

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_iOdhikGJJegA.

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.

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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 brought 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 brought in some much needed income and provided wonderful community events that brought 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 brought 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

St Michael's Hall

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 use 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 Cheryl 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 Group, 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 Garrod 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** for 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 15 years 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 2 days a week at Guys or St Thomas' Hospitals and every 4 or 5 weeks 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 every other 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

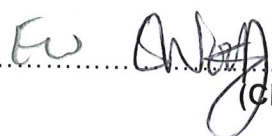
ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2020

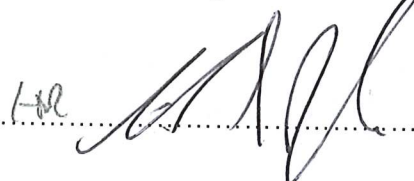
	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
					2020 £	2019 £
INCOMING RESOURCES						
Incoming resources from donors	2a	20,412	-	-	20,412	43,582
Other voluntary incoming resources	2b	5,550	-	-	5,550	1,223
Income from operating activities to generate funds	2c	21,957	-	-	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
		<u>65,312</u>	<u>-</u>	<u>-</u>	<u>65,312</u>	<u>96,083</u>
TOTAL INCOMING RESOURCES						
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
		<u>108,724</u>	<u>-</u>	<u>-</u>	<u>108,724</u>	<u>132,932</u>
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
		<u>(43,412)</u>	<u>-</u>	<u>(19,243)</u>	<u>(62,655)</u>	<u>32,753</u>
NET MOVEMENT IN FUNDS						
BALANCES BROUGHT FORWARD AT 1 JANUARY 2020						
		<u>62,318</u>	<u>160,188</u>	<u>465,300</u>	<u>687,806</u>	<u>655,053</u>
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020						
		<u>£ 18,906</u>	<u>£ 160,188</u>	<u>£ 446,057</u>	<u>£ 625,151</u>	<u>£ 687,806</u>

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

	Note	£	2020 £	£	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	
			<u>179,094</u>	<u>225,499</u>	
CURRENT LIABILITIES					
Creditors Due Within One Year	5	-		2,993	
			<u>179,094</u>	<u>222,506</u>	
NET CURRENT ASSETS					
NET ASSETS			£ 625,151		£ 687,806
			<u><u>£ 625,151</u></u>	<u><u>£ 687,806</u></u>	
FUNDS					
Unrestricted			18,906		62,318
Restricted	6		160,188		160,188
Endowments			446,057		465,300
			<u>£ 625,151</u>		<u>£ 687,806</u>
			<u><u>£ 625,151</u></u>	<u><u>£ 687,806</u></u>	

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


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 (Chairman)


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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 £	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
	<u>20,412</u>	<u>-</u>	<u>-</u>	<u>20,412</u>	<u>43,582</u>
(b) Other voluntary incoming resources					
Donations (general)	790	-	-	790	1,223
Church Fabric Fund donations	4,760	-	-	4,760	-
	<u>5,550</u>	<u>-</u>	<u>-</u>	<u>5,550</u>	<u>1,223</u>
(c) Income from operating activities to generate funds					
Excursions, hamper etc. & entertainment committee	-	-	-	-	-
Hall lettings etc.	21,957	-	-	21,957	31,970
	<u>21,957</u>	<u>-</u>	<u>-</u>	<u>21,957</u>	<u>31,970</u>
(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	-
	<u>530</u>	<u>-</u>	<u>-</u>	<u>530</u>	<u>559</u>
(e) Income from investments					
Dividends	16,863	-	-	16,863	17,306
Interest	-	-	-	-	1,443
	<u>16,863</u>	<u>-</u>	<u>-</u>	<u>16,863</u>	<u>18,749</u>
TOTAL INCOMING RESOURCES	<u>£ 65,312</u>	<u>-</u>	<u>-</u>	<u>£ 65,312</u>	<u>£ 96,083</u>

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 £	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

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

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	<u>£ 158,792</u>	<u>£ 198</u>	<u>£ 1,198</u>	<u>£ 160,188</u>	<u>£ 160,188</u>

**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

...~~24~~...October 2021

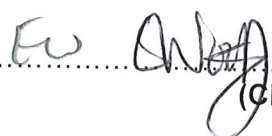

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
					2020 £	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
		<u>65,312</u>	<u>-</u>	<u>-</u>	<u>65,312</u>	<u>96,083</u>
TOTAL INCOMING RESOURCES						
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
		<u>108,724</u>	<u>-</u>	<u>-</u>	<u>108,724</u>	<u>132,932</u>
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
		<u>(43,412)</u>	<u>-</u>	<u>(19,243)</u>	<u>(62,655)</u>	<u>32,753</u>
NET MOVEMENT IN FUNDS						
BALANCES BROUGHT FORWARD AT 1 JANUARY 2020						
		<u>62,318</u>	<u>160,188</u>	<u>465,300</u>	<u>687,806</u>	<u>655,053</u>
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020						
		<u>£ 18,906</u>	<u>£ 160,188</u>	<u>£ 446,057</u>	<u>£ 625,151</u>	<u>£ 687,806</u>

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

	Note	£	2020 £	£	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	
		<u>179,094</u>		<u>225,499</u>	
CURRENT LIABILITIES					
Creditors Due Within One Year	5	-		2,993	
NET CURRENT ASSETS			<u>179,094</u>		<u>222,506</u>
NET ASSETS			<u>£ 625,151</u>		<u>£ 687,806</u>
FUNDS					
Unrestricted			18,906		62,318
Restricted	6		160,188		160,188
Endowments			446,057		465,300
			<u>£ 625,151</u>		<u>£ 687,806</u>

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 £	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
	<u>20,412</u>	<u>-</u>	<u>-</u>	<u>20,412</u>	<u>43,582</u>
(b) Other voluntary incoming resources					
Donations (general)	790	-	-	790	1,223
Church Fabric Fund donations	4,760	-	-	4,760	-
	<u>5,550</u>	<u>-</u>	<u>-</u>	<u>5,550</u>	<u>1,223</u>
(c) Income from operating activities to generate funds					
Excursions, hamper etc. & entertainment committee	-	-	-	-	-
Hall lettings etc.	21,957	-	-	21,957	31,970
	<u>21,957</u>	<u>-</u>	<u>-</u>	<u>21,957</u>	<u>31,970</u>
(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	-
	<u>530</u>	<u>-</u>	<u>-</u>	<u>530</u>	<u>559</u>
(e) Income from investments					
Dividends	16,863	-	-	16,863	17,306
Interest	-	-	-	-	1,443
	<u>16,863</u>	<u>-</u>	<u>-</u>	<u>16,863</u>	<u>18,749</u>
TOTAL INCOMING RESOURCES	<u>£ 65,312</u>	<u>-</u>	<u>-</u>	<u>£ 65,312</u>	<u>£ 96,083</u>

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

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	Unrestricted Funds £	Restricted Funds £	Total Funds	
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Secretarial	-	-	-	-
Postage & telephone	-	-	-	-
Verger & cleaning	320	-	320	1,760
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Professional fees	1,200	-	1,200	2,655
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4. DEBTORS

	2020 £	2019 £
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Sundry debtors	-	-
	£ 19,989	£ 29,690

5. CREDITORS – Due Within One Year

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

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

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Basis of independent examiner's report

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Independent examiner's statement

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 - 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

...~~24~~...October 2021