

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETERS CHURCH, CROYDON

England & Wales · Charity number 1136488

Details

Other names	ST PETER'S CHURCH P.C.C, CROYDON
Status	Registered
Legal form	Previously excepted
Registered	2010-06-21
Register	View on the Charity Commission register

Contact

Address	123 Upper Selsdon Road Sanderstead South Croydon Surrey CR2 0DU
Phone	02086681350
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Website	www.southcroydonbenefice.org.uk

Activities

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

Activities: Part of the South Croydon Benefice of the Church of England, Southwark Diocese. We are a friendly and welcoming benefice. Our services have a traditional feel; we also enjoy the challenge of creating alternative worship. We believe in a church that cares for the community, its congregation, its parish and the wider world. We are a benefice where everyone belongs, is valued and can grow in faith.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£115,910	£110,054	-	-
2023-12-31	£100,791	£102,692	-	-
2022-12-31	£121,827	£138,844	-	-
2021-12-31	£140,066	£263,165	-	-
2020-12-31	£92,953	£175,752	-	-

Trustees

Name	Role	Appointed
ANDREW GRAHAM MONCRIEFF BSC		
Benjamin Wilson		2022-05-15
Bev Foulkes-Jones		2024-05-12
DAVID THOMAS PERCIVAL		
Gareth Saunders		2014-04-13
JONATHAN ASHURST BARRETT WELLER		2024-05-12
KAREN PERCIVAL		2024-05-12
Lucy Dee		2023-04-23
Mikitha Sudarshan		2023-04-23
Rev Micahel Nayagam		2024-07-06
Steve Moores		2024-05-12
Sudarshan Desikan		2023-04-23

Accounts



SOUTH CROYDON BENEFICE
ST. PETER'S CHURCH

A LANDMARK IN THE HEART OF THE SOUTH
CROYDON VILLAGE, RINGING OUT GOD'S LOVE



Annual Report 2024

**presented to the
Annual Parochial Church Meeting
St Peter's Church, Croydon
18th May 2025**

**Registered Charity No. 1136488
www.southcroydonbenefice.org.uk**

Administrative information

Registered with the Charity Commission Registration number 1136488.

Incumbent: The Rev'd Dr Geoff Dumbreck, 20 Haling Park Road, South Croydon, CR2 6NE. Official correspondence to the incumbent at this address.

St Peter's and St Augustine's, South Croydon, form the "South Croydon Benefice of St Peter, Croydon and St Augustine, South Croydon". The Benefice has adopted a Mission Statement as follows:

The South Croydon Benefice is a family of two parishes (St Peter's and St Augustine's) where everyone belongs, is valued, and can grow in faith. We exist to worship God, making Christ known through teaching and through care for our congregations, communities, and the wider world. Our churches offer traditional and modern worship in a relaxed and friendly atmosphere.

This report relates solely to the activities and financial statements of St Peter's, Croydon.

ST PETER'S PAROCHIAL CHURCH COUNCIL (PCC)

Membership: Licenced Ministers, Churchwardens, Deanery Synod Reps (ex-officio); up to 2 co-opted members; up to 9 members elected at successive APCMs.

Appointment: In accordance with the Church Representation Rules.

Remit: To co-operate with the Vicar in 'promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical' (Parochial Church Councils [Powers] Measure 1956).

Meetings: Every two months.

Reporting: Notes from meetings to be circulated within the PCC.

Delegated authority: N/A.

BENEFICE TEAMS

Benefice Advisory Team

Membership: The standing committees of both parishes (ex-officio).

Appointment: Other members may be co-opted as required.

Remit: To advise the PCCs on matters of shared concern; to assist the PCCs in making joint decisions where this is necessary or desirable.

Meetings: As required.

Reporting: To both PCCs.

Delegated authority: Authority may be granted by both PCCs for specific purposes.

Ministry Team

Membership: Licenced and Authorised Ministers (ex-officio).

Appointment: Other members may be co-opted at the discretion of the Vicar.

Remit: To facilitate worship, teaching the faith, and pastoral care.

Meetings: Weekly, with at least two 'away days' per year.

Reporting: Notes from meeting to be circulated within group.

Delegated authority: N/A.

Music Team

Membership: Incumbent and Directors of Music (ex-officio).

Appointment: Other members may be co-opted as required.

Remit: To facilitate the provision of music during worship, including joint services.

Meetings: Quarterly.

Reporting: Notes from meeting to be circulated within group.

Delegated authority: N/A.

Safeguarding Team

Membership: Incumbent, PSOs and APSOs (ex-officio), one Churchwarden from each parish. **Appointment:** Other members may be co-opted as required.

Remit: To promote a safer church, ensuring that the parishes comply with safeguarding obligations and guidance.

Meetings: Quarterly.

Reporting: Notes from meetings to be circulated to both PCCs. Safeguarding incidents to be reported to PCC of applicable parish. Safer recruitment decisions to be made by PCC of applicable parish.

Delegated authority: Authority may be granted by both PCCs for specific purposes.

Children and Young People Team

Membership: Incumbent, those safely recruited by PCCs as CYP leaders for duration of appointment (ex-officio).

Appointment: Other members may be co-opted as required.

Remit: To plan and evaluate services and events for Children and Young People.

Meetings: Quarterly.

Reporting: Notes from meetings to be circulated to both PCCs.

Delegated authority: Authority may be granted by both PCCs for specific purposes.

Children and Young People Council

Membership: Incumbent (ex-officio), 2 elected representatives from each parish (under 18), 1 CYP leader from each parish.

Appointment: Elected representatives to be chosen by young people.

Remit: To provide a forum for children and young people.

Meetings: Termly.

Reporting: Notes from meetings to be circulated to both PCCs.

Delegated authority: N/A.

Mission Action Planning Team

Membership: Incumbent (ex-officio); at least 3 representatives per parish, drawn from the electoral roll.

Appointment: Applications should be made to the Vicar at the start of each MAP cycle, with parish representatives approved by the appropriate PCC. Subgroups may be required to oversee individual projects, with others co-opted as necessary.

Remit: To develop, implement and evaluate the Benefice Mission Action Plan.

Meetings: Twice per year, with meetings of subgroups as required.

Reporting: Notes from meetings to be circulated to both PCCs. MAP goals to be ratified annually by both PCCs.

Delegated authority: Authority may be granted by both PCCs for specific purposes.

ST PETER'S COMMITTEES

Standing Committee

Membership: Incumbent, Churchwardens, PCC Treasurer and PCC Secretary (ex-officio). **Appointment:** Other members may be co-opted as required.

Remit: Responsible for matters, especially of an emergency nature, between PCC Meetings. **Meetings:** As required.

Reporting: Notes from meetings to be circulated to the PCC.

Delegated authority: The standing committee may approve expenditure in accordance with the PCC Financial Policy. The standing committee may transact the PCC's business between meetings of the PCC; but the standing committee (a) may not discharge a duty of the PCC, and (b) may not exercise a power of the PCC which is subject to the passing of a resolution by the PCC or compliance by the PCC with some other requirement. Further authority may be granted by the PCC for specific purposes.

FF&GP

Membership: Incumbent, Churchwardens, PCC Treasurer (ex-officio); other members as co-opted or appointed by the PCC.

Appointment: Applications to be made to the Chair and are subject to annual PCC approval.

Remit: To oversee the regular care of the church buildings and the Churchyard and advise the PCC as necessary. To advise on matters of finance. To discuss matters of social responsibility or any other items of concern to the PCC which are not the brief of another PCC Committee.

Meetings: Every two months.

Reporting: Notes from meetings to be circulated to the PCC.

Delegated authority: Authority may be granted by the PCC for specific purposes.

Mission and Pastoral:

Membership: at least six members; at least 1/3 must be members of the PCC.

Appointment: Applications to be made to the Chair and are subject to annual PCC approval.

Remit: To advise the PCC on matters concerning the Christian nurture of the members of congregation of St Peter's. To promote the work of the Church among the young people of the parish. To promote support, within the community of St Peter's for the Church's missionary work at home and overseas. To recommend to the PCC the allocation of funds in the Missions and Charities Account. To advise the PCC as to how it might fulfil its evangelistic and pastoral responsibilities.

Meetings: Quarterly.

Reporting: Notes from meetings to be circulated to the PCC.

Delegated authority: to distribute monies from the Mission and Pastoral account to charities with local, national and international objectives, and to arrange collections for charities or good causes. Further authority may be granted by the PCC for specific purposes.

Fundraising:

Membership: Up to eight members, to include one Churchwarden and a member of the social committee, as appointed by PCC or co-opted.

Appointment: Applications to be made to the Chair and are subject to annual PCC approval.

Remit: To plan, organise and run events or activities to raise money and/or increase income to finance the maintenance of the Church and its assets or for any special projects which the Committee may recommend and/or the PCC agrees deserves the financial support of the church.

Meetings: Approximately quarterly.

Reporting: Report to be presented to PCC at each meeting.

Delegated authority: Authority may be granted by the PCC for specific purposes.

Hall & Church House

Membership: Those appointed by PCC or co-opted.

Appointment: Applications to be made to the Chair and are subject to annual PCC approval.

Remit: To be responsible for the care, maintenance and hiring of the Hall. To review (at least once a year) and to report to the PCC on the use made of the Hall by the church, local community and others. To be responsible for the care, maintenance, and hiring of Church House, both residential accommodation and meeting-room facilities. To advise the PCC on new or additional ways in which the Hall or Church House meeting-room, if appropriate, may be used in the mission of the Church or to meet the needs of the local community.

Meetings: Quarterly.

Reporting: Report to be presented to PCC at each meeting.

Delegated authority: To authorise day-to-day spending in relation to Church Hall and Church House, but not to enter into any legal agreement that would normally require PCC approval. Further authority may be granted by the PCC for specific purposes.

Social:

Membership: Volunteers as may be attracted to assist on an ad hoc basis.

Appointment: No formal appointment necessary.

Remit: To be responsible for social domestic arrangements as required.

Meetings: As required.

Reporting: Report to be presented to PCC at each meeting.

Delegated authority: Authority may be granted by the PCC for specific purposes.

Gardening at St Peters (GASP):

Membership: Volunteers as may be attracted to assist on an ad hoc basis.

Appointment: No formal appointment necessary.

Remit: To maintain Church House Garden and supplement the work of Croydon Council in maintaining the Churchyard.

Meetings: As required.

Reporting: Report to be presented to PCC at each meeting.

Delegated authority: Authority may be granted by the PCC for specific purposes.

Eco-Church Committee

Membership: Those appointed by PCC or co-opted.

Appointment: Applications to be made to the Chair and are subject to annual PCC approval.

Remit: To consider the environmental impact of church activities and to promote better care of the environment.

Meetings: Quarterly.

Reporting: Report to be presented to PCC after each meeting.

Delegated authority: Authority may be granted by the PCC for specific purposes.

BANKERS

National Westminster Bank Plc, 1, High Street, Croydon, CR9 1PD (Current Account)

The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET (Deposit Accounts)

INVESTMENT MANAGER

The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET

INSPECTING ARCHITECT

Daniel Benson, Ablett Architects Ltd, Kingfisher House, 21-23 Elmfield Road, Bromley, Kent BR1 1LT



Vicar's Report

I am pleased to introduce the Annual Report of St Peter's Parochial Church Council for 2024. As always, I would like to begin by thanking everyone who has supported the church this year; it is truly a team effort, and I am grateful to God for each of you.

The leadership of St Peter's has been affected this year by the sad and premature death of our long-serving Treasurer, Stephen Green. Gareth Saunders kindly took on this role, which has meant stepping down as Churchwarden. I am delighted that Lucy Dee was elected to replace him, serving alongside David Percival. Sudarshan Desikan has taken the full responsibilities of PCC Secretary, having become Minutes Secretary the year before.

Stephen was also closely involved with Gardeners at St Peter's (GASP), a group which has brought so much pleasure to the local community by maintaining and enhancing a green space for everyone to enjoy. Lee Longhurst has returned to the leadership of GASP, and I am grateful to Lee and all her volunteers.

Rachel Chapman has now taken over from Clare Green as Electoral Roll Officer; my thanks to Rachel for taking this on, and to Clare for the care and attention that she gave to this role. Clare continues to compile the weekly Pewsheets, but I would like to thank Ben Wilson for taking that on for a period over the summer. Ben and Sudarshan have continued to represent the parish to the wider church community as our Deanery Synod representatives.

At the last Annual Parochial Church Meeting, Susan Campbell-Dick and Paul Reynolds came to the end of their three year term. They were replaced by Bev Foulkes-Jones, Steve Moores, and Jonathan Weller, all of whom are experienced PCC members; it is good to have them back on the church council.

I am richly blessed to share my ministry with such an able Ministry Team. Mary Loader's contributions to the Benefice over many years were celebrated as she retired from active Reader ministry, becoming Reader Emerita. Michael Brockett and Andrew Moncrieff play a central role in our services and pastoral care, as a Licenced Pastoral Lay Minister (LPLM) and Reader respectively. Lucinda Stevens has supported both children's ministry and St John's Nursing Home as our Commissioned Pastoral Lay Minister (CPLM). There are now a whole range of Licenced, Commissioned and Affirmed ministries available within Southwark Diocese, and I would encourage anyone who would like to join our team to speak to me.

We were sorry to say goodbye to Debra Elsdon, who had been on placement with us, but delighted to see her ordained as a Deacon by Bishop Christopher at Petertide. I wish her well in her Curacy in the Limpsfield and Tatsfield Team Ministry. Michael Nayagam's placement also came to an end, but – to our surprise and joy – he was able to stay on in the Benefice as Assistant Curate. Fr Michael brings a wealth of experience and has quickly settled into his new role.

I would like to say a huge thank you to everyone who helped while I was on sabbatical in July and August, especially the Revd Linda Fox. Linda is no stranger to the Benefice, and it was wonderful that she could come back to 'hold the fort' while I was away. It meant that I could enjoy my time away, knowing that everything was in good hands.

The Music Team is central to the worshipping life of our community, and I am grateful to Paul Reynolds at St Peter's and David Wilcox at St Augustine's for all their work with our choirs. The combined Benefice choir has sung at several Evensongs and other key services; they show what can be achieved when we work together.

Safeguarding has been overseen by the Benefice Safeguarding Team. Ann Stranack sadly stood down as Parish Safeguarding Officer, but I am delighted that Steve Moores agreed to fill the post. Lucy Dee represents the Churchwardens on the team.

We maintained the same pattern of Regular Services in 2024:

Sunday 11.00 am: Sung Eucharist (Common Worship)

Wednesday 10.00 am: Said Eucharist (Common Worship)

The main Sunday Eucharist is streamed on YouTube, providing access to church services for those who are housebound. On Tuesdays and Thursdays, we hold Morning Prayer on Zoom, with participants from both parishes and further afield. We also continued to hold joint Benefice services, using both church buildings, including a monthly Sunday evening service and services on principal holy days.

Our services are relatively simple but involve many people upfront and behind the scenes. I am grateful to everyone who has served, sung, played, led intercessions, greeted, arranged flowers, cleaned, administered the chalice, printed service books, served coffee – the list goes on, and requires the hard work and dedication of the whole community. I am particularly grateful to our Verger, Philip Dee, for all that he does to make the services run smoothly.

On five occasions, the Sung Eucharist was replaced by an All Age Eucharist. Sadly, the Sunday School has remained in abeyance, as have the Fun Days; FLAME has, however, continued to meet at St Peter's Church House for teenagers.

Our work with older people continues to develop, with increasing links between the parish and the South Croydon Day Centre. Lynette and Norman Davis do tremendous work in putting together a full programme for the Tuesday Group, which has continued to meet on alternate Tuesdays in Church House.

Our fundraising events not only bring in much needed financial resources; they are an opportunity for the wider community to come together. This year our social programme was enhanced by two new community events: South Croydon Sings and South Croydon Sings Carols. My thanks to Lucy Dee for driving this forward; both events had a wonderful atmosphere.

At the end of the last Mission Action Plan, it seemed important to pause for reflection, and to allow ourselves time to embed the work that had been done. Two sessions were held at St Peter's Church House in 2024, entitled 'Shape our Future', which invited the whole congregation to reflect on our strengths, weaknesses, opportunities for mission, and the barriers that hold us back. The feedback from these sessions will inform the next MAP, which will launch at Easter 2025.

Looking to the future, we continue to face challenges around the recruitment of volunteers and in supporting children and young people. I hope that the new MAP will help inspire people to get involved in our mission and outreach; children and young people will be one of the 'priority areas' for the next five years.

I am privileged to remain your Vicar, and we will continue to work together as we face up to the challenges and embrace the opportunities that lie before us.

The Revd Dr Geoff Dumbreck
Vicar

Deanery Synod

The Deanery Synod met three times in 2024. The first meeting took place at St Michael's in February. The invited speakers were Chris Elliot and Jennifer Hyde from Southwark Against Modern Day Slavery, who alerted us to this growing problem in our area.

The June meeting took a different format, with Wendy Robbins (Director of Discipleship, Lay Ministry and Continuing Minister Education for Southwark Diocese) leading a workshop at St George's. She encouraged us to reflect on the work we are already doing as a deanery, our hopes for the future, and the needs of our area.

The final meeting was held in September at St Matthew's, with Natalie Walters giving a presentation on the work of the Department of Justice, Peace and the Integrity of Creation (JPIC).

The Deanery continues to be an important forum for Anglican Churches in central Croydon to co-operate in mission and to share information. I am grateful to Sudarshan Desikan and Ben Wilson, our two synod members, for representing St Peter's.

Geoff Dumbreck
Area Dean

Fabric, Finance & General Purpose

FABRIC REPORT

The FF&GP Committee met on three occasions, in January, March and October.

Chancel, Chapel and Vestry

The new tiled roofs sustained the very strong winds on several days during the year without damage. Minor water ingress became evident. At the top of the Chancel south wall water ingress from above the west end of the rainwater valley became evident.

Peeling paint was removed from the west end of the Lady Chapel south wall.

Some minor works were undertaken around the east corridor, and in the Choir Vestry the solid wood lockers were treated to protect against woodworm infestation, and the accumulation of historic sheet music was rationalised.

Nave and Aisles

In the south aisle peeling paint was removed from various wall areas, and some tiles were refixed in the roof above.

In the central nave some pew flooring was renailed. Some improvements were made to the main north and south doors.

Under the tower the screened area was tidied and the planning for fixed storage continued.

Tower

The mesh sheets behind the spire dormer louvres were refixed, which appeared to stop further pigeon intrusions.

Planning permission from Croydon Council for the increase of 5G antennas from three to eight was refused but then granted on appeal.

Bill Hibbert, Bells Advisor to Southwark Diocese, visited the tower twice, and suggested that a ladder in the corner of the belfry up to the spire base platform would allow access to the 5G antennas without the need to lower the bells, and this proposal met the approval of the bellringers and NETCS, who inspected the proposed ladder location in December. Various schemes for ensuring the bells remain reasonably audible were developed.

The ringing chamber original floor structure below the plywood decking was inspected and looked sound.

Archdeacon Inspection

Greg Prior, Archdeacon of Croydon, inspected St Peter's Church on Saturday 6th April.

David Percival
Lucy Dee
Churchwardens

FINACIAL REVIEW

Last year marked a return to 'business as usual' with both income and expenditure relating mostly to the day to day running expenses of the church. It was agreed to have another quite year with belt tightening the order of the day and it was hoped that some funds could be tucked away for a rainy day. Like all best laid plans, this did not materialise due to the renewal of the central heating at St Peter's Church Hall at a cost of £18,000.

Although the deficit on the general fund was £1,623 this masked a larger deficit reduced by the unexpected legacy from the estate of the late Ms Pat Prince (£4,300). The general fund continues to lose about £800 per month.

Planned Giving jumped back over the £30,000 mark to £31,027 (29,743 - 2023) thanks to the Stewardship campaign towards the end of 2023. Many of our regular givers generously raised their contribution to St Peter's in line with inflation but only one new planned giver joined the scheme.

That said, Collections through the plate and via the SumUp machine & other digital platforms remained robust throughout 2024 despite the challenging circumstances in the wider economy. Collections & SumUp donations rose to £6,299 from £4,718 in 2023 reflecting the move from cash to card payments.

Weddings and funerals generated £1,609 in fees (£127 – 2023), partly due to funeral wakes held in the church. This generated funds for the church as families looked to reduce the cost of off site hiring and catering charges.

Finally, a change of tenancy at Church House in late 2023 resulted in increase in rent in 2024. There was full pass through of Church House rent to the main account meaning an additional £2,950 in income for the church to meet its spending commitments.

Finally, the Fundraising Committee raised an extraordinary £10,027 towards church funds of which £7,169 was allocated to the West End Refurbishment Fund whilst the Christmas Bazaar total of £2,878 was allocated to general funds. Please refer to the Fundraising Committee report for the detail behind the total!

