8 singers to rehearse and lead hymns during Eucharist. In coming months and years I

hope to grow this number, and to set increasingly ambitious goals for this choir which go beyond unison hymnody.

Additionally, the larger Scratch Choir continues to assemble for Easter, Christmas and Summer festivities, rehearsing for 3-4 weekends prior to each.

In the Summer Festival on 26 June 2023, the choir walked into the church singing an enjoyable arrangement of 'He's Got The Whole World IN His Hands'. We also sang Vivaldi's 'Gloria' and 'The Lord Bless You and Keep You' by John Rutter, and Zara Barr sang a solo of 'O For the Wings of a Dove' which really set everyone up joyfully for the festivities of the day ahead.

The Carol service on 17th December was once again opened by Zara Barr's beautiful unaccompanied solo in the first verse of *Once in Royal David's City*. Many of the familiar carols were complimented by *Jesus Christ the Apple Tree* and a less familiar, wonderfully chaotic arrangement of *The Holly and the Ivy*.

The Scratch Choir were also joined for this service by the Children's Choir, who wonderfully performed three songs: Calypso Carol and Rudolph the Red-Nosed Reindeer, as well as leading the first verse of *Away in a Manger.* Many thanks to the parents of the participating children for their help in organising this, and a special thank you to Sarah Barr for leading the children's choir for so many years.

No St. Michael's carol service would be complete without The Twelve Days of Christmas, led by our very own impresario Stuart Barr. A very joyous and festive time was had by all!

The Scratch Choir came together once again in time for Easter Sunday on 31st March, singing three anthems: Stainer's *God So Loved the World* plus my own arrangements of *In Christ Alone* and the South African spiritual *Siyahamba (We are marching in the light of God)*.

Bob Allan – Director of Music

APCM Report, Lambeth North Deanery Synod, 2023-24

St Michael and St Andrew's is part of Lambeth North Deanery with sixteen other parishes. We meet three times a year under current Area Dean, Jamie Mulvaney from Holy Trinity, Clapham.

Last June the synod held its annual social at St John's Waterloo at which Canon Giles Goddard gave a short talk on the background to the church and the recent renovations. Will Garrood was thanked for his organisational skills and enthusiasm as lay chair over the previous two years.

In November, the synod met at St Mark's Kennington. It was noted that:

- An inter-faith season of art and reflection was being held at St John's Waterloo.
- All PCCs would adopt the Southwark Diocese's Racial Justice Charter; and unconscious bias training will be offered.
- An interesting discussion was led on Children and Youth Ministries by Felix Stevenson, a curate at HT Clapham – the key message being that 75% of practicing Christians come to faith by the time they are 18. Safeguarding was listed as a priority for delivering successful youth ministry as well as the importance of developing relationships and partnerships throughout the community as a route to welcoming young people to the church.

In March, we met at St John the Evangelist, Clapham road. The Synod recognised that it had been 30-years since women were accepted into the priesthood which is a cause for celebration. There

were talks on eco-church and the Lent Climate Pilgrimage. At the General Synod held in February 2024 some of the key topics included the war in Ukraine and parochial fees. Nature and biodiversity featured strongly, with discussions of what the Church of England does with its land and churchyards. Estate Evangelism was also discussed, as research revealed that two-thirds of under-18s in England live on estates, highlighting the need for investment in young people. Finally, there was a discussion on CoE school closures due to falling roles, although no schools were currently earmarked for closure.

Over this period, the Deanery leadership team, with the Dean, Lay Chair and other lay and clergy members, continued to work with the Archdeacon around the status and future of some churches in North Lambeth.

The next deanery synod meeting will be in June.

Michael Llewelyn Jones

CHILDREN AND VULNERABLE ADULTS

Heather Wellington is Parish Safeguarding Officer with Mandy Vasey remains on the team, Ben Benjamin and Wendy Thompson are on the team
All the DBS checks are up to date and PCC members and Ministry Team have completed their safeguarding training. There haven't been any safeguarding issues which I'm pleased to report.

Safeguarding is constantly undergoing change and updating to respond to the complexities of church life and we are blessed by the Diocese of Southwark has a team of advisers we can ask for guidance and help.

Heather Wellington and The Revd Erica Wooff

ROBES

Firstly, thanks to God for his faithfulness, and the desire that he has placed within the hearts of the parish to support those most vulnerable within our community during the winter season and beyond.

This last season has not been without its own challenges. With the ongoing issues of maintaining our much loved church hall, we were again unable to host Robes' winter rotating shelter within our buildings. However, we had various volunteers willing to go the extra distance to support the project both at St Matthew's at the Elephant and further afield at the Coppleston Centre in East Dulwich.

A heartfelt big thank you to all who supported the work of Robes and our guests through their prayers and financial giving. By sponsoring myself and Abi from St Michael's to participate in the annual sleepout fundraiser, which is held at Southwark Cathedral, your commitment enables much of our work to continue.

Some statistics from the winter season 2023/24: Robes provided 5,940 meals and supported 49 guests, 42 men and 7 women, by showing hospitality and providing a total of 2,475 safe bed spaces. It is the desire of Stockwell Parish to continue to support Robes and their guests and, in so doing,

further demonstrate God's love, provision, and overwhelming hospitality - especially to those facing homelessness who are forced to sleep rough on the streets of Lambeth and Southwark.

It has been both a real privilege and humbling experience of mine to serve as a Robes Trustee and to represent Stockwell Parish in this capacity. For updated information on Robes please visit their website- www.robes.org.uk

Wendy Thompson

APCM Report, St Andrew's School 2023-24

This report is very similar to last year's, and the environment for local schools is getting ever more challenging, largely due to funding issues. St Andrew's school results are decent, and we had high levels of overachieving children among our school leavers last year, but there are weaknesses, especially about writing. We are continuing to find that the effects of the pandemic are likely to be long lasting for many children - and staff. Leadership is strong and the school has worked well with its sister school, Christ Church, off the Brixton Road.

The ongoing links with the parish remain good. Erica visits frequently. Will Garrood remains chair of governors. The school is regularly in the church for its end of year service, Christmas (a Christingle service), and Easter. Will and Erica and others were here to welcome them.

Financially, the school is under pressure. Falling birth rates and people leaving the borough means that Lambeth as a whole has many fewer children than ten years' ago. This has reduced the numbers attending the school and thus income. Lambeth is running a process to resolve this overcapacity in schools and we are engaging with the borough and the diocese about it. All schools are in theory at risk of amalgamation, but St Andrew's is not being targeted for this. The PCC agreed this year to use some of our governor slots for parents of the school who are not members of the parish. Our governors are Erica, Will, Wendy, Will Scoones and Latifah Ireland.

Will Garrood

STOCKWELL PARISH
TREASURER'S REPORT
ACCOUNTS AND ASSETS YEAR ENDING 31/12/2023

Incoming revenues

- Planned giving is up about £6,500 although still below historical averages
- Collections and donations (from services other than regular worship) when taken together is 10% less than 2022 but reflects a full year of normal worship pattern including funerals, weddings, baptisms etc
- Fees to the parish made up of weddings, funerals and banns readings are up mainly on account of more banns being read (getting married is not going out of fashion, it seems). However, there will be a cost element here when we made the annual return to the Diocese for the share that goes to the Diocese for weddings and funerals
- Hall lettings – this is down by nearly £8,500 and in itself 2022 follows a reduction of £14,000 from 2021. The full effects of the near closure of the Hall after the flood, the absence of the playgroup has taken its toll on our rental income. There is improved letting in 2024 and shortly a lease to be signed with a large playgroup (effective later 2024) will be transformative on our income albeit unlikely to make ,much impact until 2025
- Dividend income is very healthy and the highest it has ever recorded and £2700 above 2022
- The total income stands at £74,941 some £2200 less than 2022

Expenditure

- Running costs are higher due to increased costs of gas and electricity (£1800)
- Repairs and maintenance at £39,549 (after VAT reclaim £35,000) are made up mostly of the new boiler installation (at cost of about £23,000 after VAT). After years of struggling with a very old system we have now the benefit of a new reliable system which will reduce call out and maintenance charges in the long run
- Organist costs are a bit higher (£1600) due to the disruption caused after our regular organist Tristan left, thus incurring increased costs of hiring in 'jobbing' organists
- PSF/Diocesan share is up slightly as agreed by the PCC the previous summer
- Total expenditure stands at £134,027 considerably above the £112,000 of 2022 but much of the difference is made up for the cost of the new boiler

Final result, reserves, investment, cash at bank

We have made £45,000 of transfers from reserves to cover operating costs in order to fund a near £60,000 deficit

We have incurred a loss (after tax recoveries) of £59,085

Cash at bank is £7825 at close of the year

Investments (including cash at bank) has reduced from £574,039 to £548,580 but given

£45,000 was transferred from reserves the underlying value of investments has actually increased by £20,000

Simon Barker

8th May 2023

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOMING RESOURCES						
Incoming resources from donors	2a	32,923	-	-	32,923	20,514
Other voluntary incoming resources	2b	2,525	-	-	2,525	3,437
Income from operating activities to generate funds	2c	12,881	-	-	12,881	21,391
Income from operating activities to further the work of the Church	2d	1,969	-	-	1,969	1,775
Income from investments	2e	21,926	-	-	21,926	19,216
TOTAL INCOMING RESOURCES		72,224	-	-	72,224	66,333
RESOURCES USED						
Grants	3a	-	-	-	-	-
Church Activities	3b	131,663	-	-	131,663	107,825
Church management and administration	3c	3,084	-	-	3,084	5,294
		134,747	-	-	134,747	113,119
NET EXPENDITURE FOR YEAR		(62,523)	-	-	(62,523)	(46,786)
TRANSFER BETWEEN FUNDS		62,523	(62,523)	-	-	-
GAINS AND LOSSES ON INVESTMENTS						
Unrealised and Realised		-	-	19,533	19,533	(44,818)
NET MOVEMENT IN FUNDS		-	(62,523)	19,533	(42,990)	(91,604)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2023		-	133,528	463,539	597,067	688,671
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023		£ -	£ 71,005	£ 483,072	£ 554,077	£ 597,067

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
BALANCE SHEET
31 DECEMBER 2023

	Note	2023 £	2023 £	2022 £	2022 £
FIXED ASSETS					
Investment assets			483,073		463,540
CURRENT ASSETS					
CBF Deposits		37,211		82,211	
Cash at Bank		13,600		35,063	
Debtors	4	20,913		16,253	
		71,724		133,527	
CURRENT LIABILITIES					
Creditors Due Within One Year	5	720		-	
NET CURRENT ASSETS			71,004		133,527
NET ASSETS			£ 554,077		£ 597,067
FUNDS					
Unrestricted			-		-
Restricted	6		71,005		133,528
Endowments			483,072		463,539
			£ 554,077		£ 597,067

Approved by the Parochial Church Council on 25 November 2024

REWARD RENSON – ~~Attorney~~ Sun - Church Warden.

