

**Trustees' Report and  
Unaudited Financial Statements  
for the Year Ended 31 December 2021  
for  
St Andrew's Church PCC**

Garside and Co. Limited  
Suite 631, Linen Hall  
162-168 Regent Street  
London  
W1B 5TG

**Contents of the Financial Statements  
for the Year Ended 31 December 2021**

	<b>Page</b>
<b>Trustees' Report</b>	1 to 13
<b>Independent Examiner's Report</b>	14
<b>Statement of Financial Activities</b>	15
<b>Balance Sheet</b>	16
<b>Notes to the Financial Statements</b>	17 to 24
<b>Detailed Statement of Financial Activities</b>	25 to 26



## 2021 Annual Report and Accounts for the Parochial Church Council of St Andrew's Fulham Fields.

St Andrew's Church: Welcoming all; Deepening faith;  
Serving our community

### Aims and Purposes

St Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Reverend Lesley Bilinda, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the church building.

### Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Andrew's. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish community through:

### Welcoming all

As we welcome all it naturally has an outworking into the provision of pastoral and practical care for members of the congregation, and further beyond, people living in the parish. We cannot wish people well and not care about their emotional, physical and spiritual well being. We are whole beings. James 2: 14-17 describes such a separation as dead and of no use. It is both evangelistic and humanitarian.



### Deepening faith

Worship and prayer, learning about the Gospel and developing our knowledge and trust in Jesus is a key function of the church. As the participation and involvement of the congregation grows and deepens, the outworking is of a faith that is personal and foundational. This growing commitment and depth is the aim of all we do at St Andrew's.

### Serving our community

Mission and outreach work, including striving for social justice and caring for God's creation, are crucial components of our modelling of ourselves on the life of Jesus Christ. Our faith is broad and not narrow, encompassing and transformational. Jesus addressed societal injustice as well as spiritual need during his ministry - e.g. his inclusion of women, his care for the dispossessed and those on the margins. We seek to follow this path.



The PCC supports and encourages the different ways in which the church can serve the material and social needs of our diverse parish, including the homeless and vulnerable, older people, and parents and children.

To facilitate this work it is important that we properly maintain the fabric of the whole church.

The PCC is responsible for all parish finance, its management and control, including the



appointment of a treasurer. Charity law requires the PCC as trustees of the Church to prepare an annual report and financial statements for each financial year that give a true and fair view of the Church's financial activities during the year and of its financial position at the end of the year. The PCC is also required to ensure that these are subjected to an annual independent examination of audit and to present these to the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The attached accounts meet these requirements.

### Review of the Year

St Andrew's continues to play a significant part in the local community, but how this happened during 2021 required great dexterity as we came out of, and returned into, varying degrees of restrictions and freedoms, and supported a community in this 'strange new normal'. Maybe the biggest development was the movement, begun during 2020, towards a more fluid congregation who met both in person and online. We continued to stream all our Sunday services and morning prayer, and we are aware of approximately 40 people from around the world who join us regularly, in addition to our 'in person' congregation in Fulham, and further associated members who (mainly) lived more locally but now join us from around the country – another approx. 20 people. The reach of St Andrew's is growing! We have been aware of how valuable this has been to people who could not, for whatever reason, join us in person, but valued being part of a praying, worshipping community. Jacob Holme's technical ability was key in developing and expanding our online presence. Compline on Zoom continued for most of the year with a small, but loyal following until we were able to resume Evening Prayer in the church in November. Morning Prayer has grown to regularly





having around 15-18 participants, where prayer requests are shared and greetings exchanged alongside the daily liturgy. The church worked hard at being as accessible and involved as was possible during periods of 'stay at home' guidance – including the opening of the church for private prayer. Though the need for weekly shopping had largely disappeared, requests for support were responded to whenever possible and Revd Lesley and Revd Anne endeavoured to maintain contact with as many as possible.



Easter in 2021 was planned in the knowledge that Lent would mainly be conducted at home. The Ash Wednesday service was held online, with the congregation invited to collect small pots of ash from the church so they could apply the ash within family groups. Lent groups focussed on the call to care for creation and used some excellent material from Ruth Valerio's book 'Say Yes to Life'. The Sundays followed the days of creation with a selection of guest speakers, and midweek zoom meetings allowed the topics to be explored further. There was an option of a 'retreat in a box' – including music, readings, reflections, art etc –

for those who wanted to develop their Christian walk in that way. Activity packs for children and young people were distributed and help-yourself 'grow at home' sunflower packs for the whole community (later planted out along the railings on a community planting day) before eventually the church re-opened for public worship on Easter Sunday – a truly joyful occasion. After the success of the Lent group we followed another mini series later in the summer, exploring the book of Ruth. Again we used additional preachers and invited people to meet midweek to discuss the themes.