On a more disappointing note, the Janet Kilby legacy of c. £15,000 remains outstanding four years after her death.

The Parish Support Fund for 2024 was set at £48,500 (up from £47,001 – 2023) and there was nothing outstanding to the Diocese at year end. The Parish Share will remain at £48,500 for 2025 with the agreement of the Diocese.

St Peter's Church is Grade II listed and is expensive to insure (Ecclesiastical Plc). In 2024, the building cost £7,562 to insure although lighting & heating costs fell to £4,313 (£6,788 in 2023). Energy costs should fall further in 2025 when the Energy contracts come up for renewal. Telephony and broadband expenses increased from 2023 due to timing differences, as inter-charges between St Peter's and St Augustine's were not raised until 2025 (refer to debtor's page). The cost of music was £3,842 in 2024 (£847 – 2023) but can be explained by a misallocation of expenditure in the 2023 accounts.

In the background, the installation of a 5G network in the Bell Tower, agreed in principle by the P.C.C. and granted planning permission by Croydon Council rumbles on in the background. The one-off lump sum and quarterly payments will come in handy but project progress is slow and it will need a hefty gear change from all sides in 2025 to get this over the line.

Likewise, settlement of the Janet Kilby estate has not materialised but if received the monies will be used to backfill the West End Refurbishment Fund where funds allocated to this project have been used to cover shortages in general funds over the last two years.

I would like to thank all members of the planned giving scheme for their continued kind & generous support month by month and to those who continue to give generously via the Collection plate and digital payment platforms on a weekly basis. It is appreciated and keeps the Treasurer from sleepless nights!

Gareth Saunders
Hon Treasurer

Bellringing

We've had a good year of ringing, ringing more frequently due to Croydon Minster ringers helping us. We ring there beforehand and they come and join us after, as the services are an hour apart. We've had several visits from 12 bell practices and University bands. Quarter Peals are now a lot more frequent than Peal attempts. We've managed to get Michael Moreton's name on the ringers' memorial board. We've tidied up the tower more. We've had a couple of ropes replaced and repaired by Avon ropes.

Sam MacMahon
Tower Captain

Choir

The choir has continued to lead the music at Sunday morning services on a regular basis throughout the year and maintained its attendance in numbers. Even though those numbers are small, there is regular attendance from many, for which we are most grateful.

Thanks are due to David Wilcox and the choir at St. Augustine's for enhancing chorister numbers through the Benefice Choir. This has allowed for the introduction of new pieces and a more extensive repertoire at Evensong services and for other occasions at both churches, such as Advent, Christmas, Ash Wednesday, Ascension Day, the Patronal Festival, Harvest and All Souls. Although unable to attend on a regular basis, we are also grateful to friends and past choristers who return for special occasions.

While other youth activities and family priorities make it challenging to schedule weekday choir practices, Sunday morning rehearsals take place regularly. This does restrict the development of the RSCM medal scheme and musical development, as time is shorter on Sundays, beyond familiarising choristers with the music of the day. It is, however, pleasing to see the younger choristers involved in other areas of St. Peter's, such as the Saturday morning Flame gathering and leading the Sunday Readings and Prayers, particularly at All-Age services.

It is with much appreciation to all those who continue to support the long-lasting and rich musical tradition at St. Peter's, especially the loyal 'back-row' of Gareth Saunders, Jonathan Weller and Karen Ip, often involved in other church responsibilities, and to the children, who have a wide choice of weekend activities, but frequently choose to give the choir their priority. Thanks are also extended to Karen Percival for her kind assistance with choir robes and to Chanelle Mensah, who recently started her university chapter in York.

New recruits are always welcome. With increased regular numbers, a wider repertoire can be achieved along with less of a burden on any particular person or part, together with an opportunity for stronger musical development and social interaction.

Paul Reynolds
Director of Music

Church Hall & House

HALL & CHURCH HOUSE COMMITTEE

Norman Davis (in the Chair), Gareth Saunders (Honorary Treasurer), David Percival (Churchwarden) and Phil Dee (Verger).

CHAIRPERSON

Norman Davis stepped down from the Hall Committee in 2024 having served on the Hall Committee for at least 50 years, a quite extraordinary achievement. I would like to thank him for his service and dedication as Chair of the Hall Committee tasked with the upkeep of the Hall for the benefit of those in the church and the wider community. For many years the Hall struggled to remain solvent and Norman along with the Committee members steered the Hall down a new path in 2008 with PMA becoming the sole tenants (other than church usage).

FINANCIALS

The Hall account made a loss of £2,629.37 for the year ended 31.12 2024. Cash at bank as at 31.12.2024 was £244.00. The loss this year was solely down to the replacement of the oil fired heating system. You will remember in the AGM report for 2023 that I reported that the oil fired boiler was cutting out due to a leak in the system (loss of water). The leak in the pipe was eventually located at the front of the Hall in the storage cupboard. The old system was kept going during the early part of 2024 by filling the system manually every 2-3 weeks before the heating could be switched off for the summer period. David Percival (Churchwarden) also took an active role in trying to find a repair solution in an effort to save money but the complexity of the ageing pipes, positioning of pipe joints and 'chasing good money after bad' meant a new heating system had to be commissioned.

Discussions had been ongoing in the background between the Landlord (St Peter's) and the tenants (PMA) and it had been agreed to install a new gas fired system using the existing dormant gas supply. Two quotes were received from Plumbright Installations (£27,000) and David Sterling Plumbing & Heating (£22,000). David Sterling was appointed to install the gas central heating system and the work was completed in early November. PMA paid £4,000 towards the cost for additional radiators in the foyer, on the balcony and on the stage. Our first Fundraising event post implementation was the Christmas Market in late November 2024 and I think everyone was pleased with the warmth that the new heating provided.

Pheonix Martial Arts (PMA) hire our Hall on an annual basis and provided £15,150 in income whilst £14,850 was received in rental income for the private accommodation in Church House. There were no rental arrears at the year end. Parking income was up at £12,539.00 mainly due to an increase in parking charges. A regular user of Church House plus ad-hoc bookings provided meeting room receipts of £1,288 (£2,262 in 2023) and the Scout Hut £1,200 respectively.

The Hall Committee also covered the salary costs of both the Verger and our Saturday cleaner Sonia Collins at a combined cost of £3,700. In line with P.C.C. policy, the Hall Committee adhered to paying the National living wage as a minimum.

Details of our expenditure is broken down as usual between the Church Hall, Church House and the Scout Hut.

CHURCH HOUSE

Water ingress from the upstairs bathroom into the meeting room kitchen below had been an ongoing problem for some time which was resolved at a cost of £96.00 by Derek Hill (Splash Plumbers). The plastic wing nuts had perished meaning the taps had become loose allowing water to pass through them when the shower was in use. The plastic wingnuts were replaced with a brass alternative and plumber's putty was used to seal the joint around the taps.

In the meeting room, two heaters have stopped working (out of five) so the Hall Committee will need to get some quotes to replace all the electric heaters when finances allow. The existing heaters were installed by Michael Tomlin some 25 years ago.

SCOUT HUT

Some minor works were carried behind the Scout Hut to remove overgrown vegetation backing onto the Heathfield Road dentist practice.

Gareth Saunders
Honorary Treasurer, Church Hall & House Committee

Eco-Church

The Eco committee did not meet during 2024 due to priorities elsewhere. However, weekly tips have been added to the pew sheet, and we will be working again towards the Eco Church award.

Karen Percival
Chair, Eco-Church Committee

Fundraising

Again the Committee successfully hosted all our usual fundraising events in 2024: the Spring Book and Cake Sale, the Spring Mini Market, the Village Fayre, the Autumn Book and Cake Sale and the Christmas Market. All these events were successful, both financially and in terms of creating an enjoyable atmosphere outreaching the local community. In particular, the Christmas Market raised a record amount of over £2,800. A great thank you to all who helped achieve this.



In February we were very pleased to be able to contribute a number of books to the South Croydon station Book Swap. Whitney, one of the station employees, was keen to set up this facility in the station waiting room, with any public monetary donations

supporting the mental health charity, Mind. With so many books in storage in our scout hut we were pleased to be able to support this local community service.

In May and July Gareth Saunders hosted a couple of very successful “Postcard” talks in the church. Gareth enlightened the audience with his knowledge of local history complemented by his extensive collection of old postcards. Both events were well supported and, at £10 per person, including tea/coffee and biscuits during the interval, the two Sunday afternoons were able to raise just over £1,100.

The Village Fayre in June was blessed with dry weather, and we were very pleased to welcome Theo Dussett to bring some musical input to enhance the atmosphere. In July we held a Clearance Sale in the church (as it was a wet day); and as on previous occasions we were able to raise some more useful funds despite the rock bottom prices!

Similar to the last two years we held another Quiz Night in October in the Church Hall, this time raising money for both the church and The White Eagle Ukraine Appeal. Again this was held in the Church Hall. Ben Wilson again did a masterful job as quiz master. The quiz was carried out in groups of six, with rounds interspersed with food. A good selection of soups was served after two rounds, and an equally tasty selection of puddings later in the evening. The quality of food was excellent again and much enjoyed. A raffle was also held during the evening.

This year, with the help of Martin Percival’s photography skills, we produced another fundraising Christmas card featuring the High Altar crib scene. At £4 for 10 cards, we haven’t quite broken even yet, but will endeavour to sell more cards in Christmas 2025. Unfortunately, with the present high postal prices and the increased use of email communication fewer people are sending traditional Christmas cards.

As always, I would like to thank the Fundraising Committee for all their hard work over the year, and everybody that contributes to the events, setting up and managing stalls, and all those who come and spend money. Apart from the Christmas Market, when money is allocated to general church funds, all our other fundraising events are targeting the refurbishment of the west end of the church.

Andrew Moncrieff
Chair, Fundraising Committee

GASP

The appearance of the churchyard is much improved since the Gardeners At St. Peter’s group was formed in 1999 and all involved should be congratulated for continuing to care and look after the Church and its grounds. My thanks to all the gardeners who have joined in and helped and to all who have donated bulbs, plants, seeds, soil and equipment and machinery over the years, not to mention their time, the most precious commodity of all.

I took up leadership of GASP in June 2024 when our Captain, Stephen Green sadly passed away and he is much missed by us all at St Peter’s.

The fernery by the boundary wall to St Peter’s Road, the memorial rose bed and the winter garden along with the cut flower beds and the garden of Church House were all instigated and led by Stephen and evidence of his dedication, enthusiasm and his

generosity in spending so much time and effort on the churchyard. He was also very good at posting about the churchyard on social media and getting us involved in the Big Lunch etc.

A mention should be made in this report to Clare, his wife, who has worked alongside Stephen in the churchyard and continues to give her time to GASP.

It is also thanks to him that we have a compost area which we have spent time working on in his memory to prepare it to be in working order for 2025. The team have worked hard on this and it's now in action for the forthcoming year.

Looking ahead to the next ten years, we know we will need more people to volunteer to help with the churchyard as we are all getting older. Two people have mentioned that they may come join GASP in 2025 and help but we are going to need to encourage more to come along. If anyone has ideas to engage more of the local community to come and help please let me know, or better still, please bring a friend along to one of our GASP sessions on a Saturday morning. We meet on the first Saturday of the month from 9.30-12.30 with a coffee break at about 11 in the church.

Most of the group follow the gardening with a cooked breakfast at a local café. All newcomers are welcome including families. Just come along at 9.30am, preferably with some gloves and stout shoes/ wellies. Equipment can be provided.

Lee Longhurst
Head Gardener

Mission and Pastoral

The committee met twice during the year.

During Christian Aid week we collected £199 by way of a Red Bucket collection and from a soup lunch in the garden of Church House.

We continued to collect food and other items for the Purley Food Hub with items required listed each week in our pew sheet. We also collected for them at our Harvest Festival.

Some church members made sandwiches for Night Watch in November/December - three at home making twelve loaves of mixed sandwiches for one week and another week twelve loaves of mixed sandwiches were made through a session in church.

Cards have been sent to children baptized at St Peter's on the anniversary of their baptisms.

Lent boxes were given out for the Bishop's Lent Appeal. £266.25 was collected.

Rosemary Smith has arranged the collection of monies for the Children's Society. £987.49 was collected at St Peter's and £1435.30 as a Benefice. Philippa Bassett of the Children's Society spoke at both churches.

We held a Red Bucket collection for the DEC collection for the Middle East and raised £115.00. We had collections of needed items for the Refugee Day Centre.

We have kept an eye on the more vulnerable members of our congregation.

Bev Foulkes-Jones
Chair, Mission and Pastoral Committee

Safeguarding

POLICIES AND PROCEDURES

The Benefice has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2020 to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults.

Any incidents are dealt with in line with the Diocese of Southwark's safeguarding policies and procedures set out in "A Safe Church" which can be found online at <http://southwark.anglican.org/safeguarding/>. The Diocese of Southwark's safeguarding team have continued to be cooperative and helpful whenever we have encountered a possible safeguarding issue.

Details for contacting a member of the Diocesan Safeguarding Team are listed on the benefice website, on the safeguarding notice board in the church, and in the weekly newsletter.

These policies and procedures have been adopted by both the PCCs in the Benefice. The churches are committed to:

- Promoting a safer environment and culture
- Safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church
- Responding promptly to every safeguarding concern or allegation
- Caring pastorally for victims/survivors of abuse and other affected persons
- Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons
- Responding to those who may pose a present risk to others.

Safeguarding is a standing item on the agenda for the PCC meetings at both churches and members receive copies of minutes of meetings. The PCC's review their policies and procedures annually in line with this guidance. Members at St Peter's have been made aware of the 5 National Safeguarding Standards issued by the Church of England. These Standards:

1. Culture, Leadership and Capacity,
2. Prevention,
3. Recognising, Assessing and Managing Risk,
4. Victims and Survivors,
5. Learning, Supervision and Support)

will be discussed more fully at PCC meetings.

Church officers and volunteers are required to undertake safeguarding training; a record of uptake is kept. All active serving members of the Ministry Team have undertaken Leadership (C2) safeguarding training; the Churchwardens and the Director of Music are required to take Leadership (C2) safeguarding training; all

members of the PCC are required to undertake Foundation (C1) safeguarding training, and Raising Awareness of Domestic Abuse training. The Vicar and Benefice Parish Safeguarding Officers have completed Safer Recruitment training.

Training is regularly monitored and reviewed, needs change often usually following APCM elections. Training validity also expires, so these too are reviewed at each Safeguarding meeting.

Members of the Ministry Team, leaders and helpers working with children and vulnerable adults are required to have a valid Disclosure and Barring Service certificate. These too are monitored at every Safeguarding meeting.

External organisations that use the Churches for their activities are required to sign a written consent form agreeing to follow the benefice safeguarding policies.

BENEFICE SAFEGUARDING TEAM

The Benefice Safeguarding Team has members from both churches:

- The Revd Dr Geoff Dumbreck (Vicar, Chair)
- Steve Moores (Parish Safeguarding Officer – St Peter’s)
- Michael Brockett (Parish Safeguarding Officer – St Augustine’s)
- Lucy Dee (Churchwarden – St Peter’s)
- Neil Hillier (Churchwarden – St Augustine’s)

The Safeguarding Team met on four occasions in 2024:

- 23 January
- 22 April
- 17 June
- 30 September

The safeguarding team monitors completion of the actions arising from the safeguarding self-audit and other reviews. The Team reports to the PCC meetings for both churches, and encourages good practice prescribed by the Diocese.

Steve Moores
Parish Safeguarding Officer

Social

REFRESHMENTS FOLLOWING THE 11AM SERVICE ON SUNDAY

We have continued to provide tea, coffee and biscuits after the 11am Service on Sundays. Thanks to everyone who have stepped in when needed.

PARISH AGM

We served a light lunch between the 11am Service and the Parish AGM.

PATRONAL FESTIVAL SUNDAY

We put on a buffet after the Patronal Festival Service to celebrate Geoff's 10th Anniversary of Ordination and five years at St. Peter's. As always, many thanks to those who provided food or helped on the day.

HARVEST FESTIVAL SUNDAY

Following the Harvest Festival Service, we served a simple bread and cheese lunch. It was a nice social event, which was enjoyed by approximately 25 people. There was a donation bowl and following expenses with a small top up from the coffee money we were able to send a donation of £50 to the Purley Food Hub.

CHRISTMAS CAROL SERVICE

As is traditional we served mince pies and mulled wine following the Carol Service. Soft drinks were available.

I would like to express my sincere thanks to all the volunteers who have helped at our social events by cooking or preparing food, pouring tea or wine and washing up. We are grateful for the donations from individuals, which have helped to cover the costs for these events.

SOCIAL COMMITTEE FINANCIAL REPORT

Brought forward from 2023	£280.12
Donations received	£390.29
Consumables brought	£243.39
Hardware purchased	£142.26
Carried forward to 2025	£284.76

SOUTH CROYDON SINGS!

On 12 October we held our inaugural community singalong event. Our aim was to host a free event for the community. The morning started with a session for under 5s. Irani Nadia led a singing session with action-songs, coloured scarves and balloons. This session was very well attended.

The next session was "Free Your Natural Voice". A harmony song session, drawing from African, African American and Taizé traditions, led by Catherine Pestano.

In the early afternoon the Sandilands Shanty Men led us in a session of sea shanties.

We finished the afternoon with a community singalong accompanied by Ann Hubble.

During the day we served tea, coffee and cake. At lunchtime we served sausages in rolls and vegetarian samosas.

It was an enjoyable day which covered its costs and more as well as being an excellent community event which hopefully will be a springboard to further use of the church for music by third parties etc.

I think we can all be proud of how the first one went and I would like to thank the committee of Gareth Saunders, Karen Percival, Jonathan Weller and Jean Cook for their help. I would also like to thank you all for your support in believing that it could work.

SOUTH CROYDON SINGS CAROLS!

On 13 December we held the second of our community singalong events, a new Christmas carol event aimed at people who like to sing carols. The idea was it was informal event with a licensed bar.

The carols were led by Theo Duseck on the guitar.

Madder Mill Molly entertained us with their dancing both before the singing and during the interval.

We aim to repeat these events in 2025.