The Revd Erica Wooff EWooff - VICAR

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

(a) General

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Charities SORP and the Church Accounting Regulations 2006.

(b) Incoming resources

Unrestricted funds are available for use by the PCC for general expenditure. Restricted funds are restricted to the specific expenditure to which they relate.

2. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
(a) Incoming resources from donors					
Planned giving	27,265	-	-	27,265	20,982
Collections and other giving	5,658	-	-	5,658	5,421
Income tax recoverable	-	-	-	-	(5,889)
	32,923	-	-	32,923	20,514
(b) Other voluntary incoming resources					
Donations (general)	2,525	-	-	2,525	3,437
Church Fabric Fund donations	-	-	-	-	-
	2,525	-	-	2,525	3,437
(c) Income from operating activities to generate funds					
Excursions, hamper etc. & entertainment committee	-	-	-	-	-
Hall lettings etc.	12,881	-	-	12,881	21,391
	12,881	-	-	12,881	21,391
(d) Income from operating activities to further the work of the Church					
Weddings, funerals & baptisms	1,969	-	-	1,969	315
Fees due to the Diocese	-	-	-	-	-
Miscellaneous	-	-	-	-	1,460
	1,969	-	-	1,969	1,775
(e) Income from investments					
Dividends	21,926	-	-	21,926	19,216
Interest	-	-	-	-	-
	21,926	-	-	21,926	19,216
TOTAL INCOMING RESOURCES	£ 72,224	-	-	£ 72,224	£ 66,333

3. RESOURCES USED

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
(a) Grants				
Grants & donations (general)	-	-	-	-
	-	-	-	-
(b) Church activities				
Diocesan parish share	70,316	-	70,316	66,969
Church running expenses (inc. insurance)	14,922	-	14,922	13,134
Clergy expenses & readers'/SPA fees	1,464	-	1,464	1,280
Fees (due to Diocese)	-	-	-	1,141
Music	127	-	127	110
Organist's fees	8,724	-	8,724	7,164
Fete, excursions, hamper & fayre	-	-	-	226
Teaching – Sunday School, Footprints, etc.	-	-	-	333
Hall costs & maintenance	-	-	-	-
Church repairs & maintenance	34,889	-	34,889	16,884
Altar flowers & cost of services	1,221	-	1,221	584
	131,663	-	131,663	107,825
(c) Church management & administration				
Printing, stationery & office supplies	-	-	-	120
Secretarial	-	-	-	-
Postage & telephone	214	-	214	177
Verger & cleaning	198	-	198	528
Independent Examiner's fee	720	-	720	660
Professional fees	330	-	330	1,464
Bank Charges	-	-	-	-
Sundry Expenses (inc. website design)	1,622	-	1,622	2,345
	3,084	-	3,084	5,294
TOTAL RESOURCES USED	£ 134,747	£ -	£ 134,747	£ 113,119

4. DEBTORS

	2023 £	2022 £
Income tax recoverable	16,253	16,253
VAT recoverable	4,660	-
	£ 20,913	£ 16,253

5. CREDITORS – Due Within One Year

	2023 £	2022 £
Sundry loan	-	-
Sundry creditors	720	-
	£ 720	£ -

6. RESTRICTED FUNDS

	Memorial Funds	Restricted Funds	Church Fabrics Restricted Funds	Total 2023	2022
	£	£	£	£	£
Balance at 1.1.23	132,132	198	1,198	133,528	160,188
Incoming resources	-	-	-	-	-
Outgoing resources	(-)	(-)	(-)	(-)	(-)
Transfer to unrestricted funds	(62,523)	(-)	(-)	(62,523)	(26,660)
BALANCE AT 31.12.23	£ 69,609	£ 198	£ 1,198	£ 71,005	£ 133,528

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL

This report on the accounts of the PCC for the year ended 31 December 2023, which are set out on pages 1 to 5, is in respect of an examination carried out under the Church Accounting Regulations 2006 and s.145 of the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Church Accounting Regulations 2006 and section 144 of the Charities Act 2011 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 146(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 Act; and
- to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

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.



ANDREW THURBURN
Chartered Accountant
38 Tamworth Road
Croydon, Surrey
CR0 1XU

25 November 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW AND ST MICH

England & Wales - Charity number 1133941

Accounts

STOCKWELL PARISH St Andrew & St Michael

REPORTS

On behalf of the

PCC

for the

ANNUAL PAROCHIAL CHURCH MEETING (APCM)

Sunday 22 May 2022
St Michael's Church
11.30 am

VICAR'S REPORT

Sixty years ago, in 1962, viewers of the BBC could sit down and watch a brand new satirical show that highlighted and lampooned current events. There was plenty for them to get their teeth into, not least the Profumo affair which was gripping the nation. The show was of course That Was The Week That Was, 'TW3' as it became affectionately known. In fact, the show only ran for two seasons but managed to enter into public consciousness and social history, so that even though it was finished long before I was born, I grew up with the saying.

Well, as it I sit down to report on the year 2021-22, I want to say "That was the year that was". To be honest I am finding it hard to remember when things actually happened. What happened back in 2019 when life was normal, what happened in 2020 when we experienced the first lockdown, what then happened in 2021 when we seemed to be in and out of restrictions as the Coronavirus developed in a variety of ways and we had to respond? And 2022 that started off so scarily with another huge wave of the virus, but by the middle of Lent all national restrictions had been lifted and we were told to live normally again. Not as easy as the Government makes it out to be!

It is amazing, however, that as one enters back into places and situations it can feel that nothing has changed and that the last two years never existed, as though somehow we had slept through them, like a princess in a tower waiting to be awoken with a kiss. Except almost everything has changed, even in a place like Stockwell Parish where we value continuity and the building of long term relationships. It will take us quite a few years, I think, to properly understand what has changed and why, and to rebuild our lives accordingly. Therefore, this year, I am just going to mark one or two changes, celebrate new life and new partnerships, and to mourn those changes and losses which we wish had never happened at all.

Worship, Growth and Celebrations in Style

Like every other church in England, our parosh church was closed for four months in spring 2020, and for a month in November2020, by order of the Archbishops and then the Government. But when the third lockdown came in early 2021, this time the choice of closing each parish church was left to the vicar and the vicar alone. This is very unusual situation for the Church of England where vicars rarely make unilateral decisions, on a point of principle. 85% of vicars in our Diocese closed their churches for several months. But I am a passionate believer that the role of the parish church must be to provide a sense of comfort, support, and above all hope in what are very bleak times. Plague or no plague. So, blessed with a large building, and with scrupulous checking, cleaning and monitoring by myself, the churchwardens and cleaning team, all the time keeping to COVID secure regulations, we remained open and also be online for those who preferred to stay at home. Our numbers shifted as those who were vulnerable stayed at home, and then shifted back again, as more and more of us got vaccinated.

It was a risk, I admit, and I lost many nights' sleep over how big a risk I was taking. But now all restrictions have been lifted, it is a decision I do not regret. Indeed I am very proud of us all and the way we adapted.

We got creative, and people came in person, and worshipped online every week, including people who were not usually able to come to church. On Palm Sunday and all through Holy Week 2021 we were blessed with the presence of the Archdeacon, and even a physical-and-virtual donkey procession. Our numbers grew all through the year and by Holy Week 2022 all services were back to normal with the donkey (but no archdeacon) as well as on line. The channel is: https://www.youtube.com/channel/UCZkGpYWqHAe_iOdhikGJJeg A.

Most excitingly we have grown in terms of people attending church physically, so that now our numbers are at times greater than they were in 2019, and definitely in terms of the numbers of children and young families attending. Although one or two families have moved away from

Stockwell and moved to other churches, our Electoral Roll has grown from 100 in 2021 to 110 in 2022, and the number of children attending has tripled. Thanks be to God!

The reason for this growth, not just return to previous 2019 numbers, can be put down to the merging of the two congregations into one joint service ever Sunday. This was something that came from the St Andrew's congregation themselves, not me, in early Autumn 2021. And after a careful consultation throughout November 2021, and overwhelming support for the merger from both congregations, we started worshipping together as one congregation permanently on Advent Sunday 2021. The change in energy levels and flourishing of our worship together has been astonishing. I am so grateful to God, and to you all for having the courage and creativity to do this.

Now we need to continue in this creativity and find even more new people and new ways to worship, perhaps even building soon an evening congregation of young people. This is something I would love to put in place. Watch this space!!

Celebrations of New Life and Partnerships in the Lord.

We also had some exciting life celebrations amongst us. Gus Boothe and Heather Smith's wedding at Southwark Cathedral and Alastair Prain and Henrietta Clemmett's wedding here at St Michael's, both in July 2021. These were swiftly followed by Lucinda Sawyerr's daughter Jacintha receiving her first Holy Communion in July and then being confirmed at Southwark Cathedral in October 2021. And not forgetting Glen Jones' grandson Abel-Jemel's baptism in January 2022 and Reward Renson's son Rayden's baptism on Easter Day 2022. Love, prayers and many, many congratulations to you all.

Goodbyes and Adieus

Philip Fletcher RIP

One of our hardest goodbyes was to dear Philip, who sadly died in February 2022 after a short illness. The shock and sadness of losing him was felt by us all in the parish, and the wider church and national community. Such were his influence and good deeds recognised nationally, that 300 people came to St Michael's for Philip's Thanksgiving Service, with Bishop Richard, two archdeacons, former Government Ministers and many others from all over the country. It was an honour for us to host this service and I am delighted that Margaret put her trust in us to do so.