A highlight of the year was the Confirmation Service held in November with Bishop Graham. We had 11 candidates, split between 8 young people, who were prepared by Jacob and Julia, and 3 adults who were prepared by Revd Lesley and Revd Anne. The full list was: Arthur James, Ava Beeson Uddin, Barnaby Wood, Beatrix Jordaan, Carmeleta McCann, Daniel van Kervel, Felix







Wood, Jahsiah Bishop, Lucien Wood, Shakeera Wilson and Valentino Lucatello. It is a real encouragement to see this growth in the church.

The Homeless Project, continued to serve its clients with a takeaway service, also offering a small foodbank which has become increasingly relied upon as every day finances tighten up. We are immensely grateful to John Pugsley who was wonderful at building relationships with local food suppliers which translated into an abundance of their surplus food made available to those in need. His weekly delicious cakes became a



hot topic across the homeless community! HG Walters continued to support us extremely generously by providing all the meat required to feed around 50 guests each week. Additional supplies come from several local Waitrose shops through FareShare and from City Harvest, and grants have come from Waitrose, from United in Hammersmith & Fulham, and from Small Tap Big Change. The families of Fulham Prep School across the road have once again been extremely generous in providing vast quantities of groceries at harvest, and toiletries etc at Christmas. The pandemic has enabled us to build closer relationships with our guests, supporting them where possible (eg to get their vaccinations) and signpost them to other agencies who can offer specialised support. Thanks also go to Ruth Finnis who



supervised operations in the kitchen and coordinated volunteers so that everything ran smoothly. We are so grateful to both John and Ruth and all the many volunteers who give up their time so willingly to enable this outreach to happen.

Furlough was in place for much of the year and, with no hall bookings possible, Penny's hours were therefore reduced. We worked on the noticesheet format and moved to using mailchimp and developing our communication more widely. The Standing Committee and PCC met regularly on zoom and oversaw the many

changes to worship and access. The PCC also undertook to work systematically through the many policies that needed review, so these are now predominantly updated. Many new risk assessments were also necessary as activities restarted.





Trevor Dawson was able to restart Choral Evensong in May with a reduced choir and no robing or procession, but sadly the choir tour to Salisbury, was cancelled due to Covid. We are extremely grateful to Trevor for the way he masterminds the musical output – even under such difficult circumstances – and to all those who enhance worship through their singing, both on Sunday mornings and for Choral Evensong. Children's Church also resumed in May with a new and enthusiastic team, meeting on the third Sunday of the month in addition to the All Age



service on the first Sunday of the month – gathering in person again. Thanks go especially to Lisa and Verna for spearheading the work with children. The particular difficulties of not spreading the virus with toddlers meant that the Tea and Tots group was re-imagined as a 'picnic blanket group' for pre-mobile babies – until a full re-opening was possible in July. Open Age activities for the over 50s (Zumba and singing) resumed in September and it was good to see the church opening up again and welcoming in the participants. Despite some creative adapting to outside or online gatherings, sadly the Eat Well project finally had to close after six very fruitful years, largely due to funding insecurities.

Pippa Knapp and Sarah Green had done a fantastic job on drawing in and engaging the community over the years and introducing healthy eating habits.



Meanwhile the year was very productive for our youth worker Jacob. He worked extensively with the young people during the various lockdowns and they built up a strong group identity. Seven attended the Kensington Youth Day Away in May. He also encouraged them to get involved in causes they were passionate about, and this resulted in a successful bid to the Diocese Spark Fund for action on creation issues with a view to planting trees in the neighbourhood and tackling discrimination. The project 'Equalitree' is still ongoing. They presented their ideas to the whole church during the All Age service in June. Well done to the team, particularly Sofia Lucatello, Isabeau Jordaen and Audrey Phibbs



Jacob himself also completed his degree studies at St Melitus and graduated with a BA in Theology and Youth Ministry. This meant his placement with St Andrew's came to an end, but we were delighted then to employ him in a role which combined our own youth work and developing an exciting new project: 'Youth Ministry in





Communion' (YMIC). Some initial funding for this was achieved from the Bishop of London Mission Fund and Jacob successfully drew together nine churches of a similar sacramental tradition to work on producing high quality youth work across the deaneries of Hammersmith and Fulham, Kensington and Chelsea. The launch event was held in July with 62 young people gathering for a summer BBQ with sumo wrestling, inflatables and other activities. Individually, the partner churches are unable to offer anything on this scale, or have the critical mass to



attract young people, but there is a real vision for what can be achieved by working together. Jacob has made a real difference and there is ongoing work to secure funding for the next three years. Jacob has also continued to be a great asset in the IT and social media side of our ministry.