Lucy Dee
Chair, Social Committee
Churchwarden

St Peters Parochial Church Council
Statement of financial activities for the year ended 31st December 2024
Main PCC Account

		Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Income					
Voluntary Income	Note 1	53,612	60	53,672	46,861
Incoming Resources from Charitable activities (Note 2b)		1,609	-	1,609	127
Activities for generating funds	Note 2c	2,878	7,169	10,047	8,586
Income from Investments	Note 2a	4,946	-	4,946	4,843
Income generated form Church Hall/House	Note 15	45,636	-	45,636	40,315
Other income resources	Note 2d		-	-	59
Total Income		108,681	7,229	115,910	100,791
Expenditure					
Church activities	Note 3	76,973	-	76,973	86,731
Church Hall & House	Note 15	33,081	-	33,081	15,920
Publicity & Fund Raising expenses		-	-	-	41
Total expenditure		110,054	-	110,054	102,692
Net income before investment gains/losses				5,856	-1,901
Net movement in other accounts (Mission)	Note 14			76	214
On disposal				-	-
on revaluation				3,989	15,108
Net movement in funds				9,921	13,421
Total funds b/fwd on 1st January 2024				258,103	244,682
Total funds b/fwd on 31st December 2024				268,024	258,103

St Peter's Parochial Church Council
Balance Sheet as at 31st December 2024

	Bank Accounts	CBF Deposit Accounts	2024 Total £	2023 Total £
Current Assets				
General Fund	11,939	2,069	14,008	8,983
Fabric Fund	-	2,508	2,508	2,387
Car Park Fund	-	19,967	19,967	18,960
Organ Fund	1,307	-	1,307	1,307
	<u>13,246</u>	<u>24,544</u>	<u>37,790</u>	<u>31,637</u>
Other Bank & Cash balances				
Missions & Charities Account - Note 14			384	308
St Peter's Hall Account - Note 15			244	2,597
Debtors				
General Fund	2,238			
West End refurbishment (Vicar's sponsored Boat trip)	1,292			
Fabric Fund	<u>0</u>			
			3,530	-
Total current assets			<u>41,948</u>	<u>34,542</u>
Liabilities				
Liabilities falling within one year - Note 11				
General Fund	2,290			
Fabric Fund	<u>0</u>			
			2,290	1,562
Total Net assets			<u>39,658</u>	<u>32,980</u>
Fixed Assets (CBF) Investments				
General Fund - Note 9			50,077	47,653
Fabric Fund (Sale of Curate's House) - Note 8			<u>178,289</u>	<u>174,300</u>
Total Fixed Assets			<u>228,366</u>	<u>221,953</u>
Total Assets			<u>268,024</u>	<u>254,933</u>
Represented by:-				
Parish Funds			2024 £	2023 £
Fabric - Note 8 & 12			178,289	176,550
Organ - Note 12			1,307	1,307
Friends - Note 12			4,199	3,949
Car Park			19,967	18,960
West End Refurbishment - Note 12			20,081	12,912
Other restricted (GASP, Mission at St Peter's, music etc) - Note 12			5,450	5,450
Unrestricted Funds			<u>38,731</u>	<u>35,805</u>
Total			<u>268,024</u>	<u>254,933</u>
Other non-realisable Assets				
Church House, Heathfield Road (leased from the Diocese of Southwark)			-	-
Church Hall, Ledbury Rd			800,000	800,000

Approved by the P.C.C. on their behalf by

Rev'd Geoff Dumbreck
Chair

G. Saunders
Honorary Treasurer

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2024
St Peter's Main P.C.C. Account

BALANCE SHEET NOTES

	2024 £	2023 £
Note 8. Assets held by the Diocese of Southwark		
Fabric Fund (Sale of Curate's House)	174,300	159,192
CBF Deposit Account	-	0
	174,300	159,192
LOAN TO PCC		
Balance as at 1st January 2024	52,730	48,843
Transferred to main PCC Account	-	-
Repaid from interest on CBF Deposit Account	-	-
	52,730	48,843
Opening balance	174,300	
Revaluation of investments	3,989	
	178,289	174,300
Note 9. CBF Investment		
Balance as at 1st January 2024	25,830	24,551
Dividends	1,336	1,279
Purchase(sale) of units during year (book cost)	-	-
	27,166	25,830
Market value as at 31st December 2024	50,077	47,653
Note 10. Debtor (Assets)		
General Fund		
HM Revenue & Customs (Gift Aid & GASDS)	8,420	9,000
Telephone & broadband paid by St Peter's	2,236	-
Fundraising sponsorship due to St Peter's	1,292	-
	11,948	9,000
Fabric Fund		
LPOW VAT reclaim	-	2,606
Note 11. Creditors (liabilities)		
General Fund		
New boiler (retention)	-	140
Share of Benefice Administrator fees paid by St Augustines	1,440	-
Other -SLCF (Uncleared chq)	-	1,562
Independent Examiner's Fee	850	850
	2,290	2,552
Note 12. Fabric Fund		
Roof repairs	-	-
New boiler (retention)	-	110
Other	-	-
	0	110

St Peters Parochial Church Council
Statement of financial activities for the year ended 31st December 2024
Main PCC Account

	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total £	2023 Total £
INCOME				
Note 1. Voluntary Income				
Planned Giving	31,027	-	31,027	29,743
Gift Aid recovered on planned giving/donations	8,672	-	8,672	7,982
Collections & SumUp	6,299	-	6,299	4,718
Donations	1,848	60	1,908	238
Legacies	4,316	-	4,316	1,000
Gift Day	1,200	-	1,200	1,250
Friends of St Peter's Church (Membership)	250	-	250	220
Total Voluntary Income	53,612	60	53,672	45,151
Note 2a. Investment Income				
Investment Income	4,946	-	4,946	4,843
Total Investment Income	4,946	-	4,946	4,843
Note 2b. Incoming resources from charitable activities				
Fees (Parochial, Weddings, Funerals, Bespoke services)	1,609	-	1,609	127
	1,609	-	1,609	127
Note 2c. Activities for generating funds				
Christmas Bazaar	2,878	-	2,878	2,417
Mini-market, Garden Party, Book & Cake sales, Talks etc	-	7,169	7,169	6,169
	2,878	7,169	10,047	8,586
Note 2d. Other incoming resources				
Sundry	-	-	-	59
Listed Places of Worship Scheme (LPOW) VAT claim	-	-	-	-
	-	-	-	59

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2024
St Peter's Main P.C.C. Account

	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total £	2023 Total £
EXPENDITURE				
Note 3 Church activities				
Missions & Charities	3,850	-	3,850	4,567
Parish Support Fund	48,500	-	48,500	47,001
Salaries & Expenses (HMRC etc)	494	-	494	6,427
Cost of services - Note 4	4,609	-	4,609	2,845
Church running expenses - Note 5	18,262	-	18,262	19,572
Church maintenance - Note 6	-	-	-	3,007
Administration Expenses - Note 7	408	-	408	2,462
Independent Examiners fee	850	-	850	850
	76,973	-	76,973	86,731
Note 4. Cost of services				
Sanctuary	217	-	217	631
Services (confirmation & other materials, Advertising (MAP)	279	-	279	761
Cost of music (Organist, Choir pay, RSCM subs etc)	3,842	-	3,842	847
Sundry (Printing etc)	271	-	271	647
	4,609	-	4,609	2,886
Note 5. Church running expenses				
Light & heat	4,313	-	4,313	6,788
Telephony, Broadband, etc	5,505	-	5,505	1,851
Insurance	7,562	-	7,562	7,349
Compliance: Copyright, Licenses, PAT testing etc	465	-	465	-
Equipment (New printer, Batteries etc)	417	-	417	3,584
	18,262	-	18,262	19,572
Note 6. Church maintenance				
Fabric repairs	-	-	-	-
General maintenance	-	-	-	3,020
Bell Tower repairs	-	-	-	337
Churchyard	-	-	-	-
	-	-	-	3,357
Note 7. Admin Expenses				
Stationery/Stamps/Ink catridges etc	175	-	175	4
Secretarial expenses (South Croydon benefice)	-	-	-	1,482
Bank charges	107	-	107	101
Sundry (Subs, Zoom, Mailchimp, Redemptorist) etc	340	-	340	875
	408	-	408	2,462

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2024
Main P.C.C. Account

Note 12. Breakdown of main PCC Account between Funds

	General Fund	Fabric Fund	Organ Fund	Friends of St Peter's Fund	Car Park Fund	Refurb Fund	Other	Total
	£	£	£	£	£	£	£	£
Receipts								
Voluntary Income	37,326	-	-	250	-	-	60	37,636
Gift Aid	8,672	-	-	-	-	-	-	8,672
Church Hall & House	45,636	-	-	-	-	-	-	45,636
Donations	3,048	-	-	-	-	-	-	3,048
Fees	1,609	-	-	-	-	-	-	1,609
Legacies	4,316	-	-	-	-	-	-	4,316
Fund Raising	2,878	-	-	-	-	7,169	-	10,047
Other income	4,946	126	-	-	1,006	-	-	6,078
	108,431	126	-	250	1,006	7,169	60	117,042
Payments								
Grants	-	-	-	-	-	-	-	-
For the work of the church	76,565	-	-	-	-	-	-	76,565
Church Hall & House	33,081	-	-	-	-	-	-	33,081
Administration expenses	408	-	-	-	-	-	-	408
	110,054	-	-	-	-	-	-	110,054
Surplus/(deficit)	- 1,623	126	-	250	1,007	7,169	60	6,988
Sale of investments								
Movement in current fund balance	- 1,623	126	-	250	1,007	7,169	60	6,988
Fund Balance 2023	- 7,847	2,382	1,307	3,949	18,960	12,912	5,450	37,113
Fund balance 2024	- 9,470	2,508	1,307	4,199	19,967	20,081	5,510	44,101
Creditors 2024	2,290	0	0	0	0	0	0	2,290
Debtors 2024	11,948	0	0	0	0	0	0	11,948
2024 Current fund cash balance	188	2,508	1,307	4,199	19,967	20,081	5,510	53,759
2023 Current cash balance	- 9,470	2,508	1,307	3,949	18,960	12,912	5,510	35,676

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2024

Note 14. Missionary & Charities Account - St Peter's No 2 Account

Receipts & Payments	2024 £	2023 £
Transfers from main PCC account	3,850	4,567
Total receipts	3,850	4,567
Resources expended:-		
The Church Overseas: Missionary Societies		
Bible Society	200	200
CMS	300	300
USPG	300	300
Total	800	800
Home missions: Other church Societies & Organisations (see next page)	2,570	3,050
Total Mission payments	3,370	3,850
Other donations:-		
Amnesty International	100	100
The Royal British Legion	0	100
Medicins Sans Frontieres	300	300
	400	500
Total Payments	3,770	4,350
Net Incoming resources	80	217
Less bank charges	4	3
Cash balances:-		
On 1st January 2024	308	94
On 31st December 2024	384	308

St Peter's Parochial Church Council

Note 14. Missionary & Charities Account - St Peter's No 2 Account (continued)

Breakdown of Home Mission: Other Church Societies & organisations figure above

	2024	2023
	£	£
APCMH	300	300
Bishop's Mustard Seed Appeal	80	100
CCAT	-	100
Children's Society	200	200
Christian Family Concern	-	100
Church Army	80	100
Church Homeless Trust	80	100
College of St Barnabas	80	200
Crisis (at Christmas)	200	200
Croydon Drop in	80	100
Croydon Nightwatch	300	300
Freedom from Torture	-	100
HearUS	80	100
Mission to Seafarers	80	100
PHAB	150	150
South Croydon Day Centre	500	500
St Augustine's Refugee Project	100	-
St Christopher's Hospice	-	100
Welcare	80	100
YMCA	80	100
Glossaid Foundation	100	0
	2,570	3,050

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2024

Note 15. St Peter's Church Hall & Church House Income & Expenditure Account 2024

	2024	2023
	£	£
Receipts		
Bookings	15,150	15,150
Parking	12,539	10,057
Scout Hut storage	1,200	1,200
Church House flat rental	14,850	11,900
Hire of Church House	1,288	2,262
Miscellaneous receipts	275	136
Excess of expenditure over income	2,629	-
	47,931	40,705
Expenditure		
Repairs & maintenance (General)	584	1,075
Repairs & maintenance (Church Hall)	23,414	5,762
Church House flat maintenance/refurbishment	1,818	1,367
Cleaning	2,021	1,826
Equipment & cleaning materials	592	431
Scout Hut maintenance & repairs	80	432
Electric/Oil	-	-
Insurance	1,713	1,601
Water rates & Licenses	401	97
HM Revenue & Customs	141	381
Telephone, Broadband, Live stream etc	-	-
Vergers Wages	1,552	1,494
Stationery/postage/expenses	18	-
Transfer to St Peter's P.C.C.	14,850	25,951
Payments made on behalf of the P.C.C.	747	-
Excess of income over expenditure	-	288
	47,931	40,705
Assets		
	2024	2023
	£	£
Bank Account	44	2,662
Accidental damage - deposit	200	200
Cash in hand	-	11
Total Assets	244	2,873
Represented by:-		
Balance Brought forward	2,873	2,597
Cash in hand	-	12
Excess of Expenditure over income	2,629	288
	244	2,873

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2024

Note 16. Budget for the calendar year 2025

General Funds	£'s	£'s	£'s
Unrestricted general reserve 1st January 2025			
Planned Giving	30,000		
Loose Collections & SumUp	5,000		
Gift Aid tax claim on planned giving/loose collections etc	7,500		
Legacies (Late Ms Janet Kilby dec'd 22.06.2020)	-		
Donations	1,200		
Church House	14,850		
Hall	-		
Fundraising (Village & Christmas Fayre)	4,500		
Fees	750		
Investment Income & bank interest	4,700		
Other income	-		
		<u>68,500</u>	
Parish Share	48,500		
Insurance	7,500		
Missions & Charities	3,800		
Electric, Gas, Telephone	6,000		
Salaries	5,500		
Other expenses	5,000		
		<u>76,300</u>	
Increase/(decrease) in general reserves		-	7,800
Unrestricted general reserve as at 31st December 2025		-	<u>7,800</u>
Fabric Fund			£'s
Fabric general reserve 1st January 2025			163,500
Investment Income and bank interest			-
Repairs			-
Increase/(decrease) in Fabric reserves			<u>-</u>
Fabric general reserve 31st December 2025			<u>163,500</u>

Accounts

St Peters Parochial Church Council
Statement of financial activities for the year ended 31st December 2023
Main PCC Account

		Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
Voluntary Income	Note 1	44,798	2,063	46,861	50,973
Incoming Resources from Charitable activities (Note 2b)		127	-	127	3,193
Activities for generating funds	Note 2c	2,417	6,169	8,586	7,682
Income from Investments	Note 2a	4,843	-	4,843	5,021
Income generated form Church Hall/House	Note 15	40,315	-	40,315	39,361
Other income resources	Note 2d	59	-	59	16,104
Total Income		92,559	8,232	100,791	122,334
Expenditure					
Church activities	Note 3	82,810	3,921	86,731	121,070
Church Hall & House	Note 15	15,920	-	15,920	18,245
Publicity & Fund Raising expenses		41	-	41	35
Total expenditure		98,771	3,921	102,692	139,350
Net income before investment gains/losses				-1,901	-17,016
Net movement in other accounts (Mission)	Note 14			214	117
On disposal				0	13,359
on revaluation				15,108 -	41,059
Net movement in funds				13,421 -	44,599
Total funds b/fwd on 1st January 2023				244,682	289,281
Total funds b/fwd on 31st December 2023				258,103	244,682

St Peter's Parochial Church Council
Balance Sheet as at 31st December 2023

	Bank Accounts	CBF Deposit Accounts	2023 Total £	2022 Total £
Current Assets				
General Fund	5,202	2,069	7,271	26,800
Fabric Fund	5	2,382	2,387	9,876
Car Park Fund	-	18,960	18,960	18,834
Organ Fund	1,307	-	1,307	1,307
	6,514	23,411	29,925	56,817
Other Bank & Cash balances				
Missions & Charities Account - Note 14			308	212
St Peter's Hall Account - Note 15			5,767	2,596
Debtors				
General Fund	0			
Fabric Fund	0			
			0	13,423
Total current assets			36,000	73,048
Liabilities				
Liabilities falling within one year - Note 11				
General Fund	1,562			
Fabric Fund	0			
			1,562	29,861
Total Net assets			34,438	43,187
Fixed Assets (CBF) Investments				
General Fund - Note 9			47,653	42,302
Fabric Fund (Sale of Curate's House) - Note 8			174,300	159,192
			221,953	201,494
Total Fixed Assets			221,953	201,494
Total Assets			256,391	244,681
Represented by:-				
Parish Funds			2023 £	2022 £
Fabric - Note 8 & 12			176,550	161,228
Organ - Note 12			1,307	1,307
Friends - Note 12			3,949	3,729
Car Park			18,960	18,834
West End Refurbishment - Note 12			14,623	11,533
Other restricted (GASP, Mission at St Peter's), music - Note 12			5,450	5,450
Unrestricted Funds			37,264	42,601
Total			258,103	244,682
Other non-realisable Assets				
Church House, Heathfield Road (leased from the Diocese of Southwark)			-	-
Church Hall, Ledbury Rd			800,000	800,000

Approved by the P.C.C. on their behalf by

Rev'd Geoff Dumbreck
Chair

G. Saunders
Acting Honorary Treasurer

St Peters Parochial Church Council
Statement of financial activities for the year ended 31st December 2023
Main PCC Account

	2023 Unrestricted Funds £	2023 Restricted Funds £	2023 Total £	2022 Total £
INCOME				
Note 1. Voluntary Income				
Planned Giving	29,743	-	29,743	32,174
Gift Aid recovered on planned giving/donations	7,982		7,982	9,617
Collections & SumUp	4,585	132	4,718	2,372
Donations	238	-	238	6,216
Legacies	1,000	-	1,000	-
Gift Day	1,250	-	1,250	324
Friends of St Peter's Church (Membership)	-	220	220	270
Total Income	44,798	352	45,151	50,973
Note 2a. Investment Income				
Investment Income	4,843	-	4,843	4,782
Car Park Fund	589	-	589	239
Total expenditure	5,432	-	5,432	5,021
Note 2b. Incoming resources from charitable activities				
Parish Magazine (Advertising & Subscriptions)	-	-	-	6
Fees (Parochial)	127	-	127	3,187
	127	-	127	3,193
Note 2c. Activities for generating funds				
Christmas Bazaar	2,417	-	2,417	2,393
Mini-market, Garden Party, Book & Cake sales, Concerts et	-	6,169	6,169	5,289
	2,417	6,169	8,586	7,682
Note 2d. Other incoming resources				
Accrual adjustment (lights)	0	0	0	3,530
Sundry (including Bell fees)	59	0	59	139
Listed Places of Worship Scheme (LPOW) VAT claim	-	0	-	12,435
	59	0	59	16,104

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2023
St Peter's Main P.C.C. Account

	2023 Unrestricted Funds £	2023 Restricted Funds £	2023 Total £	2022 Total £
EXPENDITURE				
Note 3 Church activities				
Missions & Charities	4,567	-	4,567	4,567
Parish Support Fund	47,001	-	47,001	47,000
Salaries & Expenses	6,427	-	6,427	8,285
Cost of services - Note 4	2,845	-	2,845	1,621
Church running expenses - Note 5	16,394	3,178	19,572	13,496
Church maintenance - Note 6	2,900	107	3,007	43,475
Lighting	-	-	-	770
Flower expenditure	-	-	-	70
Other Missions & Charitable giving	-	-	-	22
Administration Expenses - Note 7	2,462	-	2,462	889
Independent Examiners fee	850	-	850	875
	83,446	3,285	86,731	121,070
Note 4. Cost of services				
Sanctuary	631	-	631	733
Services (confirmation & other materials, Advertising (MAP)	761	-	761	190
Cost of music (including new music, Choir pay, RSCM subs etc)	847	-	847	698
Sundry (Printing etc)	647	-	647	-
	2,886	-	2,886	1,621
Note 5. Church running expenses				
Light & heat	6,788	-	6,788	3,021
Telephony, Broadband, etc	1,851	-	1,851	3,766
Insurance	7,349	-	7,349	6,709
Equipment (New safe, Batteries etc)	406	3,178	3,584	-
	16,394	3,178	19,572	13,496
Note 6. Church maintenance				
Fabric repairs	-	-	-	41,932
General maintenance	3,020	-	3,020	-
Bell Tower repairs	230	107	337	96
Churchyard	-	-	-	1,447
	3,250	107	3,357	43,475
Note 7. Admin Expenses				
Stationery/Stamps/Ink catridges etc	4	-	4	382
Secretarial expenses (South Croydon benefice)	1,482	-	1,482	0
Bank charges	101	-	101	0
Sundry & Compliance (Subs, Zoom, Mailchimp, Redemptorist) etc	875	-	875	507
	2,462	-	2,462	889

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2023
St Peter's Main P.C.C. Account

BALANCE SHEET NOTES

	2023 £	2022 £
Note 8. Assets held by the Diocese of Southwark		
Fabric Fund (Sale of Curate's House)	159,192	159,192
CBF Deposit Account	0	-
	159,192	159,192
LOAN TO PCC		
Balance as at 1st January 2023	48,843	48,843
Transferred to main PCC Account	-	-
Repaid from interest on CBF Deposit Account	-	-
	48,843	48,843
Opening balance	159,192	
Revaluation of investments	15,108	
	174,300	159,192
Note 9. CBF Investment		
Balance as at 1st January 2023	24,551	39,321
Dividends	1,279	1,871
Purchase(sale) of units during year (book cost)	0	-16,641
	25,830	24,551
Market value as at 31st December 2023	47,653	42,302
Note 10. Debtor (Assets)		
General Fund		
HM Revenue & Customs	9,000	9,617
LPOW VAT reclaim	0	1,190
Electric & Gas/telephone & broadband	0	-
Other	0	10
	9,000	10,817
Fabric Fund		
LPOW VAT reclaim	0	2,606
Note 11. Creditors (liabilities)		
General Fund		
New sound system	-	10,716
New boiler (retention)	140	140
Lighting work balance of cost	-	7,139
Share of Benefice Administrator fees paid by St Augustines	-	-
Other	1,562	543
Independent Examiner's Fee	850	875
	2,552	19,413
Note 12. Fabric Fund		
Roof repairs	0	10,336
New boiler (retention)	110	110
Other	-	-
	110	10,446

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2023
Main P.C.C. Account

Note 12. Breakdown of main PCC Account between Funds

	General Fund	Fabric Fund	Organ Fund	Friends of St Peter's Fund	Car Park Fund	Refurb Fund	Other	Total
	£	£	£	£	£	£	£	£
Receipts								
Voluntary Income	34,274	-	-	220	-	132	-	34,626
Gift Aid	7,982	-	-	-	-	-	-	7,982
Church Hall & House	40,315	-	-	-	-	-	-	40,315
Donations	1,488	-	-	-	-	-	-	1,488
Fees	127	-	-	-	-	-	-	127
Legacies	1,000	-	-	-	-	-	-	1,000
Fund Raising	2,417	-	-	-	-	6,169	-	8,586
Other income	4,843	346	-	-	589	-	-	5,778
	92,446	346	-	220	589	6,301	-	99,902
Payments								
Grants	-	-	-	-	-	-	-	-
For the work of the church	78,401	-	-	-	107	4,922	-	83,430
Church Hall & House	16,920	-	-	-	-	-	-	16,920
Lighting	-	-	-	-	-	-	-	-
Administration expenses	2,462	-	-	-	-	-	-	2,462
	97,783	-	-	-	107	4,922	-	102,812
Surplus/(deficit)	- 5,337	346	-	220	482	1,379	-	- 2,910
Sale of investments								
Movement in current fund balance	- 5,337	346	-	220	482	1,379	-	- 2,910
Fund Balance 2022	- 2,510	2,036	1,307	3,729	18,478	11,533	5,450	40,023
Fund balance 2023	- 7,847	2,382	1,307	3,949	18,960	12,912	5,450	37,113
Creditors 2023	0	0	-	0	0	0	0	0
Debtors 2023	0	0	-	0	0	0	0	0
2023 Current fund cash balance	- 7,847	2,382	1,307	3,949	18,960	12,912	5,450	37,113
2022 Current cash balance	7,797	9,876	1,307	3,729	18,478	9,923	5,450	56,560