So much more can and will be said about Philip as we continue to remember him and share stories of his love for everyone at St Michael's along with his practical support and advice. Philip served faithfully as a Reader in Stockwell Parish for more than 40 years, preaching and leading services in both St Andrew's and St Michael's churches every month, as well as being on several church committees locally. Our loss is great, as will be his reward. He was a much loved and valued colleague and friend, who we will all sorely miss. Our hearts go out to Margaret, Sarah and all of Philip's family. May he rest in peace and rise in glory.

We also sadly said goodbye to several long term members of both St Andrew's and St Michael's congregations this past year: Sandra Beason's daughter Sade; Lucille Brown, and Henry Beckles aunt Arindell McGillivray, and Henry's nephew Tony Topping. Our hearts go out to all their family and friends. May Sade, Lucille, Arindell and Tony rest in peace and rise in glory.

Several of us have lost family members, others have had loved ones who spent worrying times in hospital, and all of us had to still contend with the loss the opportunity to meet up with beloved family members at Christmas, a huge grief of loneliness and separation, even as the hope of emerging from the pandemic became ever more realised. We give grateful thanks to each other for the support we are able to mutually receive, in person and online, and as we are now able to meet up normally and hug those we have not seen physically for months, we have all come to realise just how deep such losses were.

St Andrew's Redevelopment.

After many years of trying to find a developer and planning permission to redevelop the St Andrew's church site, and spending nearly £100,000 to no avail, with the buildings falling into a dangerous state of decay, and with a condemnation order from Lambeth Council, the PCC took the difficult decision in September 2021, reviewing it to be certain in November 2021, to cease trying to develop the site and to hand over responsibility for the site to the Diocese. The formal resolution was:

> *The PCC of the Parish of Stockwell St Michael & St Andrew resolves to request the Diocese of Southwark to prepare proposals under the Mission and Pastoral Measure 2011 for a scheme for:*
>
> a) *The closure of regular worship of the church of Stockwell Green St Andrew; and*
> b) *The sale and redevelopment of the church and hall site.*

In February 2022 the Diocese formally accepted responsibility for the site.

I give thanks here for all the life, worship and building of the Kingdom in St Andrew's church for the past 250 years, and I mourn the lost opportunity to continue to be able to do so. In God we trust and will not be afraid (Psalm 56.11).

Finally, I would like to thank the fantastic Standing Committee of Henrietta Royle, Wendy Thompson, and Simon Barker for their co-leadership of the parish, and also Yetunde Baoku, Ben Benjamin, Gloria Benjamin, Henry Beckles, Reward Renson, Florence Arowele and the great team of welcomers, cleaners and children's church leaders, Stephen Grist and Tristan Mitchard for their tireless work and behind the scenes attention to detail, which ensures things run smoothly and on time physically and virtually. I particularly thank Henrietta as she stands down as church warden after six glorious years. Please continue to pray for the whole parish as we move forward together in faith, hope and love, by the grace of God, to a flourishing and bright future. Please be assured of my prayers for you all, and for all who live and work in Stockwell SW9.

The Revd Erica Wooff
Vicar

PAROCHIAL CHURCH COUNCIL (PCC) REPORT

The PCC includes: the vicar (chair), 2 churchwardens, 2 deanery synod representative and 9 PCC members
The last APCM was held later than usual on 30 May 2021c.
We have had a total of 6 PCC meetings since the last APCM.
The main issues discussed were post pandemic recovery, joining together both congregations, safeguarding training, St Andrew's redevelopment, issues relating to Black Lives Matter, Eco church & our stewardship campaign.
Our services retrned to fully normal in January 2022 During Holy Week, we had evening services in church daily from Monday to Maundy Thursday & Good Friday service in the afternoon. All our services were broadcast live online.

Yetunde Baoku stepped down after many years of faithful service as PCC secretary and there is currently a vacancy. The vicar warmly thanks Yetunde for her time as PCC secretary and also thanks Henrietta Royle for taking the minutes of the PCC meetings subsequently.

The Revd Erica Wooff

St M Churchwarden's report for APCM 2022

Firstly, to God be all the glory!

We have been privileged to partner with the Holy Spirit to serve both our local church, our community and the wider Anglican Communion. This has been demonstrated through our prayers, volunteering opportunities and with monetary contributions. We have faced numerous challenges coming to terms with ways of implementing the various ongoing rules governing the Coronavirus. We worked as a team to facilitate ensuring that our church building was both a safe, welcoming and hospitable place for one and all who came through our doors.

Secondly, again, a special thanks for the excellent dedication from our Church Warden Team, namely Ben, who is also our Southwark Pastoral Auxiliary and Assistant Churchwarden and Henry, who is Churchwarden Emeritus. Both of them have gone beyond the call of duty in doing so many practical jobs in the church as well as lots of pastoral visits. By God's grace, they continually demonstrate what it means to be "servant hearted".

Prayerfully Risk assessments Partnership and collaborations are all the buzzwords going forward.

Prayerfully

We have sought more prayerfully to discern the power of the Holy Spirit in leading us for this new challenging, but very exciting stage of our journey in building up God's people.

Risk Assessment

We have worked very hard to implement the guidelines from the diocese to ensure social distancing, provide face masks, rotate hymn books, ensure monthly direct debits, quarantining of weekly plate collections.

Partnership

Stockwell Parish continued to support Robes, who for the second year operated a static shelter in accordance with both the government and Public Health England. Two members of St Andrew's and St Michael's , took part in Robes' sponsored Sleepout which returned to Southwark Cathedral.

Foodbank

Our harvest foods were collected from the contributions of the congregation and the families of our church school(s), St Andrew's PRIMARY and CHRIST CHURCH(??). BOTH OF WHOM, WERE ABLE TO COME TO CHURCH FOR VARIOUS CELEBRATATORY SERVICES.

BISHOP OF SOUTHWARK LENT CALL TO SUPPORT LOCAL GROUP AND INTERNATIONAL GROUPS.

Churches Together in Brixton and Stockwell (CTBS)

We continue to be represented with our brothers and sisters in Christ, to serve all of God's people and to be more outward looking. We seek to see the needs of our community, our major

stakeholders and the residents of London and beyond. We have continued to meet online at this present moment.

Buildings

St Andrew's

St Andrew's Church remains closed for another year, with little or no more major wear and tear. Unfortunately, at the time of going to print, there hasn't been any recent updates on the planning and development of this site. We continue to trust in God and his plans.

We(PCC voted unanimously) have formerly written to the Dioceses Architects Committee (DAC) and asked them to take responsibilities for the St Andrew's site(Namely At Andrew's Church and Hammerton Hall). Prior to writing to the DAC, the task of maintaining the closure of the site had become very tiresome and detracted from serving God's people at this time.

St Michael's

The church heating miraculously continued to perform with glitches in November, prior to the Christmas Carol Service, when a major failure resulted in numerous short-term maintenance was required. The vegetable garden provided produce for Harvest Festival, generously supplemented by the Treasurer's allotment. Flowers were also available for arrangements in the church. Many thanks to Michael for fallen leaves clearance and to Trisha and Jean for extra wonderful flower planting and care.

Service Development

The back end of 2020 and the first half of 2021 saw the continuing of the on-line service, which maintains steady numbers at around the 40 mark. Palm Sunday not only attracted a good in-person congregation, but also over 100 on-line. The combination of in-person and on-line streaming during Holy Week resulted in above average overall congregations.

Finally, again huge thanks to Stephen Grist and Tristan for maintaining the on-line services.

Carol Service and Easter Services

Both the Christmas and Easter Services were very successful with both services returning to pre-pandemic numbers in person. We had the return of the local scratch choirs as well as on-line attendance. Many thanks to all those who decorated the Church for both services so beautifully and took it all down again. Particular thanks to Bob who made sure the candelabras were cleaned.

Palm Sunday and the Easter Service built on the 2018 approach and reaped increased congregations as a result. Many thanks to those who sang and those who decorated the church so beautifully for Easter and took it down again.

Other Activities Children' Church

It is with Great pride and admiration, we have resumed Children' Church in February.

It is such a joy to be able to once more facilitate the children of our community to search, develop and explore their fait as they navigate, everyday life in the 21st. Each Sunday it is inspiring to see their delight in going to this and sharing what they have learn with the wider community at the end. "Suffer not the little children.."

Thanks

Once again there are so many people we would like to thank for all they have done over the last year to make the church run smoothly and efficiently: the cleaning team, welcomers, refreshment team, flower arrangers, collection counters, the choir, children church leaders and our wonderful treasurer Simon. To all who have helped in one way or another, thank you so much. We are immensely grateful to you.

Pray for the raising up of God's people to continue with His mission during the next year and coming years, as we intentional seek opportunities to share God's love and peace with our neighbours, particularly those who have yet to know God's love; greater care, encouragement and the building up of God's people as we journey forward into the unknown with a known God.

What does God demand: "Do justice, and to love kindness, and walk humbly with your God". Micah 6:8

He promises: "Behold I am doing a new thing" and repeatedly, encourages us

"Do not be afraid for I am with you to the end!"

Let us expect greater things from our awesome God for Stockwell Parish during 2022 and into 2023.

Friends of St Michael

There has been little opportunity to progress fund raising for the Friends of St Michael. Work has therefore focus on trying to work out a colour scheme and show this in a photograph/painting that can then go for final approval. This is work in progress.

Henrietta Royle, Wendy Thompson
Churchwardens

St Michael's Hall

The Nursery returned to the Church Hall initially, however due to many factors, sadly closed in December after twenty years with us and we are expecting other tenants to drift back over the coming weeks. Also, the Hall hasn't any major work over the last year. Sue Spafford stepped down in February and we are very grateful to her for all her hard work and wish her the best for the future.

As a parish we still need to be intentional and address ways in which we can regard safeguarding the resources God has entrusted us with, I. e. working tirelessly, towards reaching zero percentage carbon neutral by 2025 and greater commitment to recycling and living out the gospel seven days a week and building up of God's people.

' How will you commit to our church and fulfilling this?'

A big thank you for all the support given to us, on this challenging, yet very rewarding mionistry

God be praised.

Henrietta Royle, Wendy Thompson

Churchwardens

APCM Report, Lambeth North Deanery, 2020-21

St Michael and St Andrew's is part of Lambeth North Deanery with sixteen other parishes. Will Garrood of this parish remains lay chair for the period 2020-2023. Michael joined the synod this year.