A new addition to the team was Julia Agnello, who joined us in September for the final year of her participation in the Diocesan Apprenticeship Scheme. She is particularly working with young people and children and has been a huge asset in Children's Church, the youth group, the W14 club and the Tea & Tots group. She and her daughter, Olivia, have very rapidly become key members of our community.

The youth group on the West Kensington and Gibbs Green Estates had been shut for many months through lockdown, and as it returned the youth leader, Jordana Smith, announced that she was moving to another post. This meant a recruitment process that resulted in the appointment of Banny N'Gola in November. He was able to re-open the Club just before Christmas. During lockdown Fulham Boys' School had moved out of the building (where the club met) but it was taken over by Lowe Guardians while decisions on the future use of the space are made and the Club was able to use



it once more without cost. The young people enjoy a mix of outdoor sport, craft, games, pool, snacks and other engagement in the hall. Banny and the team are gradually building this up again.

The building, as always, continued to keep David Wilde extremely busy and we are very grateful for his expertise and commitment. The state of the lighting in the church has long been a cause for concern as very few of the lights remained operational and the PCC took the decision to allocate the remainder of the accumulated legacy money to this as a project. (They had earlier used the funds to improve the lighting on the



footpath behind the church and install new CCTV cameras for the security of both the church and the public.) Unfortunately the cost of the lighting scheme was significantly greater than the funds held, but a very successful fundraising campaign was carried out and the necessary amount raised. Thanks to all who contributed. The work was carried out in October and the result is both beautiful (showing the building at its best) and environmentally friendly. The church can also be hired out as a stunning venue for concerts with the confidence that the lighting is secure.



One of the challenges of this past year was another significant piece of unexpected building work, namely essential repairs to the masonry which had fallen on the north-east corner pre lockdown. The damage was adjacent to the East Window, which has been the subject of various proposals over recent years, with plans to open it up and make necessary repairs to that also. Unfortunately the scale of the work to repair the stonework has meant that the East Window repair has had to be put on hold so the essential masonry repairs could be prioritised. Progress on this has now been possible and some grant funding achieved. Less major was a leak behind the tiles in the shower used by the Homeless Project, but a refit was completed and normal service resumed!



Creation Care became a major focus of the church after the Lent series and a small group was formed to spearhead the church's thinking and push for changes that could be made. Thanks to Nigel Heeler for coordinating this. The congregation were encouraged to go 'plastic free' in July and they welcomed a speaker from A Rocha (a Christian conservation charity) in September to develop our awareness. The group has been working through material from A Rocha aiming for the 'eco church' awards – bronze, silver, and ultimately hopefully, gold.

There were some personal markers in the year. Revd Lesley was delighted to be invited to conduct the wedding of Verity and David Sherwin-Paul – both active members of our congregation and Sunday morning choir. Sadly we also lost members with the death of Pearce Kelly, June Taylor and PCC member Christoph von Luttitz and the moving away of former treasurer David Parrish. The engagement with the wider community through funeral ministry was very evident during our All Souls' Choral Evensong when many families came to remember loved ones. Just over a week later we were joined by 10th Fulham (St Andrew's) Scout Troup for our Remembrance Day service.

A very happy occasion was the resumption of our Great Get Together summer fair. Despite a poor weather forecast, the rain stayed off, there was a great turnout from the surrounding community, and it was very much enjoyed – a very welcome





return to more normal activities. Huge thanks go to Peter and Sandra Fuller and the rest of the team who worked hard to make it such a success. In fact the church was looking particularly cheerful all summer with the presence of the numerous sunflowers grown at home and then planted along the railings.

The church really rallied around in October when we were invited to support an Afghan family, refugees who were moving into the area. They arrived with nothing and though housed by LBHF Council, they were missing many items that would make a difference. With enormous generosity the church family provided curtains, a pressure cooker, microwave, laptop, soft furnishings, regular English lessons and much, much more. Revd Anne co-ordinated the response and John Pugsley was particularly involved in



befriending the family and ensuring that they felt supported, but it was a real community response.

Christmas saw the cases of Covid rising again, and sadly the Carol service was necessarily smaller, and the children's nativity had to be cancelled – as had our ceilidh for St Andrew's day. Despite the joy of Christ's coming, it was dispiriting to see the need for caution return. However the year ended with a thoughtful service on New Year's eve to mark the end of the year and the opportunity to commit ourselves again to Christ's service in 2022.