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2023

Note 14. Missionary & Charities Account - St Peter's No 2 Account

Receipts & Payments	2023 £	2022 £
Lent boxes	-	-
Transfers from main PCC account	4,567	4,567
Total receipts	4,567	4,567
Resources expended:-		
The Church Overseas: Missionary Societies		
Bible Society	200	200
Christian Aid - Global Hunger Appeal	-	-
CMS	300	300
DEC	-	-
USPG	300	300
Total	800	800
Home missions: Other church Societies & Organisati (see next page)	3,050	3,150
Total Mission payments	3,850	4,068
Other donations:-		
Amnesty International	100	100
The Royal British Legion	100	100
Medicins Sans Frontieres	300	300
	500	500
Total Payments	4,350	4,568
Net Incoming resources	217	1
Less bank charges	3	-
Cash balances:-		
On 1st January 2023	94	95
On 31st December 2023	308	94

St Peter's Parochial Church Council

Note 14. Missionary & Charities Account - St Peter's No 2 Account (continued)

Breakdown of Home Mission: Other Church Societies & organisations figure above

	2023	2022
	£	£
APCMH	300	300
Bishop's Mustard Seed Appeal	100	100
CCAT	100	100
Children's Society	200	200
Christian Family Concern	100	100
Church Army	100	100
Church Homeless Trust	100	100
College of St Barnabas	200	200
Crisis (at Christmas)	200	200
Croydon Drop in	100	100
Croydon Nightwatch	300	300
Freedom from Torture	100	100
HearUS	100	100
Mission to Seafarers	100	100
PHAB	150	150
South Croydon Day Centre	500	500
St Augustine's Refugee Project	-	100
St Christopher's Hospice	100	100
Welcare	100	100
YMCA	100	100
	3,050	3,150

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2023

Note 15. St Peter's Church Hall & Church House Income & Expenditure Account 2023

	2023	2022
	£	£
Receipts		
Bookings	15,150	15,150
Parking	10,167	9,474
Scout Hut storage	1,200	1,200
Church House flat rental	11,400	12,000
Hire of Church House	2,262	1,402
Miscellaneous receipts	136	136
Excess of expenditure over income	-	1,184
	40,315	40,546
Expenditure		
Repairs & maintenance (General)	1,075	350
Repairs & maintenance (Church Hall)	6,766	5,781
Church House flat maintenance/refurbishment	1,317	1,321
Cleaning	1,826	1,335
Equipment & cleaning materials	431	793
Scout Hut maintenance & repairs	432	1,200
Electric/Oil	-	-
Insurance	1,601	1,681
Water rates & Licenses	97	3,603
HM Revenue & Customs	381	102
Telephone, Broadband, Live stream etc	500	444
Vergers Wages	1,494	1,608
Stationery/postage/expenses	-	28
Transfer to or payments made on behalf of St Peter's P.C.C.	21,244	22,300
Excess of income over expenditure	3,151	-
	40,315	40,546
Assets	2023	2022
	£	£
Bank Account	5,536	2,390
Accidental damage - deposit	200	200
Cash in hand	11	6
Total Assets	5,747	2,596
Represented by:-		
Balance Brought forward	2,596	3,780
Excess of Income over expenditure	3,151	1,184
	5,747	2,596

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2023

Note 16. Budget for the calendar year 2024

General Funds	£'s	£'s	£'s
Unrestricted general reserve 1st January 2024			
Planned Giving	30,000		
Loose Collections & SumUp	4,000		
Gift Aid tax claim on planned giving/loose collections etc	8,000		
Legacies (Late Ms Janet Kilby dec'd 22.06.2020)	17,000		
Donations	1,500		
Church House	14,850		
Hall	-		
Fundraising	5,000		
Fees	500		
Investment Income & bank interest	4,700		
Other income	-		
		<u>85,550</u>	
Parish Share	48,500		
Insurance	8,000		
Missions & Charities	4,250		
Electric, Gas, Telephone	8,500		
Salaries	5,500		
Other expenses	5,000		
		<u>79,750</u>	
Increase/(decrease) in general reserves			5,800
Unrestricted general reserve as at 31st December 2024			<u>5,800</u>
Fabric Fund			£'s
Fabric general reserve 1st January 2024			163,500
Investment Income and bank interest			-
Repairs			-
Increase/(decrease) in Fabric reserves			<u>-</u>
Fabric general reserve 31st December 2024			<u>163,500</u>

Accounts



Diocese of Southwark
St Peter's Church, Croydon
Annual Report and Financial Statements of the
Parochial Church Council

For the year ended 31st December 2022



Incumbent:

Rev'd Geoff Dumbreck
20 Haling Park Road
South Croydon
CR2 6NE

www.southcroydonbenefice.org.uk

Registered with the Charity Commission

Registration number 1136488

Administrative information

Official correspondence to the incumbent at the above address.

St Peter's along with St Augustine's South Croydon form the "South Croydon Benefice of St. Peter, Croydon and St. Augustine, South Croydon".

This report relates solely to the activities and financial statements of St Peter's, Croydon.

St Peter's Parochial Church Council (PCC)

Membership: Licenced Ministers, Churchwardens, Deanery Synod Reps (ex-officio); up to 2 co-opted members; up to 9 members elected at successive APCMs.

Appointment: In accordance with the Church Representation Rules.

Remit: To co-operate with the Vicar in 'promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical' (Parochial Church Councils [Powers] Measure 1956).

Meetings: Every two months.

Reporting: Notes from meetings to be circulated within the PCC.

Delegated authority: N/A.

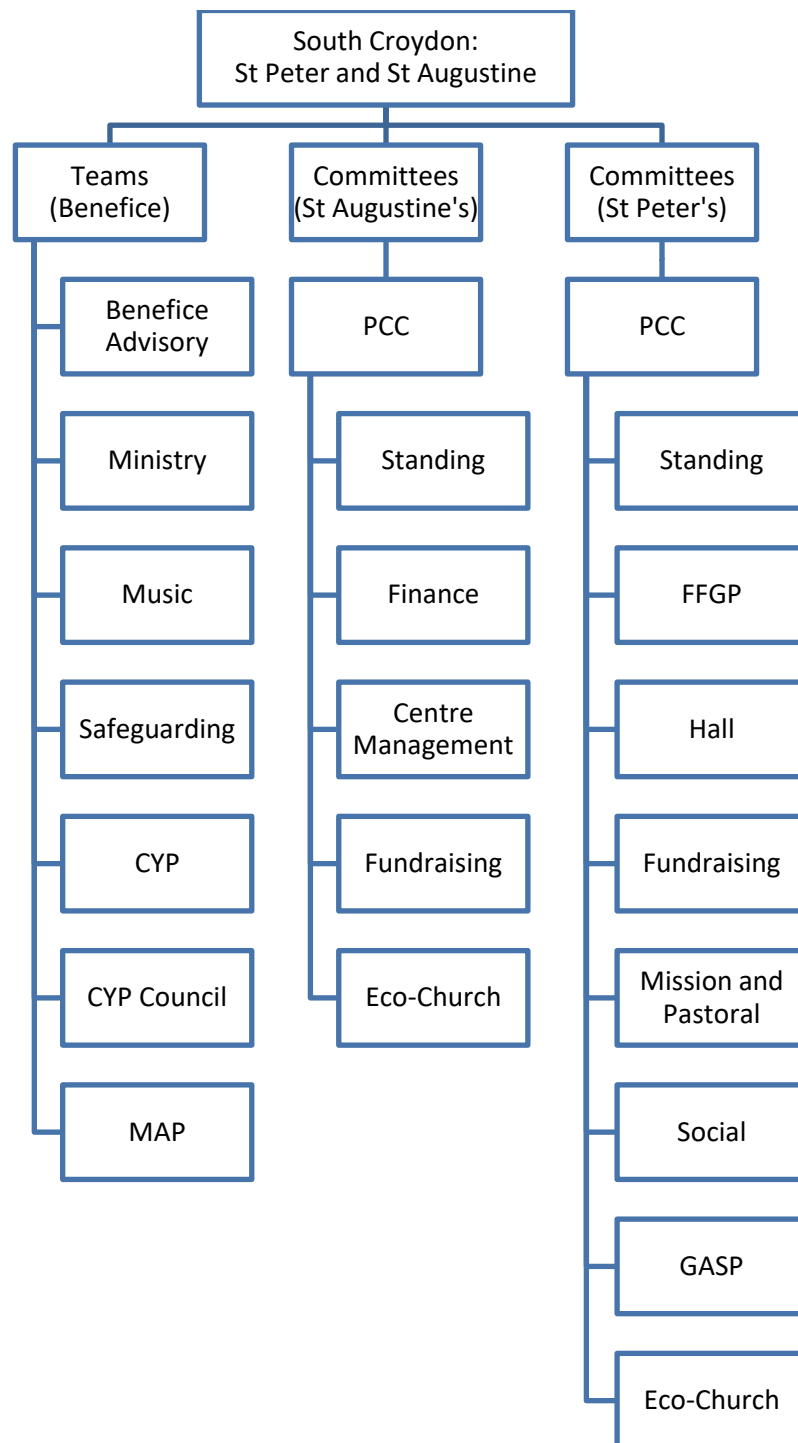
St Peter's PCC is registered with the Charity Commission (registered number 1136488).

Current PCC members (Trustees) for St Peter's are:

Incumbent	Rev'd Geoff Dumbreck	
Assistant Clergy	Rev'd Ada Onyekwelu	
Readers	Mrs Mary Loader	
	Mr Andrew Moncrieff	
Churchwardens	Mr Steve Moores	Vice Chair
	Mr David Percival*	from 2022 APCM
	Mr Gareth Saunders	to 2022 APCM
Elected members		
	Ms Susan Campbell-Dick	
	Ms Jean Cook*	
	Mrs Beverley Foulkes-Jones	
	Mr Stephen Green	PCC Treasurer
	Mr David Percival	(Church Warden from 2022 APCM)
	Mrs Karen Percival	PCC secretary
	Mr Paul Reynolds	
	Mr Gareth Saunders	(Church Warden to 2022 APCM)
	Mr Jonathan Weller	
	Mr Ben Wilson	(from 2022 APCM)

* Representatives to the Croydon Central Deanery Synod

St Peter's and the wider South Croydon Benefice Organisational Structure



Mission statement

The Benefice has adopted a Mission Statement as follows:

The South Croydon Benefice is a family of two parishes (St Peter's and St Augustine's) where everyone belongs, is valued, and can grow in faith. We exist to worship God, making Christ known through teaching and through care for our congregations, communities, and the wider world. Our churches offer traditional and modern worship in a relaxed and friendly atmosphere.

Benefice Teams

Benefice Advisory Team

Membership: The standing committees of both parishes (ex-officio).

Appointment: Other members may be co-opted as required.

Remit: To advise the PCCs on matters of shared concern; to assist the PCCs in making joint decisions where this is necessary or desirable.

Meetings: As required.

Reporting: To both PCCs.

Delegated authority: Authority may be granted by both PCCs for specific purposes.

Ministry Team

Membership: Licenced and Authorised Ministers (ex-officio).

Appointment: Other members may be co-opted at the discretion of the Vicar.

Remit: To facilitate worship, teaching the faith, and pastoral care.

Meetings: Weekly, with at least two 'away days' per year.

Reporting: Notes from meeting to be circulated within group.

Delegated authority: N/A.

Music Team

Membership: Incumbent and Directors of Music (ex-officio).

Appointment: Other members may be co-opted as required.

Remit: To facilitate the provision of music during worship, including joint services.

Meetings: Quarterly.

Reporting: Notes from meeting to be circulated within group.

Delegated authority: N/A.

Safeguarding Team

Membership: Incumbent, PSOs and APSOs (ex-officio), one Churchwarden from each parish.

Appointment: Other members may be co-opted as required.

Remit: To promote a safer church, ensuring that the parishes comply with safeguarding obligations and guidance.

Meetings: Quarterly.

Reporting: Notes from meetings to be circulated to both PCCs. Safeguarding incidents to be reported to PCC of applicable parish. Safer recruitment decisions to be made by PCC of applicable parish.

Delegated authority: Authority may be granted by both PCCs for specific purposes.

Children and Young People Team

Membership: Incumbent, those safely recruited by PCCs as CYP leaders for duration of appointment (ex-officio).

Appointment: Other members may be co-opted as required.

Remit: To plan and evaluate services and events for Children and Young People.

Meetings: Quarterly.

Reporting: Notes from meetings to be circulated to both PCCs.

Delegated authority: Authority may be granted by both PCCs for specific purposes.

Children and Young People Council

Membership: Incumbent (ex-officio), 2 elected representatives from each parish (under 18), 1 CYP leader from each parish.

Appointment: Elected representatives to be chosen by young people.

Remit: To provide a forum for children and young people.

Meetings: Termly.

Reporting: Notes from meetings to be circulated to both PCCs.

Delegated authority: N/A.

Mission Action Planning Team

Membership: Incumbent (ex-officio); at least 3 representatives per parish, drawn from the electoral roll.

Appointment: Applications should be made to the Vicar at the start of each MAP cycle, with parish representatives approved by the appropriate PCC. Subgroups may be required to oversee individual projects, with others co-opted as necessary.

Remit: To develop, implement and evaluate the Benefice Mission Action Plan.

Meetings: Twice per year, with meetings of subgroups as required.

Reporting: Notes from meetings to be circulated to both PCCs. MAP goals to be ratified annually by both PCCs.

Delegated authority: Authority may be granted by both PCCs for specific purposes.

St Peter's Committees

Standing Committee

Membership: Incumbent, Churchwardens, PCC Treasurer and PCC Secretary (ex-officio).

Appointment: Other members may be co-opted as required.

Remit: Responsible for matters, especially of an emergency nature, between PCC Meetings.

Meetings: As required.

Reporting: Notes from meetings to be circulated to the PCC.

Delegated authority: The standing committee may approve expenditure in accordance with the PCC Financial Policy. The standing committee may transact the PCC's business between meetings of the PCC; but the standing committee (a) may not discharge a duty of the PCC, and (b) may not exercise a power of the PCC which is subject to the passing of a resolution by the PCC or compliance by the PCC with some other requirement. Further authority may be granted by the PCC for specific purposes.

Current membership: Rev'd Dr Geoff Dumbreck, Stephen Green, Steve Moores (Chair), David Percival and Karen Percival.

FFGP

Membership: Incumbent, Churchwardens, PCC Treasurer (ex-officio); other members as co-opted or appointed by the PCC.

Appointment: Applications should be made to the Chair and are subject to annual PCC approval.

Remit: To oversee the regular care of the church buildings and the Churchyard and advise the PCC as necessary. To advise on matters of finance. To discuss matters of social responsibility or any other items of concern to the PCC which are not the brief of another PCC Committee.

Meetings: Every two months.

Reporting: Notes from meetings to be circulated to the PCC.

Delegated authority: Authority may be granted by the PCC for specific purposes.

Current membership: Rev'd Dr Geoff Dumbreck, Stephen Green, Steve Moores (Chair), David Percival and Gareth Saunders.

Mission and Pastoral:

Membership: at least six members; at least 1/3 must be members of the PCC.

Appointment: Applications should be made to the Chair and are subject to annual PCC approval.

Remit: To advise the PCC on matters concerning the Christian nurture of the members of congregation of St Peter's. To promote the work of the Church among the young people of the parish. To promote support, within the community of St Peter's for the Church's missionary work at home and overseas. To recommend to the PCC the allocation of funds in the Missions and Charities Account. To advise the PCC as to how it might fulfil its evangelistic and pastoral responsibilities.

Meetings: Quarterly.

Reporting: Notes from meetings to be circulated to the PCC.

Delegated authority: to distribute monies from the Mission and Pastoral account to charities with local, national and international objectives, and to arrange collections for charities or good causes. Further authority may be granted by the PCC for specific purposes.

Current membership: Rev'd Dr Geoff Dumbreck, Rev'd Ada Onyekwelu, Beverley Foulkes-Jones (Chair), Mary Loader and Jonathan Weller.

Co-opted members: Clare Green, Karen Ip and Rosemary Smith.

Fundraising:

Membership: Up to eight members, to include one Churchwarden and a member of the social committee, as appointed by PCC or co-opted.

Appointment: Applications should be made to the Chair and are subject to annual PCC approval.

Remit: To plan, organise and run events or activities to raise money and/or increase income to finance the maintenance of the Church and its assets or for any special projects which the Committee may recommend and/or the PCC agrees deserves the financial support of the church.

Meetings: Approximately quarterly.

Reporting: Report to be presented to PCC at each meeting.

Delegated authority: Authority may be granted by the PCC for specific purposes.

Current membership: Andrew Moncrieff (Chair), Lucy Dee, Philip Dee, Karen Percival, Gareth Saunders and Ben Wilson. Co-opted members: Rachel Chapman and Norman Davis,

Hall & Church House

Membership: Those appointed by PCC or co-opted.

Appointment: Applications should be made to the Chair and are subject to annual PCC approval.

Remit: To be responsible for the care, maintenance and hiring of the Hall. To review (at least once a year) and to report to the PCC on the use made of the Hall by the church, local community and others. To be responsible for the care, maintenance, and hiring of Church House, both residential accommodation and meeting-room facilities. To advise the PCC on new or additional ways in which the Hall or Church House meeting-room, if appropriate, may be used in the mission of the Church or to meet the needs of the local community.

Meetings: Quarterly.

Reporting: Report to be presented to PCC at each meeting.

Delegated authority: To authorise day-to-day spending in relation to Church Hall and Church House, but not to enter into any legal agreement that would normally require PCC approval. Further authority may be granted by the PCC for specific purposes.

Current membership: Philip Dee, David Percival, Gareth Saunders. Co-opted members: Norman Davis (Chair).

Social:

Membership: Volunteers as may be attracted to assist on an ad hoc basis

Appointment: No formal appointment necessary.

Remit: To be responsible for social domestic arrangements as required.

Meetings: As required.

Reporting: Report to be presented to PCC at each meeting.

Delegated authority: Authority may be granted by the PCC for specific purposes.

Current membership: Lucy Dee (Chair) and Karen Percival. Co-opted members: Beverley Foulkes-Jones, Clare Green and Pauline Hogan.

Gardening at St Peters (GASP):

Membership: Volunteers as may be attracted to assist on an ad hoc basis

Appointment: No formal appointment necessary.

Remit: To maintain Church House Garden and supplement the work of Croydon Council in maintaining the Churchyard.

Meetings: As required.

Reporting: Report to be presented to PCC at each meeting.

Delegated authority: Authority may be granted by the PCC for specific purposes.

Current co-ordinator: Stephen Green

Current membership: Volunteers as may be attracted to assist on an ad hoc basis

Eco-Church Committee

Membership: Those appointed by PCC or co-opted.

Appointment: Applications should be made to the Chair and are subject to annual PCC approval.

Remit: To consider the environmental impact of church activities and to promote better care of the environment.

Meetings: Quarterly.

Reporting: Report to be presented to PCC after each meeting.

Delegated authority: Authority may be granted by the PCC for specific purposes.

Current membership: Rev'd Dr Geoff Dumbreck (Chair), Jean Cook, Stephen Green, Steve Moores, Karen Percival, Gareth Saunders

Bankers

National Westminster Bank Plc, 111 South End, South Croydon, CR9 1ZY (Current Account)

The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET (Deposit Accounts)

Investment manager

The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET

Independent Examiner

Wandle House Associates, Chartered Accountants, Wandle House, 47 Wandle Road, Croydon, Surrey CR0 1DF

Inspecting Architect

Daniel Benson, Ablett Architects Ltd, Kingfisher House, 21-23 Elmfield Road, Bromley, Kent BR1 1LT

Achievements and Performance - Reports for the 2022 calendar year

Vicar's Report to St Peter's 2023 APCM for the 2022 calendar year

In February 2022, we held a special Evensong to celebrate the 70th anniversary of Queen Elizabeth II's accession to the throne. We marked the Platinum Jubilee weekend in June, with a memorable afternoon tea in the churchyard. Then, in September, we came together again to mourn her death.