During the pandemic, the role of the deanery was deliberately limited as we believe this is primarily a parish-led response, but we have now met in person for the first time since early 2020, both at the social event in July and in March

Last Autumn, the synod talked about the various responses from the church to the global discussions in Glasgow last year on the environment. This March, we focused much more on the church overall. There were elections to general synod last October and deanery synod members are part of that electorate.

Over this period, the Deanery leadership team, with the Dean, Lay Chair (Will) and other lay and clergy members, has been active in looking at the status and future of some churches in North Lambeth as incumbents change. We expect this to be a fruitful model where we can give more local information to the diocese as they make decisions about parishes.

The next deanery synod meeting will be in July.

Will Garrood
Lay Chair

-

The Revd Erica Wooff

SAFEGUARDING CHILDREN AND VULNERABLE ADULTS

Heather Wellington is Parish Safeguarding Officer with Mandy Vasey remains on the team, Ben Benjamin and Wendy Thompson areon the team
No new cases were recorded in 2021-22. We are fulfilling all necessary criteria to be seen as a safe church. Online training for all officers, children's church workers, Music Director and PCC members was renewed for another three years.
Safeguarding is constantly undergoing change and updating to respond to the complexities of church life and we are blessed by the Diocese of Southwark has a team of advisers we can ask for guidance and help.

The Revd Erica Wooff

ROBES

Unfortunately Covid prevented St. Michael's from opening its doors to Robes guests during the last Winter Shelter Season.

However our local community was involved in supplying "goodie" packages twice to the 30 guests being given shelter in a Packham Hotel for the Winter Shelter Season. Guests were moved into their own accommodation which meant more homeless people could be helped off the streets.

The usual generosity of the local community led to a surplus of donations for the goodie bags which meant we could contribute to the Robes Tuesday Club in Clapham where everything was gratefully received. The Tuesday Club provides a freshly cooked hot meal, access to advice on matters such as housing, benefits (which are remarkably complicated to understand!) and other issues. There is also the opportunity to stock up, in a carefully monitored way, on basic essentials and treats. All donations from the community were very much appreciated at both the shelter and Tuesday Club. The two quotes below from guests are indications of how much these packages were appreciated.

Caroline Hirst
Team Leader

APCM Report, St Andrew's School 2021-22

The school has faced another year affected by the pandemic, though the school was open for most of the full year this time. At the end of the Christmas terms, it had to shut early as it ran out of staff, meaning that the children missed their church service. But otherwise all was normal.

It has still been a challenging year for the school, with COVID disruption and many children having fallen behind; many of the younger children in particular are very unfamiliar with school. These are common across the country. The priority is to understand where we are (no external tests have been undertaken for two years) and to focus on supporting the children and teachers to develop.

The ongoing links with the parish remain strong. Erica visits frequently. Will Garrood remains chair of governors.

Leadership is strong and the school has worked well with its sister school, Christ Church, off the Brixton Road. The governors of both schools now meet together.

Financially, the school is under pressure. The falling number of children in north Lambeth has reduced the numbers attending the school, though still above 90% of capacity. The future may have further challenges. We have run a deficit for the last few years and are in the process of clearing that over the next three. This has been agreed with Lambeth.

We have appointed Elaina and Wendy as governors alongside Will, William and Erica

Will Garrood

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOMING RESOURCES						
Incoming resources from donors	2a	20,514	-	-	20,514	37,159
Other voluntary incoming resources	2b	3,437	-	-	3,437	1,021
Income from operating activities to generate funds	2c	21,391	-	-	21,391	34,876
Income from operating activities to further the work of the Church	2d	1,775	-	-	1,775	7,616
Income from investments	2e	19,216	-	-	19,216	17,168
TOTAL INCOMING RESOURCES		66,333	-	-	66,333	97,840
RESOURCES USED						
Grants	3a	-	-	-	-	-
Church Activities	3b	107,825	-	-	107,825	94,834
Church management and administration	3c	5,294	-	-	5,294	7,786
		113,119	-	-	113,119	96,620
NET (EXPENDITURE)/INCOME FOR YEAR		(46,786)	-	-	(46,786)	1,220
TRANSFER BETWEEN FUNDS		26,660	(26,660)	-	-	-
GAINS AND LOSSES ON INVESTMENTS						
Unrealised and Realised		-	-	(44,818)	(44,818)	62,300
NET MOVEMENT IN FUNDS		(20,126)	(26,660)	(44,818)	(91,604)	63,520
BALANCES BROUGHT FORWARD AT 1 JANUARY 2022		20,126	160,188	508,357	688,671	625,151
BALANCES CARRIED FORWARD AT 31 DECEMBER 2022		£ -	£ 133,528	£ 463,539	£ 597,067	£ 688,671

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
BALANCE SHEET
31 DECEMBER 2022

	Note	2021 £	2021 £	2020 £	2020 £
FIXED ASSETS					
Investment assets			463,540		508,357
CURRENT ASSETS					
CBF Deposits		82,211		142,211	
Cash at Bank		35,063		25,960	
Debtors	4	16,253		22,143	
		133,527		190,314	
CURRENT LIABILITIES					
Creditors Due Within One Year	5	-		10,000	
NET CURRENT ASSETS			133,527		180,314
NET ASSETS			£ 597,067		£ 688,671
FUNDS					
Unrestricted			-		20,126
Restricted	6		133,528		160,188
Endowments			463,539		508,357
			£ 597,067		£ 688,671

Approved by the Parochial Church Council on 25 March 2024

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(Chairman) (WARDEN)

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

(a) General

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Charities SORP and the Church Accounting Regulations 2006.

(b) Incoming resources

Unrestricted funds are available for use by the PCC for general expenditure. Restricted funds are restricted to the specific expenditure to which they relate.

2. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
(a) Incoming resources from donors					
Planned giving	20,982	-	-	20,982	32,569
Collections and other giving	5,421	-	-	5,421	2,437
Income tax recoverable	(5,889)	-	-	(5,889)	2,153
	20,514	-	-	20,514	37,159
(b) Other voluntary incoming resources					
Donations (general)	3,437	-	-	3,437	1,021
Church Fabric Fund donations	-	-	-	-	-
	3,437	-	-	3,437	1,021
(c) Income from operating activities to generate funds					
Excursions, hamper etc. & entertainment committee	-	-	-	-	-
Hall lettings etc.	21,391	-	-	21,391	34,876
	21,391	-	-	21,391	34,876
(d) Income from operating activities to further the work of the Church					
Weddings, funerals & baptisms	315	-	-	315	3,144
Fees due to the Diocese	-	-	-	-	-
Miscellaneous	1,470	-	-	1,470	4,472
	1,775	-	-	1,775	7,616
(e) Income from investments					
Dividends	19,216	-	-	19,216	17,168
Interest	-	-	-	-	-
	19,216	-	-	19,216	17,168
TOTAL INCOMING RESOURCES	£ 66,333	-	-	£ 66,333	£ 97,840

3. RESOURCES USED

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
(a) Grants				
Grants & donations (general)	-	-	-	-
	-	-	-	-
(b) Church activities				
Diocesan parish share	66,969	-	66,969	65,509
Church running expenses (inc. insurance)	13,134	-	13,134	13,188
Clergy expenses & readers'/SPA fees	1,280	-	1,280	1,322
Fees (due to Diocese)	1,141	-	1,141	-
Music	110	-	110	110
Organist's fees	7,164	-	7,164	8,140
Fete, excursions, hamper & fayre	226	-	226	-
Teaching – Sunday School, Footprints, etc.	333	-	333	-
Hall costs & maintenance	-	-	-	-
Church repairs & maintenance	16,884	-	16,884	5,293
Altar flowers & cost of services	584	-	584	1,272
	107,825	-	107,825	94,834
(c) Church management & administration				
Printing, stationery & office supplies	120	-	120	261
Secretarial	-	-	-	-
Postage & telephone	177	-	177	160
Verger & cleaning	528	-	528	-
Independent Examiner's fee	660	-	660	780
Professional fees	1,464	-	1,464	-
Bank Charges	-	-	-	-
Sundry Expenses (inc. website design)	2,345	-	2,345	585
	5,294	-	5,294	1,786
TOTAL RESOURCES USED	£ 113,119	£ -	£ 113,119	£ 96,620

4. DEBTORS

	2022 £	2021 £
Income tax recoverable	16,253	22,142
Sundry debtors	-	-
	£ 16,253	£ 22,142

5. CREDITORS – Due Within One Year

	2022 £	2021 £
Sundry loan	-	10,000
Sundry creditors	-	-
	£ -	£ 10,000

6. RESTRICTED FUNDS

	Memorial Funds	Restricted Funds	Church Fabrics Restricted Funds	Total 2022	2021
	£	£	£	£	£
Balance at 1.1.22	158,792	198	1,198	160,188	160,188
Incoming resources	-	-	-	-	-
Outgoing resources	(-)	(-)	(-)	(-)	(-)
Transfer to unrestricted funds	(26,660)	(-)	(-)	(26,660)	(-)
BALANCE AT 31.12.22	£ 132,132	£ 198	£ 1,198	£ 133,528	£ 160,188

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL

This report on the accounts of the PCC for the year ended 31 December 2022, which are set out on pages 1 to 5, is in respect of an examination carried out under the Church Accounting Regulations 2006 and s.145 of the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Church Accounting Regulations 2006 and section 144 of the Charities Act 2011 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 146(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 Act; and
- to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

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.