Gordon Tait has again steered the church through the financial uncertainties, ably assisted by Penny McCarthy in the office, Chris Hunt and the other members of the Finance Team. Following the significant reduction in income due to the pandemic, the church had been prudent in its offer to the Diocese towards the Common Fund, but we were very pleased to increase that by £5K as we finished the year in a slightly better place than anticipated.

As well as her parish responsibilities, Revd Lesley continued throughout 2021 as Diocesan Advisor for Women's Ministry and sat on the Kensington Area Leadership Team. She is assisted by Revd Anne, who gives extremely generously of her time and skills as a 'self-supporting minister', and by our dedicated and highly competent Parish Administrator, Penny McCarthy. Our Church Wardens, Trevor Dawson and Nigel Heeler have continued to served cheerfully and tirelessly, providing faithful support to the clergy and congregation.

Over this past year we have seen more than ever how team work is of the essence, and we are





extremely fortunate at St Andrew's to have a well-functioning and committed team – including our Church Council and all those who volunteer in a huge variety of ways. Visitors often comment on the breadth of engagement with the community, and this is only possible thanks to hard-working and committed teams of volunteers.

### Church Attendance

At the time of writing, there were 129 parishioners on the Church Electoral Roll, 58 of whom were resident within the parish and 71 are not resident within the parish. The usual Sunday attendance in 2021 was harder to establish as congregations were both in person and online at various stages. Typically when in the building, the congregation is about 50 adults, but there are more who join us online – or catch up later in the day. Only a few Choral Evensongs were able to happen, and then with reduced numbers in the choir, but highlights were, as ever, the All Souls Service and Christmas Carols.



### Financial Review

Total income for the year was £211,967 compared to £206,061 in the previous year. The results for the year show a surplus of £10,263. The grants received are time apportioned and some of the receipts relate to 2022 year.

Sunday collections decreased from £4,987 to £4,835 reflecting the continuation of periods when the Church was closed or attendance limited. Standing Orders and Gift Aid fell from £17,020 to £15,415 reflecting some movements to Parish Giving. Legacies and donations, which include Parish Giving, increased from £27,454 to £31,702.

Expenditure for the work and ministry of the church was £207,105 compared to £212,610 in 2020. A significant part of this went towards maintaining the building in good working order (including insurance, utilities, fabric repair, cleaning and the minor repair projects such as the church lighting, CCTV and external lighting). This figure also includes our contribution to the Diocesan Common Fund (diocesan costs – including stipend and housing for the vicar and contribution towards training for future clergy, as well as considerable Diocesan support in terms of legal, financial HR and Safeguarding advice etc.) Our 'parish share' towards the Common Fund decreased this year from £73,109 to £44,997

### Reserves Policy

It is the PCC policy to try to maintain a balance on unrestricted funds (if possible) which equates to at least three months of unrestricted payments, equivalent to £30,000 to cover emergency situations that may arise.

### Investments Policy

A Music Fund was created in 2017 to enable the continuation of the St



Andrew's Church PCC excellent musical tradition of the church. The Fund valuation at Dec 30 2021 was £79,666 a further growth of £9,877 during the year. This fund was created from the generous legacies of Marc Maitland's parents and Marzena Swinger. Dividends received from this investment contribute towards the cost of maintaining the musical tradition.

### Legacy Policy

The PCC agreed a Legacy Policy, and prepared to use these funds to enhance the building in 2021. A legacy is not to be used simply in order to remove the cost of a planned or inevitable expenditure, but may allow something already envisioned that is not realistically possible within the current or foreseeable budget. In times of particular stress the PCC may

decide that legacy funds may be used for ongoing expenditure, but not to exceed 20% of the amount bequeathed.

Overall cash at bank totalled £106,404 compared with £102,032 the previous year. There were no borrowings.

### Volunteers

We would like to thank all the volunteers who work so hard to make our church the vibrant and welcoming community that it is. In particular, we want to mention

our churchwardens Trevor Dawson (also Director of Music) and Nigel Heeler; David Wilde who ensures the fabric of the church is kept in good order; Gordon Tait who oversees the finances; Revd Anne whose pastoral care, wisdom and creativity in a self-supporting capacity are a tremendous asset to the church and support to Revd Lesley; Jody Lucatello who serves as PCC Secretary and the many volunteers involved in all the different aspects of the life and ministry of this church.