It is a fitting tribute to the late Queen that these were among the best attended services and events at St Peter's last year. As we look ahead to the coronation of King Charles, we give thanks for his mother's life and witness. She exemplified the Christian ideal of servant leadership. May she rest in peace and rise in glory.

After the disruption of the last two years, 2022 brought stability and the opportunity to grow. Easter and Christmas services returned to the pre-pandemic pattern. Provision for children and young people steadily increased, as did the number of baptisms and marriages. We held our first Pilgrim Course for many years – just one outcome of our Mission Action Plan, now in its second year.

None of this could have happened without the hard work, prayer and support of the whole church community. I would like to thank each of you for all that you do.

Parochial Church Council

Particular mention must go to Gareth Saunders, who stepped down as Churchwarden at the last Annual Meeting but was re-elected to the PCC; he continues to oversee many improvements at the church, church hall, and Church House.

Gareth's place was taken by David Percival, whose engineering background and attention to detail has been invaluable as we seek to install new equipment. Steven Moores was re-elected as Churchwarden for a further year; he has worked tirelessly to finalise the lighting project and secure level access to Church House.

Church administration increases each year, and Karen Percival has given a huge amount of time to keep the PCC running smoothly. I am deeply indebted to her and to Stephen Green, who has managed the finances in a time of increased spending and economic uncertainty, while also running the highly successful garden group (GASP). Clare Green has diligently supported the PCC as Electoral Roll Officer and editor of the pew sheet.

Jean Cook has kept us up to date with the proceedings of Deanery Synod, as has David Percival in his other role as Lay Chair of the Deanery. Other committee chairs who deserve our particular thanks are Beverley Foulkes-Jones (Mission and Pastoral), Andrew Moncrieff (Fundraising) and Lucy Dee (Social).

Serving on the PCC is a significant commitment but essential to the life of our parish, and I am grateful to all others who have been members for all or part of the past year: Mary Loader, Philip Dee, Susan Campbell-Dick, Paul Reynolds, Jonathan Weller, and Ben Wilson.

Benefice Teams

I am extremely lucky to have such supportive colleagues on the Ministry Team. Andrew Moncrieff and Mary Loader have continued to serve as readers, Lucinda Stevens as a Southwark Pastoral Auxiliary, and Michael Brockett as Pastoral Minister. We are all blessed by their tremendous gifts.

We were joined in the autumn by Michael Nayagam, who is training for ordained ministry in the Church of England, having previously been ordained in the Roman Catholic church. He has brought considerable energy, insight and experience to the team.

Music for all major services is planned at Benefice level, under the direction of Paul Reynolds and David Wilcox. Our worship on several occasions has been greatly enhanced by the involvement of St Augustine's choir.

Safeguarding is also managed benefice-wide, though particular mention must go to Ann Stranack, Parish Safeguarding Officer at St Peter's, for her care and commitment to safeguarding at St Peter's.

I continue to chair the Children and Young People team, the Children and Young People Council, and the Mission Action Plan team; I will say more on our work in these areas below.

Services

Services largely returned to normal in 2022, with numbers holding up well at the Sung Eucharist. The ambience of services has been greatly enhanced by the new lighting system. I would like to thank all those who take a particular role in services: our verger (Philip Dee), our server (Howard McCluskey), the bellringers (under Tower Captain Sam MacMahon), the flower-arrangers and church decorators, the choir, the sidesmen and chalice assistants, all who read or lead intercessions, and those serving coffee afterwards.

Our attempts to reinvigorate Evening Worship has mixed results, with low attendance at many services. However, I am delighted that Croydon Sign Church has begun to hold monthly services on Sunday afternoons, and it has been a privilege to preside for them when they hold a Eucharist.

The number of occasional offices increased in all categories, with seven baptisms, five weddings, and five funerals.

Children and Young People

In common with many churches, it has been a significant challenge to restart work among Children and Young People after the pandemic. I am enormously grateful to Mary Loader, who was able to run the Sunday School for much of the year, and to those who assisted her.

Children from St Peter's also attended Benefice-wide Fun Days held at St Augustine's, a trip to the South Bank in the summer, and a trip to Krunk restaurant. All these events were aimed at younger children (5-12).

We held the first meeting of the Youth Council in November; this is a new initiative to ensure that our young people are fully involved in decision-making. Our first project is to develop a youth group for older children (11+).

Mission

The Mission Action plan continued to bear great fruit, thanks to the hard work of the planning team and several subcommittees. Our focus remains on the first three marks of mission: Tell, Teach and Tend.

This year the Tell group worked on a refreshed website. It not only looks crisp and modern; it is also set up to display well on smartphones. They also worked on a schedule for publicity, ensuring that posters and social media posts are produced in a timely fashion for maximum effect.

Meanwhile the Teach group continued to reach out to local schools, but with considerably more success, welcoming children to explore the story of the nativity. In the autumn we held the first six-session Pilgrim Course at St Peter's Church House, exploring baptism. This was very well received, not least because of the wonderful food provided by St Peter's social committee.

Finally, the Tend group were able to promote Saturday morning opening, ensuring that more people are at hand to welcome visitors. They also organised the first pet service in many years, with a veritable menagerie being brought forward for blessing.

The Mission Action Plan seeks to co-ordinate and expand our mission, but many other activities take place alongside it. Volunteers from across the Benefice have continued to provide sandwiches for Nightwatch in the months where we previously hosted the Floating Shelter.

The recently formed EcoChurch group has continued to meet, as we seek to improve our environmental sustainability. I am delighted that Karen Percival has agreed to take over as chair of this group. The social committee provided a superb vegan lunch as part of Climate Sunday, just one of many meals we were able to enjoy this year thanks to their hard work.

This year's Lent Discussions at St Augustine's were particularly well attended, as we explored faith and the arts. We enjoyed stimulating talks from Dr Susannah Avery-Quash, Dr Joost Joustra, the Revd Dr Ayla Lepine, Fr Stephen Stavrou, and Dr Simon Jackson.

Challenges

I am very pleased with the progress that we made in 2022, but as always challenges remain. I would like to focus on three.

Children and young people. We need more leaders to help with the Sunday school and the new youth group. We also need to expand our provision to pre-school children, as we have little to offer them at present besides the children's corner.

Volunteers for mission. As in so many churches and organisations, much of the work falls to a handful of very committed volunteers. This limits our capacity to do all the work we might wish to. It is not as simple as asking for more people to come forward; we also need to train and equip people, giving them the confidence to take on new projects. I am hopeful that the Pilgrim Course will play a big part in this.

Mutual support. I want to ensure that we are a community where everyone can thrive and feel that their contribution is recognised. It is easy to point out gaps in our provision or mission, but much harder to plug them! We need to support each other if we are to meet the considerable challenges facing churches today.

I remain extremely grateful to be Vicar of this Benefice. You are all in my prayers, and I would ask that you keep me in yours, as we strive together to make Christ known to South Croydon.

The Revd Dr Geoff Dumbreck

Annual report of the Fabric, Goods and ornaments of St Peter's Church

We've held three formal FF&GP meetings during the year, on 10 March, 12 May and 21 November 2022, with reports being prepared for the PCCs throughout the year.

The list below captures some of the ongoing works to the St Peter's estate:

Roof Repair Works:

Despite recording our claim with the administrators (Cromwell & Co Insolvency Practitioners) as creditors, and who confirmed our claim on 02/09/2021 following the voluntary liquidation of our roofing contractor (WJR Roofing), our claim has proved fruitless and a means of recovering any monies to assist with the costs of the remedial works remains unlikely.

Many tiles to the northern face of the eastern elevation continued to slip over the course of 2022 following gusts of wind during Met Office named storms. The more tiles that slip and slide from their position render the installation as a whole more unable to withstand further gusts of wind – despite the weight of the double lapped tiles.

Following Storm Eunice on 18 February 2022, we decided to make a claim against our insurers for remedial works to the most northern face of the eastern roofs. These works were quoted for by Garhigh Southern Ltd

during the third quarter of the year, and our insurers duly appointed a loss adjuster, Quadra Claims Services Ltd. We agreed a value with the insurance company to undertake the works ourselves through Garhigh, and scheduled remedial work to commence early in 2023.

Garhigh will also be attending to roof and gutter maintenance items outside of the WJR Roofing defects on the eastern roofs.

Boiler Replacement:

The boiler installation is complete but the faculty remains outstanding despite chasing the diocese for their response. We will also require a faculty for a future joinery project, to screen the boilers from public view, and to provide much needed storage for our behind-the-scenes materials, etc. It is anticipated that these storage spaces will be formed on the adjacent walls of the west door below the bell tower. Due to this future project, inexpensive light fittings were installed as part of the lighting project, knowing that those installed would be temporary until the ground floor of the bell tower is refurbished.

Church Lighting Design:

The lighting project was completed and the Certificate of Practical Completion awarded by Ablett Architects to our design and build contractor, C.E.S., on 21 January 2022. However, the installation of the overthrow structure above the western steps leading to Church House was much later, and installed in mid-August 2022. This was largely outside of C.E.S.'s programme responsibility since the overthrow arch fabricated and installed by Michael Hart remained the responsibility of the church under the C.E.S. contract.

During 2022, during high winds, some of the external building mounted light fittings with disc shaped shades had a tendency to twist slightly. C.E.S. removed the affected light fittings and installed a more robust fitting, placing an oak plinth between the fitting base plate and the stonework. This has largely overcome the problem.

Arundel House (AH) - easement to Church House from Heathfield Road

The Diocesan Secretary authorised her surveyor to spend diocesan funds, even 100% of the costs if necessary, to construct the works required.

Once the offer of diocesan funds was offered to the directors of AH, quotations were obtained from Carshalton Landscape Services by the AH agents, and a quotation of nearly £3k was presented and accepted. The remedial works were commissioned by AH, with 50% of the costs to be paid by the diocese upon the successful completion of these works.

Re-Gilding of the Clock Face:

The gold numerals to the clock face on the north elevation have shown significant signs of deterioration and require either repainting or gilding. Quotations are likely to be sought following the completion of the lighting project to improve this public elevation, with gold leaf being the preferred option due to the longevity of the finish. Once the clock's hands are removed, this would also present a good opportunity to replace the worn bush which in which the hand spindle rotates.

Time keeping of the clock itself appears good following the earlier rebuilding of the gearbox, the fabrication of new northern clock hand internal bearings, and general maintenance undertaken by Mr. Steve Attwood.

Clock Maintenance:

Mr Attwood's contract was signed on 10 July 2019 and lasts for a period of 5 years at a cost of £250 annually. The contract is due to be renewed in July 2026.

Risk Assessments:

The annual review of the FF&GP risk assessments remains on the FF&GP's agenda. This will likely occur during the first half of 2023. These risk assessments only capture general risks under the remit of the FF&GP, not risks outside of this group, such as safeguarding, youth church and others. Other committee chairs and management will be responsible for undertaking their own specific risk assessments as may be required.

West Porch Handrails:

Following the Bishop of Southwark's visit to St Peter's over the Easter period of 2014, it was suggested that we should reinstall the missing handrails to the West Porch steps as a future project. These were likely removed for the 2nd World War effort as redundant fixing positions can be seen in the stonework.

We approached the then Archdeacon, Chris Skilton, for faculty approval to install new handrails to mirror those on the north steps. This was approved before Chris retired, so no new faculty is required to undertake these works in the future. These works have commenced to a limited degree, so the faculty remains valid.

Handrail for the Bell Tower Spiral Stairs:

We received a request from our Tower Capt. (at the time) Mr. Michael Morton for a handrail to provide assistance for those ascending & descending the spiral stairs. The width of the stairs and their shape made this awkward, so we looked at rope handrails in lieu of rigid metal handrails. But rather than fixing to the outer wall, we considered an installation to the central column within the stairs, as other old buildings with tower stairs have done. This would aid to keep feet on the widest part of the treads. This gained the approval of our previous Inspecting Architect, Paul Sharrock, and a letter of support obtained.

A List B faculty application was made, just before Christmas 2019, and a subsequent List B faculty was awarded. These works are on the FF&GP agenda to be undertaken.

Gravestones:

We continue to undertake regular inspections of the gravestones for those which appear unsteady, tipped to an awkward angle, or those we've received comments about from users of our churchyard.

5G Telecommunications Installation Proposal:

In 2021 the PCC approved a motion to allow NETCS to undertake surveys and obtain planning permission for the installation of these new internal and external aerials. The planning application was received and validated by the London Borough of Croydon planners on 06 May 2021. Planning permission was granted on 25 August 2021, with no conditions attached other than to construct to the approved plans.

A second PCC vote is required before this can become reality, and was to be voted on at the sitting of the PCC on 17 November 2021. However, nothing was received from NETCS to enable this, likely to have been caused by a protracted faculty application.

The DAC responded to NTCES on 14 June 2022 to confirm that the appropriate documents had been issued to enable the public notices to be displayed. We sought to instruct solicitors to act on our behalf and approached WS Law (formerly Winckworth Sherwood Solicitors) to that effect, as costs were to be paid by NTCES. After several months with virtually no responses from WS Law, we stepped down WS Law and instructed Birketts instead to act for us. These discussions will likely occur early in 2023.

Tea Point Upgrade:

We discussed with C.E.S. a further scope of works outside of their formal contracted works, to extend the small power electrical infrastructure to enable us to install a dishwasher to the tea point, together with

providing a wall mounted Burco, and hot water handwashing to the sink. These works were undertaken in late 2022, and are now awaiting the plumbing works ahead of the equipment being purchased.

We are in discussions with a supplier of warrantied secondhand commercial dishwashers that can wash both glasses and crockery, with very short wash cycles.

We also broadened the scope of this project to include for providing hot hand washing to the choir vestry toilets too, and the electrical infrastructure upgrades were consequently extended to this area.

Vicar's Name Board:

We're extending the vicar's name board at the side of the south exit door now that the current board is full. We taking this project forward with the view to adding a second board on the opposite side of the south porch entrance door. The two boards should appear identical in appearance, but it is important that the Rev Bill Warren's name be added. Similarly, the vicar's photo wall opposite the vicar's vestry is to be added with the Rev Warren's photograph.

Sound System:

Following the completion of the lighting project, the sound system upgrade project was raised in profile. The faculty was awarded, and the order was placed with Novum Audio Visual Ltd to supply radio lapel and lectern microphones, a new mixing desk with external device Bluetooth connectivity, a pan, tilt and zoom remote controlled camera, and live streaming facility. The intention was for this to be installed before our Christmas 2022 events, however, a world-wide shortage of semi-conductors meant a delay, and the installation was re-scheduled for the first quarter of 2023.

Lady Chapel DDA Access:

The FF&GP held an adhoc meeting in the Lady Chapel during the year to discuss improvements for DDA access from the choir vestry door to the floor level of the Lady Chapel. The FF&GP intend to provide a more permanent looking ramp to the Lady Chapel behind the choir pews. We anticipate to build a working prototype of such a ramp in 2023.

Grand Piano:

We are looking to purchase a baby grand piano at the request of our Director of Music, for installation on the stage adjacent to the ramp, where the Christmas tree was positioned in 2022. This project is in its infancy and further discussions are to be held.

The Arts:

We're considering ways to use the church building for non-religious events, as well as for our own religious uses. Part of the church's new lighting was designed with a view to facilitating musical performances, and displays by local artists. We're working on a calendar of events going forwards from which we may draw an income.

Eco Church:

An Eco Church group was established in September 2021, with a view to improving our church's carbon footprint and promoting a more sustainable existence, in line with Church of England guidance. Eco Church will report separately and it's from this group that the FF&GP will receive its sustainability cues.

Steve Moores - Churchwarden

Annual report of the proceedings of the Parochial Church Council

The PCC has met five times. It has discussed access and developments to Church House, safeguarding, finances, worship, communication, fabric issues (including the roof repairs), the lighting and sound improvement projects and the new internal and external aerials for NETCS.

Steve Moores - Churchwarden

The Mission and Pastoral Committee

The committee met four times during the year.

Sadly, we heard that Dorothy Bwanakaya in Zimbabwe died in the first part of the year. Our condolences were sent to James and his family. Photos of Dorothy and her funeral were displayed in church.

At the end of the year Archdeacon Moira Astin visited Zimbabwe and the communities that the Southwark Diocese are linked with there. The Zimbabwe Link held a Quiz night at Christchurch, Purley in October which we publicized.

During Christian Aid week we collected £135.00 by way of a Red Bucket collection/on-line giving and £149.28 from a soup lunch, on a sunny May day in the garden of Church House.

Bev attended a women only event at the Old Town Mosque on International Women's day in March organized by the Dialogue society. She spoke about Amnesty International. Members of both the Muslim and Christian communities in Croydon attended. There was a meal and wonderful music. On 19th November Bev and Mary attended the interfaith walk organized by Faiths Together in Croydon. 30 attended including the Mayor and Sara Jones MP. The group visited a Hindu temple-Logan's Community Complex, PV Raichura centre, the Minster, Old Town Mosque and the Siri Guru Singh Sana Gurdwara who provided a delicious lunch.

We continued to collect food and other items for the Purley Food Hub with items required listed each week in our pew sheet. We also collected for them at Harvest together with the Ukraine Appeal.

Some church members made sandwiches for Night Watch in November/December.

Cards have been sent to children baptized at St Peter's on the anniversary of their baptisms.

Donations for the Bishop's Lent Appeal were invited on-line and via the giving machine. Boxes were also again given out. See the accounts for details of the monies received via the giving machine/boxes.

We distributed monies from the Mission and Pastoral account (again see the accounts for full details) to a number of local and national charities.

Rosemary Smith has arranged the collection of monies for the Children's Society. A representative from the Children's Society, Phillipa Basset spoke during the sermon slot on 24th July about the Society's work.

On 10th December, Human Rights Day, Bev organized an Amnesty International Write for Rights stall. £42.60 was collected for Croydon Amnesty and many people took away booklets with promises to write cards to prisoners and others. A pile of cards were written at the event.

We held a Red Bucket collection for the drought in East Africa and the floods in Pakistan and raised £156.11

We have kept an eye on the more vulnerable members of our congregation. Bev and Steve organized a fish and chip supper in the church yard in August. 11 attended.

Beverley Foulkes-Jones

Church Hall and House Committee

Financials

The Hall account made a small loss of £1,184 for the year ended 31.12 2022 but in reality had a surplus of income over expenditure of £10,316. Cash at bank as at 31 December 2022 was £1,190.

The Hall Committee had borrowed approximately £30,000 from the P.C.C. to pay for the refurbishment of Church House in May 2020 with the rest of the cost being funded by Hall reserves. The Hall Committee repaid all of the outstanding notional loan of £11,500 back to the P.C.C. by year end close.

PMA who hire our Hall on an annual basis was open for business throughout the year so receipts returned to its pre covid level of £15,150 whilst £12,000 was received in rental income for the private accommodation in Church House.

Parking income remained steady at around £9,500 which although lower was mainly due to the timing of receipts and payment of parking arrears (£10,452 in 2021). A regular user of Church House meant meeting room receipts contributed £1,400 and the Scout Hut £1,200 respectively.

The Hall Committee, in addition to the full repayment of the notional loan, transferred £10,800 to the P.C.C. to help towards the Parish Share retaining £100 per month for the Church House maintenance fund to ensure the private accommodation remains in a good state of repair.

The Hall Committee also covered the salary costs of both the Verger and our Saturday cleaner at a combined cost of £2,900. In line with P.C.C. policy, the Hall Committee adhered to the National living wage as a minimum.

Details of our expenditure is broken down as usual between the Church Hall, Church House and the Scout Hut.

Church Hall

St Peter's Church Hall was built between 1929 and 1931. The water pipes of galvanised steel are therefore 92 years old. After a major leak in the fire hydrant pipe in 2021 (fortunately unmetered) a further leak was established when an invoice from Castle Water bill was received totalling £3,200 in June 2022 which fortunately the Hall Committee were able to pay without further recourse to the P.C.C.

But was the water leak in the main water pipe to the Hall or the water pipe to the South Croydon Day Centre (SCDC)? The renewal of the water pipe to the Hall was actioned first and replaced in September 2022 at a cost of £3,840. Unfortunately, after a number of tests involving the stop cocks at the Hall and Day Centre, it was established that the water pipe to the Day Centre appeared to be the problem.

The new water pipe to the Day Centre will be laid in late January 2023 at a cost of £4,100. The contractors will be using the moling technique saving the Hall Committee a considerable sum of money. I would like to thank in particular Frank Ip, the SCDC manager and Steve Brooks (PMA) for their help and co-operation in limiting water loss by turning off the water at the meter at the end of the day over a sustained period.