ANDREW THURBURN
Chartered Accountant
38 Tamworth Road
Croydon, Surrey
CR0 1XU

25 March 2024

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
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YEAR ENDED 31 DECEMBER 2022

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31 DECEMBER 2022

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Approved by the Parochial Church Council on 25 March 2024

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(Chairman) (WARDEN)

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Donations (general)	3,437	-	-	3,437	1,021
Church Fabric Fund donations	-	-	-	-	-
	3,437	-	-	3,437	1,021
(c) Income from operating activities to generate funds					
Excursions, hamper etc. & entertainment committee	-	-	-	-	-
Hall lettings etc.	21,391	-	-	21,391	34,876
	21,391	-	-	21,391	34,876
(d) Income from operating activities to further the work of the Church					
Weddings, funerals & baptisms	315	-	-	315	3,144
Fees due to the Diocese	-	-	-	-	-
Miscellaneous	1,470	-	-	1,470	4,472
	1,775	-	-	1,775	7,616
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Dividends	19,216	-	-	19,216	17,168
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(a) Grants				
Grants & donations (general)	-	-	-	-
	-	-	-	-
(b) Church activities				
Diocesan parish share	66,969	-	66,969	65,509
Church running expenses (inc. insurance)	13,134	-	13,134	13,188
Clergy expenses & readers'/SPA fees	1,280	-	1,280	1,322
Fees (due to Diocese)	1,141	-	1,141	-
Music	110	-	110	110
Organist's fees	7,164	-	7,164	8,140
Fete, excursions, hamper & fayre	226	-	226	-
Teaching – Sunday School, Footprints, etc.	333	-	333	-
Hall costs & maintenance	-	-	-	-
Church repairs & maintenance	16,884	-	16,884	5,293
Altar flowers & cost of services	584	-	584	1,272
	107,825	-	107,825	94,834
(c) Church management & administration				
Printing, stationery & office supplies	120	-	120	261
Secretarial	-	-	-	-
Postage & telephone	177	-	177	160
Verger & cleaning	528	-	528	-
Independent Examiner's fee	660	-	660	780
Professional fees	1,464	-	1,464	-
Bank Charges	-	-	-	-
Sundry Expenses (inc. website design)	2,345	-	2,345	585
	5,294	-	5,294	1,786
TOTAL RESOURCES USED	£ 113,119	£ -	£ 113,119	£ 96,620

4. DEBTORS

	2022 £	2021 £
Income tax recoverable	16,253	22,142
Sundry debtors	-	-
	£ 16,253	£ 22,142

5. CREDITORS – Due Within One Year

	2022 £	2021 £
Sundry loan	-	10,000
Sundry creditors	-	-
	£ -	£ 10,000

6. RESTRICTED FUNDS

	Memorial Funds	Restricted Funds	Church Fabrics Restricted Funds	Total 2022	2021
	£	£	£	£	£
Balance at 1.1.22	158,792	198	1,198	160,188	160,188
Incoming resources	-	-	-	-	-
Outgoing resources	(-)	(-)	(-)	(-)	(-)
Transfer to unrestricted funds	(26,660)	(-)	(-)	(26,660)	(-)
BALANCE AT 31.12.22	£ 132,132	£ 198	£ 1,198	£ 133,528	£ 160,188

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL

This report on the accounts of the PCC for the year ended 31 December 2022, which are set out on pages 1 to 5, is in respect of an examination carried out under the Church Accounting Regulations 2006 and s.145 of the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Church Accounting Regulations 2006 and section 144 of the Charities Act 2011 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 146(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 Act; and
- to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

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.



ANDREW THURBURN
Chartered Accountant
38 Tamworth Road
Croydon, Surrey
CR0 1XU

25 March 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW AND ST MICH

England & Wales - Charity number 1133941

Accounts

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ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £	Total Funds 2020 £
INCOMING RESOURCES						
Incoming resources from donors	2a	37,159	-	-	37,159	20,412
Other voluntary incoming resources	2b	1,021	-	-	1,021	5,550
Income from operating activities to generate funds	2c	34,876	-	-	34,876	21,957
Income from operating activities to further the work of the Church	2d	7,616	-	-	7,616	530
Income from investments	2e	17,168	-	-	17,168	16,863
TOTAL INCOMING RESOURCES		97,840	-	-	97,840	65,312
RESOURCES USED						
Grants	3a	-	-	-	-	-
Church Activities	3b	94,834	-	-	94,834	103,071
Church management and administration	3c	1,786	-	-	1,786	5,653
		96,620	-	-	96,620	108,724
NET INCOME/(EXPENDITURE) FOR YEAR		1,220	-	-	1,220	(43,412)
TRANSFER BETWEEN FUNDS		-	-	-	-	-
GAINS AND LOSSES ON INVESTMENTS						
Unrealised and Realised		-	-	62,300	62,300	(19,243)
NET MOVEMENT IN FUNDS		1,220	-	62,300	63,520	(62,655)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2021		18,906	160,188	446,057	625,151	687,806
BALANCES CARRIED FORWARD AT 31 DECEMBER 2021		£ 20,126	£ 160,188	£ 508,357	£ 688,671	£ 625,151

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ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
BALANCE SHEET
31 DECEMBER 2021

	Note	2021 £	2021 £	2020 £	2020 £
FIXED ASSETS					
Investment assets			508,357		446,057
CURRENT ASSETS					
CBF Deposits		142,211		142,211	
Cash at Bank		25,960		16,894	
Debtors	4	22,143		19,989	
		190,314		179,094	
CURRENT LIABILITIES					
Creditors Due Within One Year	5	10,000		-	
NET CURRENT ASSETS			180,314		179,094
NET ASSETS			£ 688,671		£ 625,151
FUNDS					
Unrestricted			20,126		18,906
Restricted	6		160,188		160,188
Endowments			508,357		446,057
			£ 688,671		£ 625,151

Approved by the Parochial Church Council on 31/10/22 and signed on its behalf by:

.....

THE REVD ERICA WOOKEY (Chairman)

.....

CHURCHWARDEN

.....

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ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

(a) General

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Charities SORP and the Church Accounting Regulations 2006.

(b) Incoming resources

Unrestricted funds are available for use by the PCC for general expenditure. Restricted funds are restricted to the specific expenditure to which they relate.

2. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £	Total Funds 2020 £
(a) Incoming resources from donors					
Planned giving	32,569	-	-	32,569	26,596
Collections and other giving	2,437	-	-	2,437	3,517
Income tax recoverable	2,153	-	-	2,153	(9,701)
	37,159	-	-	37,159	20,412
(b) Other voluntary incoming resources					
Donations (general)	1,021	-	-	1,021	790
Church Fabric Fund donations	-	-	-	-	4,760
	1,021	-	-	1,021	5,550
(c) Income from operating activities to generate funds					
Excursions, hamper etc. & entertainment committee	-	-	-	-	-
Hall lettings etc.	34,876	-	-	34,876	21,957
	34,876	-	-	34,876	21,957
(d) Income from operating activities to further the work of the Church					
Weddings, funerals & baptisms	3,144	-	-	3,144	380
Fees due to the Diocese	-	-	-	-	-
Miscellaneous	4,472	-	-	4,472	150
	7,616	-	-	7,616	530
(e) Income from investments					
Dividends	17,168	-	-	17,168	16,863
Interest	-	-	-	-	-
	17,168	-	-	17,168	16,863
TOTAL INCOMING RESOURCES	£ 97,840	-	-	£ 97,840	£ 65,312

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ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021
(Contd.)

3. RESOURCES USED

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
(a) Grants				
Grants & donations (general)	-	-	-	-
	-	-	-	-
(b) Church activities				
Diocesan parish share	65,509	-	65,509	63,124
Church running expenses (inc. insurance)	13,188	-	13,188	22,302
Clergy expenses & readers'/SPA fees	1,322	-	1,322	1,048
Fees (due to Diocese)	-	-	-	-
Music	110	-	110	107
Organist's fees	8,140	-	8,140	9,196
Fete, excursions, hamper & fayre	-	-	-	300
Teaching – Sunday School, Footprints, etc.	-	-	-	-
Hall costs & maintenance	-	-	-	-
Church repairs & maintenance	5,293	-	5,293	5,222
Altar flowers & cost of services	1,272	-	1,272	1,772
	94,834	-	94,834	103,071
(c) Church management & administration				
Printing, stationery & office supplies	261	-	261	1,398
Secretarial	-	-	-	-
Postage & telephone	160	-	160	-
Verger & cleaning	-	-	-	320
Independent Examiner's fee	780	-	780	1,536
Professional fees	-	-	-	1,200
Bank Charges	-	-	-	-
Sundry Expenses (inc. website design)	585	-	585	1,199
	1,786	-	1,786	5,653
TOTAL RESOURCES USED	£ 96,620	£ -	£ 96,620	£ 108,724

4. DEBTORS

	2021 £	2020 £
Income tax recoverable	22,143	19,989
Sundry debtors	-	-
	£ 22,143	£ 19,989

5. CREDITORS – Due Within One Year

	2021 £	2020 £
Sundry loan	10,000	-
Sundry creditors	-	-
	£ 10,000	£ -

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ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021
(Contd.)

6. RESTRICTED FUNDS

	Memorial Funds	Restricted Funds	Church Fabrics Restricted Funds	Total 2021	2020
	£	£	£	£	£
Balance at 1.1.21	158,792	198	1,198	160,188	160,188
Incoming resources	-	-	-	-	-
Outgoing resources	(-)	(-)	(-)	(-)	(-)
BALANCE AT 31.12.21	£ 158,792	£ 198	£ 1,198	£ 160,188	£ 160,188

[redacted]

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL

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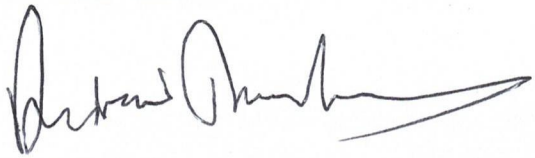
Independent examiner's statement

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ANDREW THURBURN
Chartered Accountant
38 Tamworth Road
Croydon, Surrey
CR0 1XU

~~[Date]~~ 31 October 2022

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW AND ST MICH

England & Wales - Charity number 1133941

Accounts

STOCKWELL PARISH St Andrew & St Michael

REPORTS

On behalf of the

PCC

for the

ANNUAL PAROCHIAL CHURCH MEETING (APCM)

Sunday 11 October 2020
St Michael's Church
11.30 am

VICAR'S REPORT

To say that 2019-20 has been a year of unparalleled and momentous change is unusual in the life of Church of England parishes, but for all of us, such a sentiment is an understatement! The pages contained in this booklet tell themselves the story of just how much change there has been due to the pandemic, as well as just how much life, hope, growth and new ministry the same pandemic has produced. These, through the grace of God, are our green shoots of hope for a renewed and flourishing future, and I rejoice in them.