### Membership, Structure and Governance

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our Vicar), Associate Priest, churchwardens, Deanery Synod

representatives and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions of all matters of general concern and





importance to the parish, including deciding how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC. The full PCC met six times during 2021 using zoom. Attendance was good.

### Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the council. The Standing Committee at St Andrew's consists of the Vicar, the Associate Priest, the Church Wardens, the Treasurer and the PCC Secretary. The Standing Committee met seven times during 2021 and were again crucial during the unusual circumstances.

### Finance Committee

The Finance Committee also meets prior to the PCC to prepare and discuss the financial report for the upcoming PCC meeting, and any other financial issues relating to the church. It consists of the Vicar, the Associate Priest, the Treasurer, one church member and the Church Administrator. It met twice during 2021 and has provided detailed and thorough leadership in all matters financial during this extremely challenging time.



### Administrative Information

St Andrew's Church is situated on Greyhound Road in the London Borough of Hammersmith and Fulham. It is part of the Kensington Episcopal Area in the Diocese of London within the Church of England. The correspondence address is St Andrew's Church, Greyhound Road, London, W14 9SA. The PCC is a corporate body established by the Church of England, operating under the Parochial Church Council Powers Measure and is a Registered Charity Number 1134166. PCC members are trustees of the charity.

Members of the PCC are either ex-officio or elected by APCM in accordance with the Church Representation Rules. PCC members who have served at any time from 1st January 2021 until the date this report was approved are:

### Ex Officio Members

Incumbent:	Reverend Lesley Bilinda (Chairperson)
Associate Priest:	Reverend Anne Cowley
Churchwarden:	Trevor Dawson (Vice-Chairperson) (re-elected 23 <sup>rd</sup> May 2021)
Churchwarden:	Nigel Heeler (re-elected 23 <sup>rd</sup> May 2021)





Anthony Scott Noble (Representative on Deanery Synod, re-elected 25th October 2020)  
Christoph von Luttitz (Representative on Deanery Synod, re-elected 25th October 2020,  
since died in service)  
Jacob Holme (Representative on Deanery Synod, elected 25th October 2020)

### Elected Members

Jody Lucatello (Secretary)  
David Wilde (Fabric Officer)  
Verna Ridge (Safeguarding Officer)  
Dionne McLean  
Joan Fitt  
Chris Hunt (until 23<sup>rd</sup> May 2021)  
Pam Taylor (re-elected 23<sup>rd</sup> May 2021)  
Mary Marsh (re-elected 23<sup>rd</sup> May 2021)  
Barbara Utting (until 23<sup>rd</sup> May 2021)  
Verity Sherwin-Paul  
Alice Ballah-Conteh  
Xavier Gerardin (elected 23<sup>rd</sup> May 2021)  
Andrea Brown (elected 23<sup>rd</sup> May 2021)



### Observers

Gordon Tait (Treasurer)  
Penny McCarthy (Parish Administrator, ER Officer, GPDR Officer)



### Safeguarding

St Andrew's Church adheres to a safeguarding policy which complies with the Diocese of London guidance.

Accounts were approved by the PCC on 18th May 2022 and signed on their behalf by the Reverend Lesley Bilinda



## TRUSTEES' RESPONSIBILITY STATEMENT

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales and the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## REFERENCE AND ADMINISTRATIVE DETAILS

### Banker

HSBC Plc  
593-599 Fulham Road  
London  
SW6 5UA

### Independent examiner

Gareth Owen Hughes BSc ACA  
Institute of Chartered Accountants in England and Wales  
Garside & Co Limited  
Suite 631 The Linen Hall  
162-168 Regent Street  
London  
W1B 5TG

Approved by order of the board of trustees on ..... and signed on its behalf by:

Revd L Bilinda - Trustee

**Independent Examiner's Report to the Trustees of  
St Andrew's Church PCC**

**Independent examiner's report to the trustees of St Andrew's Church PCC**

I report to the charity trustees on my examination of the accounts of St Andrew's Church PCC (the Trust) for the year ended 31 December 2021.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Gareth Owen Hughes BSc ACA  
Institute of Chartered Accountants in England  
and Wales  
Garside and Co. Limited  
Suite 631, Linen Hall  
162-168 Regent Street  
London  
W1B 5TG

Date: .....