Church House

The only major expenditure at Church House during 2022 was carried out in December when an additional 200mm Knauf wool loft insulation was laid over the existing insulation of 75mm in the roof space above the private accommodation at a cost of £720 including labour and materials. This was an action point from the EPC and the Eco Church Committee identified it as a 'quick win'. The Hall Committee were able to action this prior to year-end as cash flows remained robust.

For the record, both the batteries in the fire and carbon monoxide alarms within the Church House meeting room were replaced during 2022.

Scout Hut

The main door to our book storage facility plus a new porch to protect the door from inclement weather was installed together with the replacement of the frame and panel to the side of the Scout Hut at a cost of £1,700. A local business who rent part of the Scout Hut made a contribution to these works of £500 which meant the project only cost £1,200. This woodwork will need painting when the warmer weather returns in the spring of 2023.

General expenditure

During the year, the Hall Committee were able to support the work of the church and in particular the Fundraising Committee by paying for the replacement of the mini hob (for bacon butties), a new Gazebo and table clamps for use at the Village Fayre and Christmas market respectively.

A Henry Hoover vacuum cleaner and kettle was purchased for the Church House meeting room and kitchen and finally the Hall Committee were able to purchase the Christmas tree and cover the cost of the mulled wine for the post Carol Service refreshments.

Looking into 2023

The large sycamore at the front of the Hall will be removed at a cost of £840. The new water pipe to the Day Centre will be installed (see Church Hall above) and the Hall Committee are hopeful that the water charges will return to 'normal'.

It is hoped that a smart meter gauge will be installed to monitor oil consumption for the Hall boiler which currently remains somewhat of a 'guessing' game.

The disabled loo floor at the Hall will need replacement with quotes sought as we move into the 2nd quarter. Further works will involve the removal of some water damaged (historic) lath and plaster at the Hall and the installation of a false ceiling.

Finally, the refurbishment of the Church House meeting room is almost complete with the kitchen being the final area to be updated. A specification will be drawn up and quotes sought for the work towards the end of 2023.

Finally, as we move into the post Covid epoch, the Hall Committee will continue, as it has always done, to support the work of the church and will seek guidance from the P.C.C. for funding projects and other initiatives including assisting with helping to fund the Parish Share.

It would be prudent for the Hall Committee, at some stage, to set up a Hall Fabric Fund with the roof, as reported previously, showing signs of its age. As the Hall is not a listed building, it is unlikely to get the grant support that has been forthcoming for our much-loved Sir George Gilbert Scott designed Grade II listed Victorian church building.

I would like to thank all members of the Hall Committee for their help & support throughout the year and in particular to Norman Davis who continues to steer the Hall & Church House Committee through its various challenges with great fortitude, patience and above all a good sense of humour!

Gareth Saunders

Honorary Treasurer – Church Hall & House Committee

Croydon Central Deanery Synod

Deanery Epiphany Carol Service January 2022

The Deanery epiphany carol service took place on the 9th January 2022 at St Michael's, Poplar Walk in central Croydon. The Bishop of Croydon officiated.

February 9th 2022 at Emmanuel Church, Normanton Road, South Croydon. The meeting was also streamed live on YouTube.

The main presentation was given by Steve Phaure of Croydon Community Action (CVA), an umbrella organisation for voluntary groups and charities. CVA says that its "mission statement focuses the organisation on 'promoting, supporting and developing effective voluntary action, community development and community activity for the benefit of the whole community within the London Borough of Croydon'." CVA continues to work closely with several council-related bodies, including the Health and Well Being Board, the Children and Families Partnership, Croydon Growth Board and the Safer Croydon Partnership.

Thursday 23 June 2022 at Christ Church, Sumner Road, Croydon

The main speaker was Nicola Newman, Deputy Director of Croydon Drop-in. Croydon Drop-In was founded 44 years ago to support infants, children and the families of young people in Croydon. They do this by providing information, advice, a counselling service and health education in schools. Their "Talk Bus" (a mobile unit) is set up every week outside McDonald's in North End, where young people can come in with no need for a referral. Issues talked about include exam stress, mental and sexual health. Croydon Drop-In's counselling service, aimed at those aged 10 to 25 years, takes place in their main building at 132 Church Street and they also operate a telephone referral service. Counselling is offered in several schools in the Borough.

Farewell to the Area Dean, the Rev'd Simon Foster

James Reid informed that meeting that the Area Dean, the Rev'd Simon Foster would be retiring next month. He was presented with a gift by the Synod with thanks for his contribution as Area Dean.

Wednesday 14th September 2022 at Croydon Minster, Church St, Croydon.

The main speaker was Liz Bridge, a Quaker chaplain at Wandsworth Prison. The prison is intended to operate mainly as a remand centre for men, with 1,000 awaiting a trial or sentence and 600 serving a sentence. Most men are in their cells for long periods of time and there is no communal dining room; classes are no longer given in person post Covid. The prison is old and cold. At Christmas, Liz's team endeavoured to give a hand knitted woolly hat to every prisoner and provided a pattern, which has been distributed through the Deanery.

Welcome to the Rev'd Dr. Geoff Dumbreck as the new Area Dean

David Percival introduced our new Area Dean, the Rev'd Dr. Geoff Dumbreck, vicar of the South Croydon Benefice. He was commissioned as Area Dean on 4th October 2022.

David Percival - Lay Chair and St Peter's representative on the Croydon Central Deanery Synod

Jean Cook - St Peter's representative on the Croydon Central Deanery Synod

Fundraising Committee

Unfortunately, our first event of the year, the Spring Book and Cake Sale, was cancelled because there was a small outbreak of Covid-19 and we were struggling for enough people to set up and host the event. However, after that we were able to successfully host all our usual annual fundraising events: the Spring Mini Market, the Village Fayre, the Autumn Book and Cake Sale and the Christmas Market. All these events were successful, both financially and in terms of creating an enjoyable atmosphere outreaching the local community.

With Covid-19 hopefully a distant memory (!), we decided to hold a Quiz Night on a rather larger scale than we have done previously, with the aim of raising money for both the church and Water Aid. In October we host about 80 people in the Church Hall for a most enjoyable evening. Paul Reynolds kindly acted as Quizmaster, using his experience and questions from his world cruising job. The quiz was carried out in groups with rounds interspersed with food. A good selection of soups was served after two rounds, and an equally good selection of puddings later in the evening. Needless to say, with the high reputation of the cooks in the congregation the quality was excellent too! A raffle was also held during the evening. A very encouraging total of £532 was raised and everyone much enjoyed the event. We therefore plan to hold a similar style quiz in 2023.

As always, I would like to thank the Fundraising Committee for all their hard work over the year, and everybody that contributes to the events, setting up and managing stalls, and all those who come and spend money. Having completed the Lighting Project, our present fundraising target is to refurbish the west end of the church.

Andrew Moncrieff

Social Committee Report

I am pleased to be able to report that 2022 saw a return to the usual run of Social Events at St Peter's following the interruption caused by Covid.

We served a sandwich lunch between the Service and the Parish AGM in May.

We extended an open invitation to a Cream Team in the Churchyard to celebrate

HM The Queen's Platinum Jubilee. We had no idea how many people to expect, but I think we were all slightly taken aback by the number of people who attended.

I estimate we probably served cream teas to 80 people or so over the afternoon. It was a lovely community event. The tea consisted of scones, jam and cream, assorted cakes and the Platinum Jubilee Lemon and Amaretti Trifle (the official pudding for the Platinum Jubilee, the winner of the competition to find a new desert. It was a massive team effort, and we received many positive comments. The event was never envisaged as a fundraiser, but the tea was clearly enjoyed, and we raised £398 in donations

On Patronal Festival Sunday we served Pimm's, soft drinks and nibbles.

In September we provided refreshments after the Service of Commemoration marking the death of Her late Majesty Queen Elizabeth II.

Following the Harvest Festival Service, we served a bread and cheese lunch. It was pleasing to see a reasonable number of people stay. After covering expenses, a donation of £43 was sent to the Purley Food Hub.

We were asked to provide a lunch after the Climate Sunday Eucharist. After a busy month we were all set to buy sandwiches but at the last minute the speaker, the Joyful Environmentalist asked that the lunch be

vegan. I would like to record my thanks here to Karen Percival who rose to the challenge and created a fantastic spread. Everything went down well apart from the alternative milk. Apparently, barista style oat milk is the best one to buy for coffee!

We again provided refreshments after the All Souls Service.

We provided the suppers for the Pilgrim Course held over 6 weeks in October and November.

We have continued to provide tea, coffee and biscuits after the 11 am service on Sunday. During the year we have stopped using plastic cups and have moved to using china mugs. We are looking forward to the installation of the dishwasher and the wall-mounted water heater. Thanks to everyone who helps with this and a particular thank you to those who have stepped in when needed.

I would also like to express my thanks to the volunteers who have helped at our social events by cooking or preparing food, pouring tea or wine and washing up.

We are also grateful for the donations from individuals, which have covered the costs for these events.

Social Committee Financial Report

B/F 31Dec 2021	£168.07
Donations/Sundays	£414.58
Consumables	(£262.45)
Hardware	<u>(£159.91)</u>
C/F 31 Dec 2022	£160.29

The pandemic seriously curtailed social activities in Church during 2021. It felt good to finally get back to serving tea and coffee after the service in September. In the early days the volunteers serving tea and coffee were encouraged to wear masks and gloves. We elected to serve wrapped biscuits and to offer sugar sachets.

We were happy to assist with serving refreshments after the commemorative evensong for David Carter.

We served tea coffee and biscuits following the All Souls' Service.

A farewell sandwich lunch for Ada was provided after the morning service on 21 November. The donations for this lunch more than covered the costs and £62.30 was passed to the Treasurer.

We served homemade soup and sausages in rolls at the Light Commissioning Event on 12 December. This was very much appreciated by those who attended.

The heightened Covid situation at the Carol Service meant that we served the mulled wine and mince pies to the congregation in their pews. This minor change reduced the risk and meant that we were still able to provide refreshments.

It has been a little challenging to get enough volunteers for the coffee rota but my slightly desperate notice in the pew sheet and Geoff 's subsequent email and announcement has eased the situation for the time being.

I would like to express my thanks to the volunteers who have helped at these events by cooking or preparing food, pouring tea or wine and washing up. We are also grateful for the donations from individuals, which have covered the costs for these events.

Lucy Dee

Benefice Safeguarding Team

Benefice report on Safeguarding to the St Peter's APCM 2023

Policies and Procedures

The Benefice has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2020 to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults.

Any incidents are dealt with in line with the Diocese of Southwark's safeguarding policies and procedures set out in "A Safe Church" which can be found online at

<http://southwark.Anglican.org/safeguarding/>

Details for contacting the Parish Safeguarding Officer or a member of the Diocesan Safeguarding Team are listed on the benefice website, on notices in the church and in the weekly newsletter.

These policies and procedures have been adopted by the two PCCs in the Benefice. St Peter's and St Augustine's churches are committed to:

- Promoting a safer environment and culture
- Safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church
- Responding promptly to every safeguarding concern or allegation
- Caring pastorally for victims/survivors of abuse and other affected persons
- Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons
- Responding to those who may pose a present risk to others.

Safeguarding is a standing item on the agenda for the PCC meetings at both churches and members receive copies of minutes of meetings. The PCC's review their policies and procedures annually in line with this guidance.

Church officers and volunteers are required to undertake safeguarding training; a record of uptake is kept. All members of the Ministry Team have undertaken Leadership (C2) safeguarding training; the Churchwardens and the Director of Music are required to take Leadership (C2) safeguarding training; all members of the PCC are required to undertake Foundation (C1) safeguarding training and Raising Awareness of Domestic Abuse training.

All leaders and helpers working with children and vulnerable adults are required to have a valid Disclosure and Barring Service certificate.

External organisation that use the churches for their activities are required to sign a written consent form agreeing to follow the benefice safeguarding policies.

Benefice Safeguarding Team

The Benefice Safeguarding Team has members from both churches:

- The Revd Dr Geoff Dumbreck (Vicar, Chair)
- Ann Stranack (Parish Safeguarding Officer – St Peter's)
- Michael Brockett (Parish Safeguarding Officer – St Augustine's)
- Steve Moores (Churchwarden – St Peter's)
- Neil Hillier (Churchwarden – St Augustine's)

The Safeguarding Team met on four occasions in 2022. The team monitors completion of the actions arising from the safeguarding self-audit and other reviews as well. The Team reports to the PCC meetings for both churches, and encourages good practice prescribed by the Diocese.

Benefice Safeguarding Team – April 2023

G.A.S.P.

Gardeners at St. Peter's celebrated its 23rd productive year in 2022.

We continued to develop the flower beds around the church and alongside the drive while maintaining the various hedges and shrubs around the church. In 2022 we developed a new winter garden in the area towards South Croydon station, including a sitting bank formed from turf raised within the churchyard.

We have also added two new benches to the Church House garden to further improve it as a place of relaxation as the new fruit trees mature.

Unfortunately the churchyard suffered greatly from the lack of rain in the summer of 2022, with the grassed areas particularly impacted. It is hoped they will recover in 2023 but some reseeded may be required in the worst hit areas.

My thanks to all involved in helping in the past year and congratulations on a job well done to all the gardeners who have helped and given up their Saturday mornings and will hopefully continue to do so. G.A.S.P. meets monthly formally on the first Saturday of the month from 9.30 a.m, but not in July, August, and December when we have a 'rest'. A list of meeting dates is on the Church notice board.

We are a friendly group and welcome all newcomers including families (children must be accompanied by a parent). Most of the group follow the gardening with a cooked breakfast at a local cafe. Work at your own pace; just come along at 9.30am, preferably with gloves and stout shoes/wellies. Equipment can be provided.

Stephen Green - Head Gardener

Financial Review - Treasurer's report

As I have mentioned in my previous reports, we prepare our accounts on what is known as "an accruals" basis, as such all the known costs for the Lighting Project, sound system and roofing repairs that have continued in 2023 have, for prudence, all been allowed for in the 2022 accounts as they were obligations entered into during the year; this is irrespective of whether we actually settled the bills relating to the project in 2021, 2022 or 2023. This means that the 2023 figures, when they are prepared, should be more reflective of a normal year of our costs/revenue. However, as we carried forward a provision for the lighting project from 2021, part of which continues to form the provision at the end of 2022 we need to reflect that the 2021 reserve is now deemed to be higher than actually needed. Consequently, there is a positive adjustment in these accounts to show a release of that part of the reserve that is no longer needed.

The sums for each reserve at the end of 2022 were significant being: £10,716 for the balance of the sound system renewal (from a total cost of £21,432), £10,336 for the roofing repair (from a total cost of £15,636) and £7,139 remaining from the 2021 retention amount for the Lighting Project. We will be able to recover VAT against some of these invoices and a counter-credit is included in the debtors for that.

We have historically taken an approach of writing down electric items fully, once purchased, to avoid the complications of showing reducing asset values for them and a commensurate "depreciation" in each year's accounts as the values for the technology falls away. Again, this approach is on the side of prudence. Theoretically our asset values could be increased slightly if we were to include a notional value for the electrical items recently installed but this would further complicate the accounts somewhat unnecessarily.

It is important for me to highlight that our regular running costs continue to exceed our regular income, this is particularly the case now that we have recommenced paying a salary for the Director of Music. I am, however, very grateful for the continued strong commitment we have to Stewardship through regular planned giving and the work of the Hall committee in generating a regular income from the rental of Church House living accommodation.

As previously, a large part of our regular ongoing costs for 2022 were our Parish Support Fund payments which go towards funding the costs of the clergy teams throughout the Diocese, including those within our Benefice. St Peter's decided an appropriate amount to contribute to the Diocese, given the shortfall in income during the pandemic and the risks of additional unexpected expenditure due to the lighting project, was £47,000 in 2022 (2021: £46,000).

I am pleased to confirm that we were once again able to maintain our policy of allocating 10% of all planned giving and loose collection income to the Missions and Pastoral committee to distribute to a range of charitable organisations; in 2022 the amount passed across to the committee was £4,567 (2021: £4,266).

Unfortunately, the impact of the war in Ukraine has had an impact on the value of investments within our long-term reserves. There has been some bounce back in values since the end of 2022 but after a number of years of positive returns, 2022 was a challenging year for all investors with our investments losing circa £28,000 during the year. As we sold down £30,000 in investments during the year, to meet the cashflow need for the projects mentioned above, this realised a gain of circa £13,000 (above the £17,000 invested) that had previously been recorded as an unrealised investment gain. The combination of the revaluation of the maintained investments and movement of unrealised to realised gains means that an overall reduction of unrealised gains (i.e. loss) of circa £40,000 is shown within the Statement of Financial Activities for the year.

We also established the new fund to support the refurbishment of the west end area of the church's interior including the washing-up facilities and cupboards. At the end of 2022 this had accumulated funds of £11,533 (2021 Nil) from donations and fundraising events held during the year.

Through these combined effects, our total funds decreased over the year by £44,600, decreasing from £289,282 to £244,682 (in 2021 our funds decreased by £63,921).

Allowing for the investment and pending gift aid claim, you will see our overall balance for unrestricted funds across all accounts stood at £42,601 at 31 December 2022 (£76,470 as at 31 December 2021). I am satisfied this is a suitable level of unrestricted reserves given the separate reserves for any future fabric repairs, however, once the current projections are complete, it would be sensible to have a period of relative calm cashflow wise to try to rebuild these reserves further, if possible.

Stephen Green - Hon. Treasurer

Plans for the future at St Peter's

We plan to see our use of plastic drinking cups reduce following the much-publicised plastic contamination of our planet. Consequently, we intend moving over to non-single use cups and mugs, but these would need to be washed regularly and quickly. To facilitate this we are holding discussions with our 'catering team' with a view to procuring a suitable dishwasher in 2023, and would hope this could be installed ahead of waiting for a re-designed tea point.

We also looking at adding to the vicar's name board now that the current board is full. David Percival is taking this project forwards with the view to adding a second board on the opposite side of the south porch entrance door. The two boards should appear identical in appearance.

The plan to develop a west end storage cabinets proposal can now move forwards, now that the new boilers are installed. We need to assess our storage needs for regularly used and larger items to be kept inside the church, and also to decide if the old boiler room is to be considered as suitable storage for less frequently accessed items.

Steve Moores

Policies

The PCC has agreed the following policies copies of which are available from the PCC Secretary:

- Safeguarding
- Financial
- Health and Safety
- Volunteers
- Equal opportunities
- Conflict of interest
- Privacy notice
- Statement of access

These Policies will be subject to an annual review by the PCC.

The key elements of the financial policies are summarised below:

Investment policy

The PCC does not generally have sufficient reserves, relative to its annual expenditure, to invest significant amounts in long term investments such as stocks and shares. The PCC has therefore adopted a low-risk strategy to the investment of its funds. Funds are therefore largely held in cash using mainstream banks or building societies or the Church of England's Central Board of Finance Deposit Accounts. A small investment is held in the CBF Church of England Investment Fund together with the proceeds from the historic sale of the former Curate's house in Temple Road.

Expenditure

The PCC has granted the PCC Treasurer discretion on agreeing to any necessary expenditure on the fabric or running of the church below a level of £1,000 subject to the expenditure being reported in due course to the PCC at the subsequent PCC meeting. Amounts above this level are subject to the approval of the FFGP or the PCC.

Mission and Charities

Each year the PCC allocates 10% of its income from planned giving and loose collections, together with any associated gift aid, to its Missions and Charities account. These amounts are then distributed, in accordance with the recommendations of the Mission and Pastoral Committee, to charities and causes that reflect the objectives of our Christian fellowship and the Mission statement of the Benefice.

Reserves policy

It is the PCC's long term policy to try to maintain a balance of unrestricted funds that equates to at least 12 months' unrestricted payments. The balance is held to smooth out fluctuations in cash flow and to meet emergency spending. This amount allows some contingency for the likely level of emergency expenditure that is inherent with a building the age, current condition and size of St Peter's in comparison to our regular income. This amount is currently equivalent to £75,000.

However, the current planned level of capital expenditure has a large degree of uncertainty until tenders for the projects are received and therefore excess reserves are currently being held. The cash and general invested balance of £82,000 held as unrestricted (including designated) funds at the year end, together with the amounts payable to and by the PCC, are therefore above the long term target. The PCC will review the reserves held once the lighting, replacement boiler and church house projects are complete and determine whether we can then implement the long term policy.

There are further restricted funds held towards the organ refurbishment, car parking in the church yard and upkeep of the fabric of the building which will shortly include the renewal of the remainder of the church roof, internal decoration (after the lighting project is complete) and the overhaul of the shingles on the church spire.

Risks

Financial Risk

Financial risks are addressed within the Financial Policy. As part of this an annual budget is prepared to ensure short term viability. Actual results compared with budget are reported to the PCC at each PCC meeting (usual every two months). Investments held by the PCC are reviewed at each FFGP meeting (usual every two months) by the FFGP Committee.