2019 started well, and quietly, after a traumatic 2018 where we saw St Andrew's church close for health and safety reasons. But there are always changes in the life of a parish, even in a quiet year:

Goodbyes

After 18 months with us as an Assistant Priest here, Father Iain Faulkner moved to a new job as Matron of a large teaching hospital in Nottingham, and so left us and the Diocese for a new home and style of life. We were delighted for him, but of course Nottingham's gain is our sad loss. I am grateful to Fr Iain for all his ministry with us and for his personal friendship. He is much missed by us all. Justin Harmer also relocated his family and life to outside of London, this time to Norfolk, and so stood down as Music Director. We miss him, Charlotte and Isidore very much too, and thank Justin for all he has done to influence and redirect the musical life of the parish and local community. Cheryl Hollingshead stepped down as Chair of the Revisioning Group after two years' service and we give profound thanks to her for her ministry in this area. Joyce Lorenstein also stepped down as Parish Administrator in July 2020 as a result of shielding during the pandemic. I am personally very grateful to Joyce for her wisdom, efficiency, organisation – and steely eye to root out the Vicar's typos. And Mandy Vasey stepped down as Parish Safeguarding Officer. We thank her for her leadership in this vital area. Mandy will continue to serve as a member of the Parish Safeguarding Team, and so we shall not lose her experience, skills or wisdom. Thanks be to God!

Worship and Celebrations in Style

Our deputy organist Tristan Mitchard was promoted to Music Director, and is working very well with the choir and local musicians to continue to build up the parish's musical traditions. Thank you Tristan!

New worship styles and times, celebrations through the 2019 St Michael's Arts Festival and new mission have continued to grow, along with the numbers of our congregations, under our Mission Action Plan, which has enjoyed a successful three years. Our relationship with St Andrew's school has also gone from strength to strength, as was reflected in the schools excellent Ofsted and SIAMS reports. Special thanks to my fellow governors: Dawn Hollingshead, William Garrood, William Scoones, and Shaun Hughes.

Then 2020 arrived!

Like everyone else in the country, in mid March every parish church was locked down and closed, even to the clergy. This was the first time this had happened since King John ruled, or rather misruled. Through the Black Death, Henry VIII's dissolution of the monasteries, two Civil Wars, and two World Wars, every parish church remained open. But not during the Coronavirus pandemic. Not being able to be in church on Easter Day was a shock, to say the least.

But the role of the parish church must be to provide a sense of comfort, support, and above all hope in what are very bleak times. So, we went online. I would like to express my profound thanks to Stuart Barr and Stephen Grist who made this possible through equipment and skills, and a great deal of patience retraining the Vicar in IT.

We adapted, and we got creative, and people watched every week, including people who were not usually able to come to church. On 4 July, the day after the Archbishop of Canterbury said we could begin Sunday services in church again, we opened the doors with relief. We follow all the rules, and at the time of writing we are – almost – back to what feels some sort of normal. And we have continued to live stream our Sunday services. The channel is:
https://www.youtube.com/channel/UCZkGpYWqHAe_iOdhikGJJeg A.

So we are open and we are online, and I pray that it is at least another 800 years before I have to shut the doors to Sunday services again.

Finally, I would like to thank the fantastic Standing Committee of Henrietta Royle, Wendy Thompson, and Simon Barker for their co-leadership of the parish, and also Yetunde Baoku, Ben Benjamin and Henry Beckles for their tireless work and behind the scenes attention to detail, which ensures things run smoothly and on time. Please continue to pray for the whole parish as we move forward together in faith, hope and love, by the grace of God, to a flourishing and bright future. Please be assured of my prayers for you all, and for all who live and work in Stockwell SW9.

The Revd Erica Wooff
Vicar

PAROCHIAL CHURCH COUNCIL (PCC) SECRETARY REPORT

The PCC includes: the vicar (chair), 2 churchwardens, 1 churchwarden emeritus, 3 deanery synod representatives &12 PCC members.
The following were appointed: 2 deputy churchwardens, electoral roll officer, safeguarding officer, secretary, treasurer & General Data Protection Regulation (GDPR) Officer.
Mandy Vasey who remains in the safeguarding team handed over to Heather Wellington who was appointed as safeguarding officer.
At the PCC meetings we discussed & made decisions on: St Andrew's redevelopment, mission action plan, finances & stewardship campaign.
Joyce Lorinstein became the Parish administrator in September 2019 but left the Parish in June 2020.
The standing committee (SC) includes the vicar, 2 churchwardens & the treasurer. The SC meet regularly and report back to the PCC.
Revd. Iain Faulkner, our associate priest left the parish in October 2019.
Justin Harmer left the Parish & Tristan Mitchard was appointed as our new musical director in December 2019.
The St Michael's Arts Festival was held again in October 2019.
Yetunde Baoku & Joyce Lorinstein attended the first Diocesan PCC secretaries & administrators conference on 29 February 2020 at St Mark's Church, Kennington.
~
The Covid-19/corona virus pandemic changed significantly our worship services due to lockdown measures. Online live streaming of our worship services commenced on 22 March 2020 via a YouTube channel which still continues after the resumption of services in church on 5 July 2020.
We had our first virtual PCC meeting on 6 May 2020.

We continued to host homeless guests with the help of volunteers from the Parish & Stockwell Community on Sunday nights/Monday mornings as part of the Robes project from 26 January to 23 March 2020. Due to lockdown measures the guests were housed in hostels/hotels towards the end of the hosting period.

Yetunde Baoku
(PCC secretary)

CHURCHWARDENS' REPORT

Firstly, gratitude to God for bringing us safely so far through a very challenging year, with so much uncertainty, separation and anxieties. At times it seems as if the world as we have known it has been unequivocally rearranged and turned upside down).

Secondly, a special thanks for the excellent dedication from our Church Warden Team, namely Ben, who is also our Southwark Pastoral Auxiliary and Assistant Churchwarden and Henry, who is Churchwarden Emeritus. Both of them have gone beyond the call of duty in doing so many practical jobs in the church as well as lots of pastoral visits. By God's grace, they continually demonstrate what it means to be "servant hearted".

As we look back at the year, we are humbled and give thanks for the movement of the Holy Spirit. We have been finding new ways to do life together, with new challenges faced and having to learning new rituals. We have also had to get up to speed with new technology and, boy, have we been on a massive learning curve. Yet we have been guided by the same Holy Spirit who promises to comfort, heal, restore and equip us all for the new seasons ahead.

Buildings

St Andrew's

St Andrew's Church remains closed for another year, with little or no more major wear and tear. Unfortunately, at the time of going to print, there hasn't been any recent updates on the planning and development of this site. We continue to trust in God and his plans.

St Michael's

The main focus of repairing activity at St Michael's focused on the roof, generously funded by the Friends. One of the trustees, Richard Bankart, kindly lent his drone to survey the roof, and also crawled inside the roof space to inspect it and recommend what needed doing. An abseiling builder was hired, which saved money on scaffolding, to make the repairs. He also made the ladder into the tower safe, which it turned out was dangerous. It is clear that this work done in the nick of time, as the roof has stood up to some substantial storms, which has bought down trees in neighbouring gardens. The church heating miraculously continues to perform, nursed tenderly by Philip. The vegetable garden at the back of St Michael's Church Hall was moderately successful last year and also provided produce for Harvest Festival. Flowers were also available for arrangements in the church. Many thanks to Michael for fallen leaves clearance and to Gus for double digging and assiduous watering. Finally, to Trisha and Jean for extra wonderful flower planting.

Service Development

2019 saw the continuing of new styles of service. The 8am 1662 communion service that started in 2018 continues to attract a steady regular average congregation of 8-10. Tristian had some illness during the year and we are delighted that he was restored to full health by the end of the year. We are extremely grateful to Justin and Martin Keiffer who held the fort whilst Tristan was ill. Covid

bought in person services to an abrupt halt, which were greatly missed by all. But, we have loved the way in which we were able to be church without walls and, for a very long time, to be truly inclusive, as even for those without the technology, there was a weekly snail mail of the Bible readings and sermon.

Huge thanks to Stephen Grist and Stuart Barr who enabled Erica to get an on-line service up and running with no pause. These continue to run even though we are now back in church and have been very successful with excellent viewer numbers.

Carol Service and Easter Services

There was a full turnout in 2019 from the members of the 9.45am choir in the Stockwell Community Choir, joining other members of the congregation and local community, and strengthened by some of the Pentecostal congregation and some professional singers in one of the high points of another successful and enjoyable Carol Service. We did another a Parish-wide leaflet drop listing the Christmas services in addition to the boards. Again a very high turnout with over 300 adults and circa 50 children. Well done Yetunde, Philip, Gus, Florence, Brenda, Ben, Michael, Hester, Gloria and Henrietta. And many thanks to Justin who rehearsed the choir, Martin Keiffer who helped played during the service and Sarah Barr, who created and rehearsed the scratch children's choir. Finally, as has now become a tradition, Stuart Barr conducted the whole congregation in the 12 Days of Christmas at the end of the Service and c 200 people stayed on for mulled wine and mince pies in the Church Hall afterwards. Many thanks to SPRA for funding and staffing the drinks and mulled wine event, and passing all donations across to the Friends. There was lots of enthusiastic singing and reading by all concerned. Many thanks to all those who worked so hard to make these services happen and performed so wonderfully in them. Also to all those who helped decorate the church so beautifully for Christmas and the people who helped take it all down again and tidy up!

Palm Sunday and the Easter Service built on the 2018 approach and reaped increased congregations as a result. Many thanks to those who sang and those who decorated the church so beautifully for Easter and took it down again.

Other Activities

We had a lot of bookings for St Michael's in 2019, which bought in some much needed income and provided wonderful community events that bought people in the church. The Parish was again part of the SPRA Summer Festival and a scratch choir led the worship. There was a good turnout even though it was an early start. The PCC was extremely grateful for the very generous donation of £1,200 to the Friends of St Michael. The new Arts Festival was a great success with a range of events, which bought people into the Church who had never visited it before, despite living locally for many years.

Last year Stockwell Parish supported the Holiday Provision - Holiday Fun run by Lambeth Deanery from Christchurch school - by providing a safe, fun, healthy and resourceful place for families in receipt of Free School meals and Pupil Premium during the summer holiday, and also by providing food, books, volunteers and monetary contributions to help and build strong resilient families and sustain communities. We partnered with Welcare, a local charity to deliver the scheme. The scheme was very much appreciated by all the families, volunteers and churches who participated.