**St Andrew's Church PCC**

**Statement of Financial Activities  
for the Year Ended 31 December 2021**

		Unrestricted funds £	Restricted funds £	31.12.21 Total funds £	31.12.20 Total funds £
	Notes				
<b>INCOME AND ENDOWMENTS FROM</b>					
Voluntary Income	2	44,968	9,766	54,734	50,071
<b>Charitable activities</b>					
Church activities	5	7,368	47,279	54,647	59,619
Activities for Generating Funds	3	83,605	7,918	91,523	84,633
Investment income	4	-	2,024	2,024	1,955
Other income		9,039	-	9,039	9,783
<b>Total</b>		144,980	66,987	211,967	206,061
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Church activities	6	195,639	11,466	207,105	212,610
Governance costs		4,476	-	4,476	4,476
<b>Total</b>		200,115	11,466	211,581	217,086
Net gains on investments		9,877	-	9,877	4,490
<b>NET INCOME/(EXPENDITURE)</b>		(45,258)	55,521	10,263	(6,535)
<b>Transfers between funds</b>	15	78,127	(78,127)	-	-
<b>Net movement in funds</b>		32,869	(22,606)	10,263	(6,535)
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		95,801	95,762	191,563	198,098
<b>TOTAL FUNDS CARRIED FORWARD</b>		128,670	73,156	201,826	191,563

The notes form part of these financial statements

**St Andrew's Church PCC**

**Balance Sheet**

**31 December 2021**

	Notes	Unrestricted funds £	Restricted funds £	31.12.21 Total funds £	31.12.20 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	11	5,672	-	5,672	9,927
Investments	12	51,657	28,009	79,666	69,789
		<u>57,329</u>	<u>28,009</u>	<u>85,338</u>	<u>79,716</u>
<b>CURRENT ASSETS</b>					
Debtors	13	27,340	-	27,340	19,307
Cash at bank		58,992	47,412	106,404	102,032
		<u>86,332</u>	<u>47,412</u>	<u>133,744</u>	<u>121,339</u>
<b>CREDITORS</b>					
Amounts falling due within one year	14	(14,991)	(2,265)	(17,256)	(9,492)
<b>NET CURRENT ASSETS</b>		<u>71,341</u>	<u>45,147</u>	<u>116,488</u>	<u>111,847</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>128,670</u>	<u>73,156</u>	<u>201,826</u>	<u>191,563</u>
<b>NET ASSETS</b>		<u>128,670</u>	<u>73,156</u>	<u>201,826</u>	<u>191,563</u>
<b>FUNDS</b>	15				
Unrestricted funds				128,670	95,801
Restricted funds				73,156	95,762
<b>TOTAL FUNDS</b>				<u>201,826</u>	<u>191,563</u>

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  
L Bilinda - Trustee



**Notes to the Financial Statements  
for the Year Ended 31 December 2021**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Government grants relates to the Coronavirus Job Retention Scheme (CJRS) are recognised using the accrual model and the performance model. Under the accrual model, government grants relating to revenue are recognised on a systematic basis over the periods in which the company recognises the related costs for which the grant is intended to compensate. Grants that are receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the entity with no future related costs are recognised in income in the period in which it becomes receivable.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets and depreciation**

Consecrated and beneficed property is excluded from the accounts by 5.10(2)(a) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated land and buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of those assets, less their estimated residual value, over their expected useful life.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension schemes**

The church contributes to defined contribution pensions for two longer standing employees and also provided pension arrangements for auto-enrolment of staff via the Diocesan Scheme set up in compliance with current pension legislation. The assets of the schemes are held separately from those of the charity. The contributions payable are charged to the statement of financial activities.

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021**

**1. ACCOUNTING POLICIES - continued**

**Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

**Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**Cash at Bank and In hand**

Cash at bank and in hand includes cash and short term highly liquid Investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**Fixed asset investments**

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the mid market value. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

**Investment gains and losses**

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

**Current assets**

Amounts owed to the PCC at the year end in respect of fees, gift aid recoverable or other income are shown as debtors, less provision for amounts that may prove uncollectible.

Short term deposits include cash held on deposit in The CBF Church of England Investment Fund or at the bank.

**Financial Instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.



**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021**

**2. VOLUNTARY INCOME**

	31.12.21	31.12.20
	£	£
Sunday collections	4,835	4,987
Standing order donations	10,617	10,117
Gift aid recoverable	4,798	6,903
Legacies and donations	31,702	27,454
Other income	2,782	610
	<u>54,734</u>	<u>50,071</u>

**3. ACTIVITIES FOR GENERATING FUNDS**

	31.12.21	31.12.20
	£	£
YMIC	7,918	-
Regular weekly activities	1,125	10,880
Fairs & Occasional activities	856	1,051
Mobile phone mast	24,182	24,112
Hall hires	21,577	11,196
Rent "Into University"	35,865	31,737
Window Project Income	-	5,657
	<u>91,523</u>	<u>84,633</u>