All assets are insured and levels reviewed annually by the FFGP. The PCC has approved internal controls for annual accounts, cash, and cheques handling.

Health and Safety

A review has been undertaken by a member of the church with specific experience in this field. The PCC has been appraised of the risks and the necessary compliance requirements and these have been complied with. Specifically procedures for recording accidents have been put in place and all wardens have been trained in fire safety. The Policy detailing these procedures is reviewed on an annual basis.

Safeguarding

St Peter's PCC will continue to ensure good practice, developing a culture of safeguarding and promoting a safer church. The PCC will:

- Review policies and procedures throughout the year ensuring that they have due regard to the guidance from the House of Bishops and adopting best practice in safeguarding.
- Carry out an annual safeguarding audit using the template provided by the diocese of Southwark taking appropriate action where necessary.
- Follow Southwark's guide to safeguarding set out in "A Safe Church" which is available online.

Encourage leaders, helpers and members of the PCC to take part in safeguarding training events developing a culture of awareness and promoting a safer church.

**Independent Examiner's Report to the members (trustees) of St Peter's Church, Croydon,
Parochial Church Council**

TO BE CONFIRMED

I report on the accounts for the year ended 31st December 2022 which are set out on pages 29 and 30.

Respective responsibilities of the Trustees and the Independent Examiner

As the members (trustees) of the PCC you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the Act); the audit requirement under section 144(2) of the Charities Act 2011 does not apply and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the charity and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 2011 Act; or to prepare financial statements, which accord with the accounting records and comply with the applicable requirements set out in the Charities Regulations 2008 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.

Mr Hallam Carter-Pegg FCA
Wandle House Associates Chartered Accountants
Wandle House
47 Wandle Road
Croydon
Surrey CRO 1DF
Date:

St Peter's Parochial Church Council
Statement of financial activities for the year ended 31st December 2022

		Main PCC Account			
		Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
Income and Endowments					
Voluntary income	Note 1	43,191	7,781	50,973	67,893
Incoming resources from charitable activities (Note 2b)		3,193	-	3,193	1,069
Activities for generating funds	Note 2c	2,393	5,289	7,682	6,911
Income from investments	Note 2a	14	5,007	5,020	4,632
Income generated from Church Hall/House	Note 15	39,362	-	39,362	32,887
Other incoming resources	Note 2d	<u>3,163</u>	<u>12,435</u>	<u>15,598</u>	<u>26,674</u>
Total income		91,315	30,512	121,827	140,066
Expenditure					
Church activities	Note 3	99,727	20,836	120,564	254,603
Church Hall & House		18,245	-	18,245	8,562
Publicity and Fund Raising expenses		<u>35</u>	<u>-</u>	<u>35</u>	<u>-</u>
Total Expenditure		118,007	20,836	138,844	263,165
Net Income before investment gains				<u>(17,017)</u>	<u>(123,099)</u>
Net movement in other accounts (Mission)				117	(44)
Gains on investment assets:					
on disposal				13,360	17,404
on revaluation				(41,060)	21,839
Net movement in funds				(44,600)	(83,900)
Total funds b/fwd 1st January 2022				289,282	373,181
Total funds c/fwd 31st December 2022				<u>244,682</u>	<u>289,281</u>

St Peter's Parochial Church Council
Balance sheet at 31st December 2022

	Bank	CBF	2022	2021
	Accounts	Deposit	Total	Total
		Accounts	£	£
Current Assets				
General Fund	24,731	2,069	26,800	18,954
Fabric Fund	7,568	2,308	9,876	4,036
Car Park Fund	462	18,372	18,834	18,595
Lighting Fund	-	-	-	-
Organ Fund	<u>1,307</u>	<u>-</u>	<u>1,307</u>	<u>1,307</u>
	34,068	22,748	56,816	42,892
Other Bank and cash balances				
Missions & Charities Account	Note 14		212	94
St Peter's Hall Account	Note 15		2,597	3,780
Debtors				
	Note 10			
General Fund		10,817		
Fabric Fund		2,606		
Lighting Fund		<u>-</u>		
			<u>13,423</u>	<u>22,553</u>
Total current assets			<u>73,047</u>	<u>69,319</u>
Liabilities				
Liabilities due within one year	Note 11			
General Fund		(19,413)		
Fabric Fund		(10,446)		
Lighting Fund		<u>-</u>		
			<u>(29,859)</u>	<u>(39,232)</u>
Total Net Assets			43,188	30,087
Fixed Assets (CBF Investments)				
General Fund	Note 9		42,302	78,869
Fabric Fund (Sale of Curate's House)	Note 8		<u>159,192</u>	<u>180,325</u>
Total fixed assets			<u>201,494</u>	<u>259,194</u>
Total Net Assets			<u>244,682</u>	<u>289,282</u>
Represented by:				
Parish Funds			2022	2021
			£	£
Restricted funds:				
Fabric			161,228	184,212
Organ			1,307	1,307
Friends			3,729	3,459
Car-park			18,834	18,595
West end refurbishment fund			11,533	-
Other restricted (GASP, mission at St Peter's, music)			5,450	5,238
Unrestricted funds			<u>42,601</u>	<u>76,470</u>
Total			<u>244,682</u>	<u>289,281</u>
Other non-realisable assets				
Church House, Heathfield Road (leased from the Diocese of Southark)			-	
Church Hall, Ledbury Road			800,000	

Approved by the PCC on their behalf by

Rev'd Geoff Dumbreck
(Chair)

S. Green
Honorary Treasurer

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2022
St Peter's Main P.C.C. Account

	2022	2022	2022	2021
	Unrestricted funds	Restricted funds	Total	Total
	£	£	£	£
INCOME				
Note 1. Voluntary income				
Planned Giving	32,174	-	32,174	32,329
Gift Aid recovered on planned giving/donations	7,906	1,711	9,617	12,734
Collections & Gift Aid envelope	2,122	250	2,372	767
Donations	666	5,550	6,216	21,675
Gift Day	324	-	324	-
Friends of St Peters Church (membership)	-	270	270	245
	<u>43,191</u>	<u>7,781</u>	<u>50,973</u>	<u>67,893</u>
Note 2a Investment income				
Investment Income	14	4,768	4,782	4,622
Car Park Fund	-	239	239	9
	<u>14</u>	<u>5,007</u>	<u>5,020</u>	<u>4,631</u>
Note 2b Incoming resources from charitable activities				
Parish Magazine (Advertising & subscriptions)	6	-	6	26
Fees (Parochial)	3,187	-	3,187	1,043
	<u>3,193</u>	<u>-</u>	<u>3,193</u>	<u>1,069</u>
Note 2c Activities for generating funds				
Christmas Bazaar	2,393	-	2,393	1,125
Mini-markets, Garden party, Book sale, Concerts	-	5,289	5,289	5,786
	<u>2,393</u>	<u>5,289</u>	<u>7,682</u>	<u>6,911</u>
Note 2d Other incoming resources				
Accrual adjustment (lights)	3,024	-	3,024	-
Sundry (including Bell fees)	139	-	139	30
Listed Places of Worship Scheme VAT claim	-	12,435	12,435	26,644
	<u>3,163</u>	<u>12,435</u>	<u>15,598</u>	<u>26,674</u>

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2022
St Peter's Main P.C.C. Account

		2022	2022	2022	2021
		Unrestricted funds	Restricted funds	Total	Total
		£	£	£	£
EXPENDITURE					
Note 3 Church activities					
Missions & Charities		4,567	-	4,567	4,266
Parish Support Fund		47,000	-	47,000	46,000
Salaries and expenses		8,285	-	8,285	5,161
Cost of services	Note 4	1,621	-	1,621	1,480
Church running expenses	Note 5	13,496	-	13,496	9,599
Church maintenance	Note 6	23,409	20,066	43,475	1,280
Lighting		-	770	770	185,005
Flower expenditure		70	-	70	82
Other Missions and charitable giving		22	-	22	235
Administration expenses	Note 7	382	-	382	646
Independent examiner's fee		875	-	875	850
		<u>99,727</u>	<u>20,836</u>	<u>120,564</u>	<u>254,603</u>
Note 4. Cost of services					
Sanctuary		732	-	732	274
Services (confirmation and other materials)		190	-	190	254
Cost of music		698	-	698	951
Sundry		-	-	-	-
		<u>1,621</u>	<u>-</u>	<u>1,621</u>	<u>1,480</u>
Note 5. Church Running expenses					
Light and heat		3,021	-	3,021	1,118
Telephony & Broadband		3,766	-	3,766	1,529
Insurance		6,709	-	6,709	6,322
Equipment		-	-	-	630
		<u>13,496</u>	<u>-</u>	<u>13,496</u>	<u>9,599</u>
Note 6. Church maintenance					
Fabric repairs		22,973	18,959	41,932	729
Bell tower repairs		-	96	96	39
Churchyard		436	1,012	1,448	511
		<u>23,409</u>	<u>20,066</u>	<u>43,475</u>	<u>1,280</u>
Note 7. Admin Expenses					
Stationery/Telecoms		382	-	382	541
Sundry		-	-	-	104
		<u>382</u>	<u>-</u>	<u>382</u>	<u>646</u>

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2022
St Peter's Main P.C.C. Account

BALANCE SHEET NOTES

	2022	2021
	£	£
Note 8. Assets held by Southwark Diocese		
Fabric Fund (Sale of Curate's House)	159,192	180,325
CBF Deposit Account	-	-
Total investments	<u>159,192</u>	<u>180,325</u>
Loan to PCC		
Balance on 1st January 2021	48,843	48,843
Transferred to main PCC account	-	-
Repaid from interest on CBF Deposit Account	-	-
	<u>48,843</u>	<u>48,843</u>
Opening balance	206,499	
Revaluation of investments	<u>1,536</u>	
Closing balance	<u>208,035</u>	<u>180,325</u>
Note 9. CBF investment		
Balance on 1st January 2022	39,321	54,059
Dividends	1,871	2,858
Purchase/(sale) of units during year (book cost)	<u>(16,640)</u>	<u>(17,595)</u>
Balance as at 31 December 2022 (book cost)	<u>24,551</u>	<u>39,321</u>
Market value as at 31st December 2022	<u>42,302</u>	<u>78,869</u>
Note 10. Debtors (assets)		
General Fund		
HM Revenue & Customs - Gift Aid reclaims	9,617	9,376
LPOW VAT reclaim	1,190	-
Electric and Gas/telephone and broadband	-	933
Other	<u>10</u>	<u>407</u>
	<u>10,817</u>	<u>10,716</u>
Fabric Fund		
LPOW VAT reclaim	<u>2,606</u>	<u>-</u>
Lighting Fund		
LPOW VAT reclaim	-	8,686
HM Revenue & Customs - Gift Aid reclaims	<u>-</u>	<u>3,151</u>
	<u>-</u>	<u>11,837</u>
Note 11. Creditors (liabilities)		
General Fund		
New sound system	10,716	-
New boiler (retention)	140	140
Lighting work balance of cost	7,139	24,349
Share of Benefice Administrator fees paid by St Augustine's	-	1,317
Other	544	590
Independent examiner's fee	<u>875</u>	<u>850</u>
	<u>19,413</u>	<u>27,246</u>
Fabric Fund		
Roof repairs	10,336	-
New boiler (retention)	110	110
Other	<u>-</u>	<u>39</u>
	<u>10,446</u>	<u>149</u>
Lighting Fund		
Other	<u>-</u>	<u>11,837</u>
	<u>-</u>	<u>11,837</u>

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2022
Main P.C.C Account

Note 12. Breakdown of Main PCC Account between Funds

	General Fund	Fabric Fund	Organ Fund	Friends of St Peter's Church Fund	Car Park Fund	Refurb	Other	Total
	£	£	£	£	£	£	£	
Receipts								
Voluntary Income	34,296	-	-	270	-	-	250	34,816
Gift Aid	7,906	-	-	-	-	1,611	100	9,617
Church house	22,300	-	-	-	-	-	-	22,300
Donations	709	-	-	-	-	5,131	376	6,216
Fees	3,187	-	-	-	-	-	-	3,187
Legacies	-	-	-	-	-	-	-	-
Fund Raising	2,717	-	-	-	-	4,792	497	8,005
Other income	<u>3,182</u>	<u>17,203</u>	<u>-</u>	<u>-</u>	<u>239</u>	<u>-</u>	<u>-</u>	<u>20,624</u>
	74,297	17,203	-	270	239	11,533	1,223	104,765
Payments								
Grants	-	-	-	-	-	-	-	-
For the work of the church	99,380	19,055	-	-	-	-	1,012	119,447
Church house	-	-	-	-	-	-	-	-
Lighting	770	-	-	-	-	-	-	770
Administration expenses	<u>382</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>382</u>
	100,532	19,055	-	-	-	-	1,012	120,599
Surplus/(deficit)	<u>(26,236)</u>	<u>(1,851)</u>	<u>-</u>	<u>270</u>	<u>239</u>	<u>11,533</u>	<u>212</u>	<u>(15,833)</u>
Sale of investments	30,000	-	-	-	-	-	-	30,000
Movement in current fund balance	<u>3,764</u>	<u>(1,851)</u>	<u>-</u>	<u>270</u>	<u>239</u>	<u>11,533</u>	<u>212</u>	<u>14,167</u>
Fund balance 2021	(6,274)	3,887	1,307	3,459	18,595	-	5,238	26,213
Fund balance 2022	<u>(2,509)</u>	<u>2,036</u>	<u>1,307</u>	<u>3,729</u>	<u>18,834</u>	<u>11,533</u>	<u>5,450</u>	<u>40,380</u>
Creditors 2022	19,413	10,446	-	-	-	-	-	29,859
Debtors 2022	(9,106)	(2,606)	-	-	-	(1,611)	(100)	(13,423)
2022 Current fund cash balance	<u>7,798</u>	<u>9,876</u>	<u>1,307</u>	<u>3,729</u>	<u>18,834</u>	<u>9,923</u>	<u>5,350</u>	<u>56,816</u>
2021 current cash balance	10,397	4,036	1,307	3,453	18,595	-	5,104	42,892

Note 13. Assets held by Southwark Diocese

a) The assets are held by the Southwark Diocesan Board of Finance as Custodian Trustee.
St Peter's PCC are the Managing Trustee. The Market value of the investments is on 31st December 2022.

b) The proceeds of the sale of the Curate's house (85 Temple Rd) is held by Southwark Church Trust for the P.C.C.
Part of the capital was borrowed to pay for firstly the redecoration of the church (1997); secondly to finance the repair to the Tower balustrade in 1999 and thirdly to cover some of the cost of Phase One repairs in 2004.

St Peter's Parochial Church Council

Notes to the Financial statements for the year ended 31st December 2022

Note 14. Missionary & Charities Account - St Peter's No 2 Account

Receipts & Payments	2022	2021
	£	£
Incoming Resources:-		
Lent Boxes	-	94
Transfers from main P.C.C account	4,567	4,266
Total receipts	4,567	4,360
Resources expended:-		
The Church Overseas: Missionary Societies		
Bible Society	200	200
Christian Aid - Global Hungar Appeal	-	80
CMS	300	300
DEC	-	200
USPG	300	300
	800	1,080
Home Missions: Other Church Societies & organisations (see next page)	3,150	2,844
Total Mission payments	3,950	3,924
Other donations:-		
Amnesty International	100	100
British Legion	100	80
Medecins Sans Frontieres	300	300
	500	480
Total Payments	4,450	4,404
Net Incoming Resources	117	(44)
Cash Balances:-		
On 1st January 2022	94	138
On 31st December 2022	212	94

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2022

Note 14. Missionary & Charities Account - St Peter's No 2 Account (continued)

Breakdown of Home Missions: Other Church Societies & organisations figure above

	2022	2021
	£	£
APCMH	300	300
Bishop of Southwark Appeal	-	94
Bishop's Mustard Seed Appeal	100	80
CCAT	100	80
Children's Society	200	200
Christian Family Concern	100	100
Church Army	100	80
Church Homeless Trust	100	80
College of St Barnabas	200	80
Crisis (at Christmas)	200	200
Croydon Drop In	100	80
Croydon Nightwatch	300	300
Freedom from torture	100	100
Good Friday Procession	-	(80)
HearUs	100	80
Mission to Seafarers	100	80
PHAB	150	150
South Croydon Day Centre	500	500
St Augustine's Refugee project	100	100
St Christopher's Hospice	100	80
Welcare	100	80
YMCA Housing	100	80
	3,150	2,844

St Peter's Parochial Church Council

Notes to the Financial statements for the year ended 31st December 2022

Note 15. St Peter's Church Hall & Church House Income & Expenditure Account 2022

	£ 2022	£ 2021
Receipts		
Bookings	15,150	8,050
Parking	9,474	10,452
Scout Hut hire: storage	1,200	1,200
Church house flat rental	12,000	12,000
Hire of Church House	1,402	1,125
Miscellaneous receipts	136	60
Transfer from main PCC acc	-	-
Excess of expenditure over income	<u>1,184</u>	<u>671</u>
	40,545	33,558

Expenditure

Repairs & maintenance - Chuch house	350	48
Repairs & maintenance - Hall	5,781	1,513
Church house (flat refurbishment)	1,321	1,230
Cleaning	1,335	-
Equipment & cleaning materials	793	94
Scout hut repairs	1,200	748
Gas/Electric/Oil	-	415
Insurance	1,681	2,970
Water rates & License	3,603	151
Flat running costs	-	-
HM Revenue & Customs*	102	-
Telephone/Broadband	444	444
Verger wages	1,608	937
Stationery/postage expenses	28	10
Transfer to St Peters P.C.C.	22,300	24,996
Excess of income over expenditure	<u>-</u>	<u>-</u>
	40,545	33,558

*2021 included in transfer to main account figure as paid to HMRC from there

Assets	2022	2021
Bank Account	2,390	3,377
Rental deposits	200	400
Cash in hand	<u>7</u>	<u>4</u>
Total Assets	2,597	3,780

Represented by:-

Balance Brought Forward	3,780	4,451
Excess of income/(expenditure)	<u>(1,184)</u>	<u>(671)</u>
	2,597	3,780

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2022

Note 16. Budget for calendar year 2023

	£'s	£'s	£'s
General funds			
Unrestricted general reserve 1 January 2023			43,000
Planned giving	34,000		
Loose collections	3,000		
Tax reclaim on planned giving/loose collections	9,000		
Legacies	17,000		
Donations	1,500		
Hall/Church House	11,000		
Fundraising	5,000		
Fees	1,000		
Investment income and bank interest	2,000		
Other income	<u>2,000</u>		
		85,500	
Diocesan Quota	47,000		
Insurance	5,500		
Missions & Charities	4,000		
Electric, Gas, telephone	8,000		
Salaries	8,500		
Other expenses	<u>6,000</u>		
		<u>(79,000)</u>	
Increase/(decrease) in general reserves			<u>6,500</u>
Unrestricted general reserve 31st December 2023			<u><u>49,500</u></u>

Fabric Fund

	£'s
Fabric general reserve 1 January 2023	161,000
Investment income and bank interest	4,500
Repairs	(2,000)
Increase/(decrease) in fabric reserves	<u>2,500</u>
Fabric general reserve 31st December 2023	<u><u>163,500</u></u>

Notes to the financial statements for the year ended 31 December 2022

17. Accounting policies – Basis of Preparation

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' 'true and fair view' provisions, together with FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

18. Funds

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are general funds which can be used for PCC ordinary purposes.

19. Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

20. Legacies

The PCC has been made aware that it is due a share of the estate for Janet Kilby; given the delay in settlement by the executors, for prudence, the amount has not been reflected in the 2022 accounts but the estimated amount based on data currently available is included in the Budget for 2023.

21. Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

22. Assets

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

The Diocese of Southwark has ownership of Church House as former Glebe land; Church House is leased to the PCC on a long term non-transferable lease and, as such, Church House is excluded from these Accounts as an unrealisable asset.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed either in or alongside the NADFAS guide, which can be inspected (at any reasonable time).

Individual items of equipment are written off when the asset is acquired.

Investments quoted on a recognised stock exchange or whose value derives from them (CIFs etc.) are valued at bid market value at the year end (31 December).

23. Related parties

Payments to PCC Members

Sundry expenses were paid to PCC members, the Incumbent and other members of the clergy team where payments had been made on behalf of the PCC, subject to the provision of appropriate receipts. Gross pay of amount £3.274 was paid to PCC member Paul Reynolds in his role as Director of Music. No other payments were made to members of the PCC, persons closely connected to them or related parties.

Donations/planned giving

Unrestricted donations and payments under the planned giving scheme from related parties (members of the PCC at some part of the year covered by this report) applicable to general funds are included within the incoming resources shown.

Declaration

The PCC declare that they have approved the Annual Report and Financial Statements above.

Signed on behalf of the PCC

.....

Rev'd Dr Geoff Dumbreck

.....

Steve Moores - Churchwarden

.....