In 2020, it has been rewarding for us to think about some of the other elements of our parish life, that are often unrepresented such as calling and ensuring that our local care homes were been supported in the height of the pandemic, as well as calling in at Lambeth Hospital to ensure that

they had enough Personal Protective Equipment (PPE) and if they had any prayer requests. For a short period of time calling and catching up on some of our elderly parishioners, and checking if there was anything that they needed from the shops. The period of lockdown, made us more aware of so many of our elderly residents who are lonely, due to long term illnesses as well as the persecuted Christians in other parts of the world, who are discriminated against regularly, purely because of their faith.

Thanks

Once again there are so many people we would like to thank for all they have done over the last year to make the church run smoothly and efficiently: the cleaning team, welcomers, refreshment team, flower arrangers, collection counters, Sunday school leaders, the choir, and our wonderful treasurer and lay reader respectively, Simon and Philip. Also thanks to the Bob and his Scouts, who do the worst job of cleaning the candelabra after Easter and Christmas. To all who have helped in one way or another, thank you so much. We are immensely grateful to you.

Pray for the raising up of God's people to continue with His mission during the next year and coming years, as we intentional seek opportunities to share God's love and peace with our neighbours, particularly those who have yet to know God's love; greater care, encouragement and the building up of God's people as we journey forward into the unknown with a known God.

What does God demand: "Do justice, and to love kindness, and walk humbly with your God". Micah 6:8

He promises: "Behold I am doing a new thing" and repeatedly, encourages us "Do not be afraid for I am with you to the end!"

Let us expect greater things from our awesome God for Stockwell Parish during 2020 and into 2021.

Friends of St Michael

The Friends of St Michael has continued to progress and by the end of 2019 had raised just over £50,000 before Gift Aid towards a target of £200,000 to fund the Quinquennial work. Many thanks to the Revolving Dinner Party and their donation of £800. Research was undertaken to get the information needed for the faculty to replaster and redecorate internally. Following PCC approval, a faculty was requested and positively received. The Archdeacon led a group to view the church, consisting of an architect, the Diocesan surveyor and an interior decoration specialist. The feedback was that in principle, there was support for our plan, but they want more ambition in the colour scheme, including painting the organ cover a colour other than brown! This is being worked on. Since then, in addition, photographs have been obtained of the rafters above the false ceiling and the belief is that it will be easier and less expensive to redecorate them, and then remove the false ceiling. Work is therefore going to work out a colour scheme and show this in a photograph/painting that can then go for final approval.

Henrietta Royle, Wendy Thompson
Churchwardens

<u>St Michael's Hall</u>

The Church Hall was been well used throughout 2019, predominantly with regular, long-term bookings. These included the Brownies, Scouts and Guides and several Church groups. The Play Group used the Hall each weekday morning during term time. During the second part of 2019 the Brownies were disbanded and the gap filled by St.John's Ambulance who run a first aid course for adults for 3 hours a week. A much need boost to our funds.

During the year it was also used by:

- the Robes project, as a night shelter for 8 weeks in the winter
- two Scottish reel groups (both for adults only and for children)
- AGM's for two Housing Associations
- Use by Lambeth as a Polling Station
- Occasional use for Christening Parties, Birthday parties, Wakes and Funerals

Donations are sometimes given for the loan of tables and chairs for local used for private events. The immediate local community also rely on it to provide support space during the Stockwell Arts Festival and tables/chairs for the Festival lunch. Those who use the hall reflect a cross-section of the community, particularly different faith groups. Several of the regular rentals have been using it for decades.

Jean Orr
Hall Manager

REVISIONING GROUP

There have not been many meetings of the Revisioning Group, as the process to redevelop St Andrew's site still fails planning permission regulations, and no developer has yet been found.
In November 2019, we had an enquiry from a potential developer who met with myself and the Archdeacon, and requested details of the proposed plans and history of the project. These were all forwarded to them immediately. However, on analysis of the earwork, the developers were not convinced that the project was financially viable for them. We therefore continue the search for a partner who shares our vision.
Cheryl Hollingshead stood down as Chair of the Group in January 2020, We thank Chery profoundly for all her work within the Group, as Chair, and as a member. Simone Bowman has now kindly agreed to become the new Chair of the Gou, and is revising the Terms of Reference to update them for a renewed search.

The Revd Erica Wooff

LAMBETH NORTH DEANERY SYNOD

St Michael and St Andrew's is part of Lambeth North Deanery with sixteen other parishes. Will Garrood of this parish remains lay chair for the period 2017-2020.

Between April 2019 and October 2020, we met four times, including a virtual session in June 2020. Highlights:

- In October 2019, the deanery discussed whether to support an order of dedication for same sex couples. After a long a fruitful session, mirroring a similar session in the PCC, Synod passed a resolution asking the diocese to support developing such an order.
- Over the summer 2019, the deanery ran a holiday playscheme for children based in Christ Church School. Volunteers from all over the deanery helped offer food and activities for children two days a week for the period.

During the pandemic, the role of the deanery has been deliberately limited as we believe this is primarily a parish-led response, but we will meet virtually again in November to welcome the new intake and look to mutually support the churches of the area.

ELECTORAL ROLL

The Electoral Roll call for Stockwell Parish is **99.**

The numbers in both Churches are **50** for St. Andrew's and ***49 f***or St. Michael's and no unidentifiable Church of preference. The numbers for those in the parish amount *to **56*** and those outside the parish amount to ***43.***

If you are on the Electoral Roll of Stockwell parish, you have rights and responsibilities. Please do exercise them – we need to hear your views. If you would like to be on the electoral roll please contact the Electoral Roll Officer.

In line with the Church Representation Rules 1, 9 (e), those whom we have not seen in our churches over the past six months may find their names have been removed if they live outside the parish boundary.

Verna Hollingshead
Electoral Officer

SAFEGUARDING CHILDREN AND VULNERABLE ADULTS

Team

Heather Wellington took over leadership of the Safeguarding Team from Mandy Vasey. Mandy Vasey remains on the team, with Ben Benjamin and Wendy Thompson.

A back audit of 15years of parish records was completed by the Team to check all cases had been recorded to the Diocese, which they had. No new cases were recorded in 2019. We are fulfilling all necessary criteria to be seen as a safe church.

Safeguarding is constantly undergoing change and updating to respond to the complexities of church life and we are lucky the Diocese of Southwark has a team of advisers we can ask for guidance and help.

The Revd Erica Wooff

STOCKWELL READER

Within Stockwell Parish, in 2019 I assisted the Vicar, mainly by preaching on 13 Sundays, and helping to lead worship, especially at Services of the Word. I also helped Margaret by helping to lead Bible Studies occasionally. My role as a Reader informs the work I do within Southwark Diocese as a member of the Diocesan Council of Trustees, Chair of the Diocesan Advisory Committee (which advises on proposals by parishes for changes to their churches) and member of the Diocesan Groups considering environmental issues.

I have made too little progress yet in my role of advising and helping the parish to become more environmentally friendly, notably by registering for the Ecochurch scheme and then progressing as fast as possible to a Bronze award. We made a good start with the new lighting scheme at St Michaels, but the draughts waste a lot of expensive heat from our elderly gas boiler each Winter Sunday, and we have not yet managed an effective recycling scheme. 2021 must be a game changer! Please say if you would like to help.

Philip Fletcher

CHAPLAINCY VOLUNTEER at Guys and St Thomas' Hospitals

This has been a strange and confusing year for us all . Until March 2019 I was a regular volunteer 2ays a week at Guys or St Thomas' Hospitals and every 4or5weeks on Sundays helping with

Communion visits. All that changed at the end of March as the Covid virus hit the country. All volunteers at the hospital were not allowed to work ,mainly for our own safety.

Since the beginning of August volunteers have started to be used again . Those of us over 70 had to wait a bit longer in order to have health checks. I went in for my first Sunday on August 30th. It was a strange experience having to wear a mask, a visor , apron and gloves and having to wash hands at many times enroute round the hospital. However God is very gracious and amongst those I visited that first week was someone who was a friend of a friend , which thrilled her and blessed me. Now I have also started going in on Thursdays at Guys, which include Dialysis patients who come in 3 times a week , and a number of them remembered me. I felt I was being blessed by them as well as being able to pray for each of them. Please pray for the chaplains they not only minister patients but also to staff as well as take funerals and emergency Weddings and Baptisms.

Margaret Fletcher
Voluntary Chaplain

BIBLE STUDY AND PRAYER GROUPS

This has been a difficult and strange time for us all,but we have found as a group that the bible has events and psalms that help us .
Before the lockdown the group met everyother week in various people,s homes. During lockdown we shared bible passages by email and also kept in touch by phone. Most of us over those months had worrying situations for our selves or friends or family. To share problems and pray for each other has been a great support.
Recently some of us have been meeting in the church and sharing passages or verses of the bible that have helped us. It is amazing how peoples prayers have been answered , sometimes dramatically and most times in small ways.
It always wonderful to have new people joining. Anyone is welcome to come just once and no one need feel they have to know their bible well . We all learn from each other.

INTER CHURCH (ECUMENICAL) PRAYER GROUP

This small group has met for over 40 years, and we have members from St Michael's, St Andrew's and the Holy Rosary Catholic Church and from the Hindu Faith. We meet to encourage each other, share our beliefs, and read a short passage from the Bible . We also pray for a short while for our churches, our neighbourhood and personal needs and other situations as they arise. We usually meet once a month During lockdown we have been taking it in turns to choose a Psalm and pray for each other on Mondays at 7.30. We keep in touch by phone

Margaret Fletcher

ROBES

For ten Sunday nights from January to April 2020 the Robes Winter Shelter for the Homeless hosted 15 men and women in the church hall. Thanks are due to Erica Wooff and the Church Wardens for allowing us to use the facilities. About fifty volunteers of all ages from every section of our community provided company, humour, delicious suppers cooks brought from home, night shelter and breakfast for the appreciative guests, in a welcoming and relaxed atmosphere. This group was the most cohesive I remember in over a decade of volunteering for Robes, with new friendships still standing. Despite not being the most luxurious shelter on the circuit ours is one of the most popular. Guests made comments like, "I look forward to Sundays and being here", "I feel so welcome here….".