**4. INVESTMENT INCOME**

	31.12.21	31.12.20
	£	£
Music Fund	<u>2,024</u>	<u>1,955</u>

**5. INCOME FROM CHURCH ACTIVITIES**

	Activity	31.12.21	31.12.20
		£	£
Wedding, Banns, Funeral fees	Church activities	2,178	3,820
Cafe refreshment income	Church activities	-	284
W14 Youth Club	Church activities	16,188	32,004
Grants received	Church activities	34,346	15,864
Health & Wellbeing	Church activities	1,935	6,435
Church trips	Church activities	-	1,212
		<u>54,647</u>	<u>59,619</u>

Grants received, included in the above, are as follows:

	31.12.21	31.12.20
	£	£
Grants - other	23,503	2,400
Grants - charitable givings	565	155
Grants - homeless project	<u>10,278</u>	<u>13,309</u>
	<u>34,346</u>	<u>15,864</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Church activities	207,105	-	207,105
Governance costs	-	4,476	4,476
	<u>207,105</u>	<u>4,476</u>	<u>211,581</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.12.21 £	31.12.20 £
Staff costs	45,536	59,648
Common Fund	44,997	73,109
Church Management	1,328	2,371
Minor building repairs	50,573	13,668
Insurance	7,177	7,435
Direct cost of church activities	20,095	18,201
Homeless project costs	7,300	5,075
Parish office expenses	1,266	2,270
Charitable giving	566	155
Community projects	4,913	1,397
Other Grants	-	2,400
Health and wellbeing	2,752	10,536
Cleaning Services	14,132	9,662
Music Fund	881	2,428
Depreciation on F&F	4,255	4,255
YMIC costs	1,334	-
	<u>207,105</u>	<u>212,610</u>

8. SUPPORT COSTS

	Governance costs £
Governance costs	<u>4,476</u>
	Governance costs £
Bookkeeping Services	1,976
Independent Examiner's fees	2,500
	<u>4,476</u>



**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021**

**9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

**10. STAFF COSTS**

	31.12.21	31.12.20
	£	£
Wages and salaries	38,690	48,006
Social security costs	4,797	9,425
Other pension costs	2,049	2,217
	<u>45,536</u>	<u>59,648</u>

The average monthly number of employees during the year was as follows:

	31.12.21	31.12.20
Staff - church activities	<u>3</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

**11. TANGIBLE FIXED ASSETS**

	Fixtures and fittings £
<b>COST</b>	
At 1 January 2021 and 31 December 2021	<u>42,534</u>
<b>DEPRECIATION</b>	
At 1 January 2021	32,607
Charge for year	<u>4,255</u>
At 31 December 2021	<u>36,862</u>
<b>NET BOOK VALUE</b>	
At 31 December 2021	<u>5,672</u>
At 31 December 2020	<u>9,927</u>

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021**

**12. FIXED ASSET INVESTMENTS**

**Investment fixed assets**

Movements in the year:	31.12.21
	£
Market Value at 1st January 2021	69,789
Purchase during the year at cost	-
Revaluation	<u>9,877</u>
Market Value at 31st December 2021	<u>79,666</u>

Holdings at 31 December 2021: 3,406.48 shares in The CBF Church of England Investment Fund - Market Value of £79,666.

**13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.21	31.12.20
	£	£
Mobile Phone Mast	1,047	1,174
EW/AW/Healthy Eating	-	2,572
Other consumable	114	110
Gift aid recoverable	3,326	2,515
Receivable from "Into University"	497	732
YMIC	2,617	-
Heritage Grant	9,120	-
W14 Youth & Community Project	-	9,500
Listed Places of Worship Grant	7,535	-
Hall Hire	2,748	2,003
Funerals	336	626
Homeless	-	75
	<u>27,340</u>	<u>19,307</u>

**14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.21	31.12.20
	£	£
Trade creditors	3,695	6,056
Accruals and deferred income	10,125	-
Accrued expenses	3,436	3,436
	<u>17,256</u>	<u>9,492</u>

**15. MOVEMENT IN FUNDS**

	At 1.1.21	Net movement in funds	Transfers between funds	At 31.12.21
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	95,801	(45,258)	78,127	128,670
<b>Restricted funds</b>				
Restricted fund	95,762	55,521	(78,127)	73,156
<b>TOTAL FUNDS</b>	<u>191,563</u>	<u>10,263</u>	<u>-</u>	<u>201,826</u>

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021**

**15. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	144,980	(200,115)	9,877	(45,258)
<b>Restricted funds</b>				
Restricted fund	66,987	(11,466)	-	55,521
<b>TOTAL FUNDS</b>	<u>211,967</u>	<u>(211,581)</u>	<u>9,877</u>	<u>10,263</u>

**Comparatives for movement in funds**

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
<b>Unrestricted funds</b>				
General fund	143,302	(46,951)	(550)	95,801
<b>Restricted funds</b>				
Restricted fund	54,796	40,416	550	95,762
<b>TOTAL FUNDS</b>	<u>198,098</u>	<u>(6,535)</u>	<u>-</u>	<u>191,563</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	143,402	(194,843)	4,490	(46,951)
<b>Restricted funds</b>				
Restricted fund	62,659	(22,243)	-	40,416
<b>TOTAL FUNDS</b>	<u>206,061</u>	<u>(217,086)</u>	<u>4,490</u>	<u>(6,535)</u>



**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021**

**15. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
<b>Unrestricted funds</b>				
General fund	143,302	(92,209)	77,577	128,670
<b>Restricted funds</b>				
Restricted fund	54,796	95,937	(77,577)	73,156
<b>TOTAL FUNDS</b>	<u>198,098</u>	<u>3,728</u>	<u>-</u>	<u>201,826</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	288,382	(394,958)	14,367	(92,209)
<b>Restricted funds</b>				
Restricted fund	129,646	(33,709)	-	95,937
<b>TOTAL FUNDS</b>	<u>418,028</u>	<u>(428,667)</u>	<u>14,367</u>	<u>3,728</u>

**16. RELATED PARTY DISCLOSURES**

Total donations made to the church by related parties (PCC members) during the year amounted to £14,229 (2020 - £13,576) .

**Detailed Statement of Financial Activities  
for the Year Ended 31 December 2021**

	31.12.21 £	31.12.20 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Voluntary Income</b>		
Sunday collections	4,835	4,987
Standing order donations	10,617	10,117
Gift aid recoverable	4,798	6,903
Legacies and donations	31,702	27,454
Other income	2,782	610
	<hr/>	<hr/>
	54,734	50,071
<b>Activities for Generating Funds</b>		
YMIC	7,918	-
Regular weekly activities	1,125	10,880
Fairs & Occasional activities	856	1,051
Mobile phone mast	24,182	24,112
Hall hires	21,577	11,196
Rent "Into University"	35,865	31,737
Window Project Income	-	5,657
	<hr/>	<hr/>
	91,523	84,633
<b>Investment income</b>		
Music Fund	2,024	1,955
<b>Charitable activities</b>		
Wedding, Banns, Funeral fees	2,178	3,820
Cafe refreshment income	-	284
W14 Youth Club	16,188	32,004
Grants received	34,346	15,864
Health & Wellbeing	1,935	6,435
Church trips	-	1,212
	<hr/>	<hr/>
	54,647	59,619
<b>Other income</b>		
CJRS	9,039	9,783
	<hr/>	<hr/>
<b>Total incoming resources</b>	211,967	206,061
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	38,690	48,006
Social security	4,797	9,425
Pensions	2,049	2,217
Common Fund	44,997	73,109
Church Management	1,328	2,371
Minor building repairs	50,573	13,668
Carried forward	142,434	148,796

**Detailed Statement of Financial Activities  
for the Year Ended 31 December 2021**

	31.12.21 £	31.12.20 £
<b>Charitable activities</b>		
Brought forward	142,434	148,796
Insurance	7,177	7,435
Direct cost of church activities	20,095	18,201
Homeless project costs	7,300	5,075
Parish office expenses	1,266	2,270
Charitable giving	566	155
Community projects	4,913	1,397
Other Grants	-	2,400
Health and wellbeing	2,752	10,536
Cleaning Services	14,132	9,662
Music Fund	881	2,428
Depreciation on F&F	4,255	4,255
YMIC costs	1,334	-
	<hr/>	<hr/>
	207,105	212,610
 <b>Support costs</b>		
<b>Governance costs</b>		
Bookkeeping services	1,976	1,976
Independent examiner's fee	2,500	2,500
	<hr/>	<hr/>
	4,476	4,476
	<hr/>	<hr/>
Total resources expended	211,581	217,086
	<hr/>	<hr/>
<b>Net income/(expenditure) before gains and losses</b>	386	(11,025)
 <b>Realised recognised gains and losses</b>		
Realised gains/(losses) on fixed asset investments	9,877	4,490
	<hr/>	<hr/>
<b>Net income/(expenditure)</b>	<u>10,263</u>	<u>(6,535)</u>