During lockdown every guest was accommodated in an en suite hotel room and, with the help of volunteers, provided with weekly bags of necessities until July. Imagine the joy of a private room and bathroom after years on the streets! Together with the Robes Team we would like to thank everyone who contributed towards making the last season such a success.

Caroline Hirst and Wendy Thompson
Team Leaders

St.Andrew's Church of England Primary School, Stockwell

St Andrew's School has had a challenging year due to the pandemic.
The governors have received regular updates from Jayne Mitchell, executive head teacher SW9 Partnership, and Heather Coward, St.Andrew's head teacher. Primary concerns among the staff have been the more vulnerable pupils, not just for their academic progress, but for some their nutrition and wellbeing.

The school was very quick to set up support initiatives to ensure all pupils were being appropriately cared for and supported whether attending school through lockdown or remaining at home. Some staff have made routine home visits for the most at risk children. The school remained open throughout the Easter holidays and half term of the summer term for children of key workers, and opened for 3 year groups following half term in June. The entire staff of St. Andrew's has continued to provide outstanding care, support and education for its pupils and their families under very challenging circumstances.

Prior to March, we had a good year, with new reception class at full strength for the first time in four years (critical for funding). We were building on a successful Ofsted and Church inspection, and ran a full curriculum with regular Christian activity. All of this has been challenged by the pandemic, with Erica unable to physically visit the school and only a small proportion of children in the school even when three classes were due back in the latter half term of summer. Children have now returned in full.

The ongoing links with the parish remain strong. Erica visits frequently, and is now back in school post-lockdown. The school attends church together at least once a term, and we are exploring ways of getting at least some children into church this term.

Financial Position

The school remains in a position of in-year deficit, and with a renewed deficit reduction plan initiated half-way through the academic year. We remain extremely concerned about the impact of central government funding cuts on the initiatives employed over recent years to achieve the best possible outcomes for its children. The impact of changes to funding has been partially mitigated by a successful marketing campaign that has achieved increases in pupil rolls across all year groups. We continue to monitor the situation closely with the assistance of the schools accountants.

Dawn, Shaun, William and Will

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £	Total Funds 2019 £
INCOMING RESOURCES						
Incoming resources from donors	2a	20,412	-	-	20,412	43,582
Other voluntary incoming resources	2b	5,550	-	-	5,550	1,223
Income from operating activities to generate funds	2c	21,957	-	-	21,957	31,970
Income from operating activities to further the work of the Church	2d	530	-	-	530	559
Income from investments	2e	16,863	-	-	16,863	18,749
TOTAL INCOMING RESOURCES		65,312	-	-	65,312	96,083
RESOURCES USED						
Grants	3a	-	-	-	-	200
Church Activities	3b	103,071	-	-	103,071	124,967
Church management and administration	3c	5,653	-	-	5,653	7,765
		108,724	-	-	108,724	132,932
NET EXPENDITURE FOR YEAR		(43,412)	-	-	(43,412)	(36,849)
TRANSFER BETWEEN FUNDS		-	-	-	-	-
GAINS AND LOSSES ON INVESTMENTS						
Unrealised and Realised		-	-	(19,243)	(19,243)	69,602
NET MOVEMENT IN FUNDS		(43,412)	-	(19,243)	(62,655)	32,753
BALANCES BROUGHT FORWARD AT 1 JANUARY 2020		62,318	160,188	465,300	687,806	655,053
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020		£ 18,906	£ 160,188	£ 446,057	£ 625,151	£ 687,806

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
BALANCE SHEET
31 DECEMBER 2020

	Note	2020 £	2020 £	2019 £	2019 £
FIXED ASSETS					
Investment assets			446,057		465,300
CURRENT ASSETS					
CBF Deposits		142,211		177,211	
Cash at Bank		16,894		18,598	
Debtors	4	19,989		29,690	
		179,094		225,499	
CURRENT LIABILITIES					
Creditors Due Within One Year	5	-		2,993	
NET CURRENT ASSETS			179,094		222,506
NET ASSETS			£ 625,151		£ 687,806
FUNDS					
Unrestricted			18,906		62,318
Restricted	6		160,188		160,188
Endowments			446,057		465,300
			£ 625,151		£ 687,806

Approved by the Parochial Church Council on 31st October 2021 and signed on its behalf by:

..... (Chairman)

.....

.....

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

(a) General

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Charities SORP and the Church Accounting Regulations 2006.

(b) Incoming resources

Unrestricted funds are available for use by the PCC for general expenditure. Restricted funds are restricted to the specific expenditure to which they relate.

2. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £	Total Funds 2019 £
(a) Incoming resources from donors					
Planned giving	26,596	-	-	26,596	30,846
Collections and other giving	3,517	-	-	3,517	8,461
Income tax recoverable	(9,701)	-	-	(9,701)	4,275
	20,412	-	-	20,412	43,582
(b) Other voluntary incoming resources					
Donations (general)	790	-	-	790	1,223
Church Fabric Fund donations	4,760	-	-	4,760	-
	5,550	-	-	5,550	1,223
(c) Income from operating activities to generate funds					
Excursions, hamper etc. & entertainment committee	-	-	-	-	-
Hall lettings etc.	21,957	-	-	21,957	31,970
	21,957	-	-	21,957	31,970
(d) Income from operating activities to further the work of the Church					
Weddings, funerals & baptisms	380	-	-	380	559
Fees due to the Diocese	-	-	-	-	-
Miscellaneous	150	-	-	150	-
	530	-	-	530	559
(e) Income from investments					
Dividends	16,863	-	-	16,863	17,306
Interest	-	-	-	-	1,443
	16,863	-	-	16,863	18,749
TOTAL INCOMING RESOURCES	£ 65,312	-	-	£ 65,312	£ 96,083

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2020
(Contd.)

3. RESOURCES USED

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
(a) Grants				
Grants & donations (general)	-	-	-	200
	-	-	-	200
(b) Church activities				
Diocesan parish share	63,124	-	63,124	66,243
Church running expenses (inc. insurance)	22,302	-	22,302	27,051
Clergy expenses & readers'/SPA fees	1,048	-	1,048	1,480
Fees (due to Diocese)	-	-	-	2,993
Music	107	-	107	312
Organist's fees	9,196	-	9,196	7,803
Fete, excursions, hamper & fayre	300	-	300	176
Teaching – Sunday School, Footprints, etc.	-	-	-	104
Hall costs & maintenance	-	-	-	-
Church repairs & maintenance	5,222	-	5,222	17,424
Altar flowers & cost of services	1,772	-	1,772	1,381
	103,071	-	103,071	124,967
(c) Church management & administration				
Printing, stationery & office supplies	1,398	-	1,398	2,268
Secretarial	-	-	-	-
Postage & telephone	-	-	-	-
Verger & cleaning	320	-	320	1,760
Independent Examiner's fee	1,536	-	1,536	-
Professional fees	1,200	-	1,200	2,655
Bank Charges	-	-	-	40
Sundry Expenses (inc. website design)	1,199	-	1,199	1,042
	5,653	-	5,653	7,765
TOTAL RESOURCES USED	£ 108,724	£ -	£ 108,724	£ 132,932

4. DEBTORS

	2020 £	2019 £
Income tax recoverable	19,989	29,690
Sundry debtors	-	-
	£ 19,989	£ 29,690

5. CREDITORS – Due Within One Year

	2020 £	2019 £
Sundry loan	-	-
Sundry creditors	-	2,993
	£ -	£ 2,993

6. RESTRICTED FUNDS

	Memorial Funds	Restricted Funds	Church Fabrics Restricted Funds	Total 2020	Total 2019
	£	£	£	£	£
Balance at 1.1.20	158,792	198	1,198	160,188	160,188
Incoming resources	-	-	-	-	-
Outgoing resources	(-)	(-)	(-)	(-)	(-)
BALANCE AT 31.12.20	£ 158,792	£ 198	£ 1,198	£ 160,188	£ 160,188

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL

This report on the accounts of the PCC for the year ended 31 December 2020, which are set out on pages 1 to 5, is in respect of an examination carried out under the Church Accounting Regulations 2006 and s.145 of the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Church Accounting Regulations 2006 and section 144 of the Charities Act 2011 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 146(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 Act; and
- to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

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.

ANDREW THURBURN
Chartered Accountant
38 Tamworth Road
Croydon, Surrey
CR0 1XU

...14...October 2021

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £	Total Funds 2019 £
INCOMING RESOURCES						
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Income from investments	2e	16,863	-	-	16,863	18,749
TOTAL INCOMING RESOURCES		65,312	-	-	65,312	96,083
RESOURCES USED						
Grants	3a	-	-	-	-	200
Church Activities	3b	103,071	-	-	103,071	124,967
Church management and administration	3c	5,653	-	-	5,653	7,765
		108,724	-	-	108,724	132,932
NET EXPENDITURE FOR YEAR		(43,412)	-	-	(43,412)	(36,849)
TRANSFER BETWEEN FUNDS		-	-	-	-	-
GAINS AND LOSSES ON INVESTMENTS						
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ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
BALANCE SHEET
31 DECEMBER 2020

	Note	2020 £	2020 £	2019 £	2019 £
FIXED ASSETS					
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CURRENT ASSETS					
CBF Deposits		142,211		177,211	
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Debtors	4	19,989		29,690	
		179,094		225,499	
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Creditors Due Within One Year	5	-		2,993	
NET CURRENT ASSETS			179,094		222,506
NET ASSETS			£ 625,151		£ 687,806
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Unrestricted			18,906		62,318
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Approved by the Parochial Church Council on 31st October 2021 and signed on its behalf by:

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ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2020

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(a) General

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(c) Income from operating activities to generate funds					
Excursions, hamper etc. & entertainment committee	-	-	-	-	-
Hall lettings etc.	21,957	-	-	21,957	31,970
	21,957	-	-	21,957	31,970
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Fees due to the Diocese	-	-	-	-	-
Miscellaneous	150	-	-	150	-
	530	-	-	530	559
(e) Income from investments					
Dividends	16,863	-	-	16,863	17,306
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ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2020
(Contd.)

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Sundry debtors	-	-
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	2020 £	2019 £
Sundry loan	-	-
Sundry creditors	-	2,993
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CR0 1XU

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