Stephen Green - Honorary PCC Treasurer

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Accounts



Diocese of Southwark
St Peter's Church, Croydon
Annual Report and Financial Statements of the
Parochial Church Council

For the year ended 31st December 2021



Incumbent:

Rev'd Geoff Dumbreck
20 Haling Park Road
South Croydon
CR2 6NE

www.southcroydonbenefice.org.uk

Registered with the Charity Commission

Registration number 1136488

Administrative information

Official correspondence to the incumbent at the above address.

St Peter's along with St Augustine's South Croydon form the "South Croydon Benefice of St. Peter, Croydon and St. Augustine, South Croydon".

This report relates solely to the activities and financial statements of St Peter's, Croydon.

PCC members (Trustees) are:

Incumbent	Rev'd Geoff Dumbreck	
Assistant Clergy	Rev'd Ada Onyekwelu	
Readers	Mrs Mary Loader	
	Mr Andrew Moncrieff	
Churchwardens	Mr Steve Moores	Vice Chair
	Mr Gareth Saunders	
Elected members	Mr Jeff Blyth	(resigned August 2021)
	Ms Susan Campbell-Dick	from 2021 APCM)
	Ms Jean Cook*	
	Ms Lucy Dee	
	Mr Philip Dee	
	Mrs Beverley Foulkes-Jones	
	Mr Stephen Green	PCC Treasurer
	Ms Dawn Harris	(until 2021 APCM)
	Mr Martin Holdsworth	(until 2021 APCM)
	Mr David Percival*	
	Mrs Karen Percival	PCC secretary
	Mr Paul Reynolds	(from 2021 APCM)
	Mr Jonathan Weller	(from 2021 APCM)

* Representatives to the Croydon Deanery Synod

The method of appointment of PCC members is set out in the Church Representation Rules. All church members are encouraged to register on the Electoral Roll and stand for election to the PCC.

Sub-committees

The PCC operates the following Sub-committees:

- The Standing Committee
- Finance Fabric and General Purposes (FFGP)
- Mission and Pastoral
- Fundraising
- Social
- Gardening at St Peter's (GASP)
- Hall and Church House
- Magazine Working Group
- Pebbles Management Group

The Membership and remits of these Committees are as follows:

Standing Committee

Membership: Incumbent, Churchwardens, PCC Treasurer and PCC Secretary

Remit: Responsible for matters, especially of an emergency nature, between PCC Meetings.

FFGP

Membership: Jean Cook, Stephen Green, Mary Loader, Steve Moores (Chair), David Percival and Gareth Saunders.

Co-opted members: Rachel Chapman, Alan Longhurst and Michael Tomlin.

Remit:

- To oversee the regular care of the church buildings and the Churchyard and advise the PCC as necessary
- To advise on matters of finance
- To discuss matters of social responsibility or any other items of concern to the PCC which are not the brief of another PCC Committee.

Safeguarding

Safeguarding at St Peter's is addressed jointly with St Augustine's via a joint Benefice Safeguarding Committee

Membership: Rev'd Dr Geoff Dumbreck (Chair), Dr Michael Brockett - Parish Safeguarding Officer (St Augustine's), Anne Stranack - Parish Safeguarding Officer (St Peter's), Rev'd Ada Onyekwelu, Steve Moores (St Peter's), Neil Hillier (St Augustine's).

Remit: To be responsible for safeguarding at St Peter's and co-ordinating this role with St Augustine's.

Mission and Pastoral:

Membership: Rev'd Dr Geoff Dumbreck, Rev'd Ada Onyekwelu, Beverley Foulkes-Jones (Chair), Mary Loader and Jonathan Weller.

Co-opted members: Christine Goldsmith, Clare Green and Rosemary Smith.

Remit:

- To advise the PCC on matters concerning the Christian nurture of the members of congregation of St Peter's
- To promote the work of the Church among the young people of the parish
- To promote support, within the community of St Peter's for the Church's missionary work at home and overseas
- To recommend to the PCC the allocation of funds in the Missions and Charities Account
- To advise the PCC as to how it might fulfil its evangelistic and pastoral responsibilities.

Fundraising:

Membership: Andrew Moncrieff (Chair), Lucy Dee, Philip Dee, Karen Percival and Gareth Saunders. Co-opted members: Rachel Chapman, Ben Wilson and Norman Davis,

Remit: To plan, organise and run events or activities to raise money and/or increase income to finance the maintenance of the Church and its assets or for any special projects which the Committee may recommend and/or the PCC agrees deserves the financial support of the church.

Hall & Church House

Membership: Philip Dee, David Percival, Gareth Saunders. Co-opted members: Norman Davis (Chair) and Michael Tomlin

Remit:

- To be responsible for the care, maintenance and, in co-operation with the Hall Manager, letting of the Hall
- To review (at least once a year) and to report to the PCC on the use made of the Hall by the church, local community and others
- To be responsible for the care, maintenance, and letting of Church House, both residential accommodation and meeting-room facilities
- To advise the PCC on new or additional ways in which the Hall or Church House meeting-room, if appropriate, may be used in the mission of the Church or to meet the needs of the local community.

Social:

Membership: Lucy Dee (Chair) and Karen Percival. Co-opted members: Beverley Foulkes-Jones, Clare Green and Pauline Hogan.

Remit: To be responsible for social domestic arrangements as required.

Magazine Working Group

Membership: Gareth Saunders.

Remit: to edit, prepare, produce, collate, compile and distribute, as appropriate, Unity, the Parish Magazine for the South Croydon Benefice, on a bi-monthly basis.

Gardening at St Peters (GASP):

Co-ordinator: Stephen Green

Membership: Volunteers as may be attracted to assist on an ad hoc basis

Remit: To maintain Church House Garden and supplement the work of Croydon Council in maintaining the Churchyard.

Bankers

National Westminster Bank Plc, 111 South End, South Croydon, CR9 1ZY (Current Account)
The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET (Deposit Accounts)

Investment manager

The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET

Independent Examiner

Wandle House Associates, Chartered Accountants, Wandle House, 47 Wandle Road, Croydon, Surrey CR0 1DF

Inspecting Architect

Daniel Benson, Ablett Architects Ltd, Kingfisher House, 21-23 Elmfield Road, Bromley, Kent BR1 1LT

Structure, Management and Governance

St Peter's PCC operates under the Parochial Church Council Powers Measure 1956. The PCC is registered with the Charity Commission (registered number 1136488).

Objectives and Activities

The PCC (Powers) measure 1956 states the PCC "is to cooperate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical"

Mission statement

The Benefice has adopted a Mission Statement as follows:

The South Croydon Benefice is a family of two parishes (St Peter's and St Augustine's) where everyone belongs, is valued, and can grow in faith. We exist to worship God, making Christ known through teaching and through care for our congregations, communities, and the wider world. Our churches offer traditional and modern worship in a relaxed and friendly atmosphere.

Achievements and Performance - Reports for the 2021 calendar year

Vicar's Report to St Peter's APCM 2022

I am pleased to write my third annual report as Vicar of the South Croydon Benefice. 2021 was a year of continued challenges, with a further lockdown and ongoing restrictions due to the Covid-19 pandemic. But it was also a year of significant progress. The church building has been transformed by the installation of new lighting, the culmination of a decade of fundraising and hard work. The mission of the parish has been rejuvenated with the launch of a new Mission Action Plan. A stewardship course and campaign secured pledges of time, money, and talents. I am grateful to everyone who made these advances possible.

Ministry Team

The Ministry Team play a crucial part in services and pastoral support. The Revd Ada Onyekwelu continues to be licenced to the Benefice as Assistant Priest, but departed in late November to take up a temporary post at Holy Saviour, Croydon. We marked the occasion with a special lunch. Andrew Moncrieff and Mary Loader are tireless in their work as Readers, with Mary now leading Sunday activities for children and young people. Lucinda Stevens and Michael Brockett serve the Benefice faithfully as Southwark Pastoral Auxiliaries; Michael is becoming a more familiar face at St Peter's now that he is regularly preaching and leading services. I am thankful to the whole team for all they offer.

Church Officers

Gareth Saunders and Steven Moores continued as Churchwardens at this significant time, steering the church through the Lighting Project. Visitors to St Peter's cannot fail to notice how much tidier the building is, and I am particularly grateful to Gareth and his helpers for their hard work in clearing up.

Karen Percival has continued to ensure good governance as PCC Secretary, while Clare Green has kept the electoral roll and weekly pewsheets in excellent order. I have been further assisted by Keishea Aidoo, the Benefice Administrator, who is based in the office at St Augustine's.

As PCC Treasurer, Stephen Green has managed our finances impeccably through a period of dramatically increased spending, as we paid out for the lighting project. As leader of GASP, he has overseen a growing team of volunteers, who make the churchyard a tranquil and attractive place for the whole community. The members of the Hall Committee have ensured that our other buildings are an asset rather than a burden.

It was a relief that fundraising events could begin again this year, and I would like to thank Andrew Moncrieff and the Fundraising Committee for planning and delivering these events, and to everyone who took part. Social events were still more limited, but Lucy Dee and the Social Committee are planning ahead for 2022. Under the able direction of Beverley Foulkes-Jones, the Mission and Pastoral Committee oversaw our outreach and the distribution of funds to the charities we support.

Safeguarding is central to the life of St Peter's, as we seek to make the church a safe and welcoming place for all. I am deeply indebted to Ann Stranack and the rest of the Benefice Safeguarding Team for their hard work in ensuring that we are compliant with safeguarding legislation and promoting best practice.

Mission and Stewardship

The new Benefice Mission Action Plan was launched at Epiphany, and I have been impressed by everything that has been achieved so far. Thanks to the careful planning of the Mission Action Plan Committee, outcomes included better co-ordination of our publicity, the groundwork for a project offering CV writing workshops, the groundwork for school visits, enhancement of our Lent Lectures, the sentences of explanation we now hear before our readings, two very successful community showcases, and the development of our All Souls' services.

The Stewardship Campaign also launched at Epiphany, with presentations from church officers during Sunday services and a weekly stewardship course. Although this had to move online because of high Covid rates, the sessions aroused considerable interest and a significant proportion of pledge forms were returned.

The Tuesday Group continued to meet regularly, under the leadership of Norman and Lynette Davis, providing fortnightly activities for older people. Saturday opening was eventually restored, offering a further opportunity for fellowship and the chance to sample Pauline Hogan's cakes!

Work with young people has also returned, with members of St Peter's serving on a Benefice-wide Children and Young People Committee. This group held a successful 'Fun Day' at St Augustine's to mark the start of the new academic year. Mary Loader has taken over the running of Sunday activities, ably assisted by Rosalind Hughes and Rosemary Smith. We have made good progress, but some challenges remain, and I will reflect on these further below.

The biggest casualties of the pandemic have been the larger, collaborative mission projects: most notably, Floating Shelter and the Refugee Project. We were able to offer sandwiches again for Nightwatch, and English classes were put on at St Augustine's for part of the year, but the pre-pandemic model is proving difficult to restore. We need to accept that these projects may never return in their previous form, looking out for new opportunities for collaboration.

Services and Courses

Apart from a four-week period at the beginning of the year, when the PCC elected to close the church because of high-Covid rates, services have taken place in-person. The number of services has gradually returned to pre-pandemic levels, except for Fresh Start, which remains in abeyance. The 8am Holy Communion now takes place at St Augustine's every week, so that there are two services in each parish on Sunday.

Evening Worship was also relaunched this year, with a new monthly programme: two services of Evensong (at least one choral), one Compline, one Taizé service, and a discussion group called 'Faith Stories' whenever there is a fifth Sunday. Evening Worship will take place at 4.30pm GMT or 6.30pm BST, so that people do not have to arrive after dark.

In addition to the usual festivals and all-age celebrations, St Peter's marked Climate Sunday and Black History Month for the first time, with themed Eucharists and visiting preachers.

Paul Reynolds took up the role of Director of Music in September, and has worked wonders to ensure a smooth transition for the choir. St Peter's has a long musical tradition, and I feel confident that this will continue to flourish with Paul's cheerful encouragement. Philip Dee continues to serve as Verger and has brought his own style and considerable enthusiasm to the role, while also developing our website.

This year's Lent Discussions picked up where they had broken off at the start of the pandemic, but all five sessions took place online. We were blessed with a range of locally and nationally based speakers, all considering Faith and the Community: Jacqueline Dean (Epsom & St Helier Chaplaincy, Faith and the Sick), Simon French (English Classes for Refugees, Faith and Refugees), Pauline Miller (Croydon Churches Floating Shelter, Faith and the Homeless), Duncan Dormor (USPG: Partners in Global Mission, Faith and Global Mission), and Paola Bagnall (CUH Bereavement Support, Faith and the Bereaved). Our Advent Course, based on Tom Wright's Advent for Everyone, took place at St Augustine's, led by Mary Loader and Michael Brockett.

St Peter's saw three baptisms, two weddings, one wedding blessing, one funeral, and a memorial service. A further two funerals and a burial of ashes took place at cemeteries or crematoria. Two young people were confirmed by Bishop Jonathan at Southwark Cathedral. A new marriage preparation course was introduced, based on Ally Barrett's pamphlet Your Church Wedding. A new baptism course is planned for 2022, along with sessions based on the Pilgrim Course (an alternative to Alpha).

Challenges

Attendance was significantly better in 2021 than the previous year, but we are not yet at pre-pandemic levels. We must continue to encourage families to come back to church and to attend regularly. We have a committed band of volunteers, but we need to try to spread the load wherever possible.

Children's work presents a particular problem, as we have been unable to attract enough volunteers in this area. This means a considerable burden for Mary Loader and her assistants, and we do not currently have the resources to offer provision for every age group. This is a barrier to attendance, as families will inevitably seek out churches that meet their children's needs. We need to identify further volunteers or consider employing a youth worker to co-ordinate our activities.

A further challenge, indicated above, is the loss of certain long-term, collaborative mission projects. By their very nature, these are not something we can do on our own, and so we all need to be alert to opportunities that might arise.

Despite these challenges, I firmly believe that St Peter's has a bright future. I wrote last year of my vision of a church where everyone can get 'stuck in' and feel valued. I can think of many examples where this is already happening, and so I would encourage everyone to keep up the good work. I am enormously grateful for all that you do; it is my pleasure to work with you as we proclaim the Gospel in this place.

The Revd Dr Geoff Dumbreck

Annual report of the Fabric, Goods and ornaments of St Peter's Church

We've not held a formal FF&GP meeting since 25 September 2019, largely because of the long period of no in-person meetings necessitated by the Covid pandemic and necessary restrictions placed upon us.

However, there have been ad hoc meetings, such as the lighting project proposal presentations to the congregation, faculty applications, new boilers installed in the church, redecorations to our external church doors and gates, digging trenches and installing BT cables to connect the church to the internet, extensive building works to Church House and FF&GP working group activities; just not formalized as we used to. But we've still been very busy!

The list below captures some of the ongoing works to the St Peter's estate:

Roof Repair Works

Despite repeated attempts to pressurize the roofing contractor, WJR Remfry Ltd, to return to undertake remedial works to the eastern roof's northern slope, and the consequential remedial works to the roof of the vicar's vestry, no tangible benefits to the efforts employed materialized. We also wrote several letters to Clive England, a director of Thomas Ford Architects, the practice we sacked after completion of the roofing works, to apply pressure on Bill Remfry (now retired and living abroad), only to discover very recently that the company had become voluntarily insolvent (24 August 2021). The consequences of this are:

- The company owed St Peter's a little over £1,000 due to un-entitled invoicing during a period of undertaking remedial works, following the expiry of the End of Defects period. Once liability had been established the monies weren't able to be recovered;
- The 10 year warranty offered by WJR Remfry Ltd is unenforceable;
- St Peter's will need to instruct another roofing contractor to undertake the remedial works without being able to recover the debt;

- St Peter's have written to the administrators and received confirmation that we have been added to the list of creditors.
- No water is entering the church from under the roof tiles due to the impervious membrane installed between the underside of the tiles and the wooden roof boards beneath, so urgent action is not required, but it is likely that work will be required in the not-too-distant future;
- Small amounts of rain water is entering the church at the parapets above the organ under certain wind conditions.

No updates have been received from the administrators, but none are anticipated. The church will not be able to recover any further costs from the roofing contractor for sub-standard works and non-adherence to the architect's specification.

Boiler Replacement

One of the drivers to install the new boilers was to lower our carbon footprint, and to use less gas to heat the church. Unfortunately, due to the pandemic and the consequential closures, we consumed less gas than previous years. Consequently, we've been unable to gather a year's normal usage data post installation to establish the cost and consumption in use. The recording and meaningful capture of this data will need to commence from a moment in time when the country has fully unlocked, so that data can be compared with our historic records.

A faculty will be required for a future joinery project, to screen the boilers from public view, and to provide much needed storage for our behind-the-scenes materials, etc. It is anticipated that these storage spaces will be formed on the adjacent walls of the west door on the ground floor of the bell tower. Due to this future project, inexpensive light fittings were installed as part of the lighting project, knowing that those installed would be temporary until that part of the church is refurbished.

Church Lighting Design

Following significant pressure on the DAC, our faculty was finally awarded on 25 May 2021, with caveats on aspects of the submitted design. These caveats were removed by the DAC a few days later, and our professional design team were empowered to make the appropriate design decisions.

Rather than go to market to obtain market pricing (the pandemic had caused uncertainty and would very likely have disrupted the procurement exercise) we decided to follow central government practice and negotiate a price with C.E.S., but using their pre-tender estimate as a benchmark. We agreed a price and immediately issued a Letter of Intent to C.E.S. on 28 May 2021, to enable long lead items to be procured, then signed contracts on 14 July 2021. The commencement of the works was 06 September 2021 with a completion date of 26 November 2021, with the potential for some works in the bell tower to extend past this date if necessary and by agreement. During the works we further instructed C.E.S. to install a more robust power supply into the bell tower, and re-power the clock from this new supply.

We entered into a separate commercial agreement with an ironworker called Michael Hart to complete the design, manufacture and installation of the overthrow light over the western stairs leading down to Church House [lantern by C.E.S.]. We hoped that this installation would be completed during December 2021 and in time for Christmas, subject to the installation of the foundations being completed during September to allow on site measurements to be taken. However, although the foundations were completed on time, personal circumstances with Michael took him away from his business, and its completion is now forecast for February – March 2022.

Our Inspecting Architect, Daniel Benson, of Ablett Architects was appointed as our contract administrator for the C.E.S. contract.

To facilitate the installation of the external lighting columns and overthrow, the FF&GP working group and G.A.S.P. dug trial pits (for inspection by the consulting structural engineer), and dug and poured the foundations during September and October to receive the Victorian lighting columns and the overthrow light.

A light weight temporary structure was built around the organ at the end of August to provide it with a degree of protection against the building works. Our insurers were consulted and confirmed their satisfaction with the protection provided.

C.E.S.'s progress appeared good on site, and whilst it appeared very tight, our programme concerns over their last few weeks were realised, and they overran into the Christmas period. Completion of the snagging is scheduled for early January 2022.

A grand 'switching on' event was held on the evening of Sunday 12 December, after the compline service, to celebrate the completion of this project. Invitations to the Bishop of Croydon and the Archdeacon were made, but only accepted by the Bishop.

Arundel House (easement to Church House from Heathfield Road)

The lack of progress continues to frustrate the parties representing both the church and the Diocese. The PCC and churchwardens are continuing to work with the Diocese to reach a suitable solution as soon as possible.

Re-Gilding of the Clock Face

The gold numerals to the clock face on the north elevation have shown significant signs of deterioration and require either repainting or gilding. Quotations are likely to be sought following the completion of the lighting project to improve this public elevation. Time keeping of the clock itself appears good following the rebuilding of the gearbox, the fabrication of new northern clock hand bearings, and general maintenance undertaken by Mr. Steve Attwood.

Clock Maintenance

Mr Attwood's contract was signed on 10 July 2019 and lasts for a period of 5 years at a cost of £250 annually. It's not clear if any servicing works were carried out during the reporting period due to the pandemic, but it's thought not.

Risk Assessments

The annual review of the FF&GP risk assessments remains on the FF&GP's agenda. This will likely occur during the first half of 2022. These risk assessments only capture general risks under the remit of the FF&GP, not risks outside of this group, such as safeguarding, youth church and others. Other committees and lines of management will be responsible for undertaking their own specific risk assessments as may be required.

West Porch Handrails

Following the Bishop of Southwark's visit to St Peter's over the Easter period of 2014, it was suggested that we should reinstall the missing handrails to the West Porch steps as a future project. These were likely removed for the war effort as redundant fixing positions can be seen in the stonework.

We approached the then Archdeacon, Chris Skilton, for faculty approval to install new handrails to mirror those on the north steps. This was approved so no new faculty is required to undertake these works in the future.

Handrail for the Bell Tower Spiral Stairs

We received a request from our Tower Capt. (at the time) Mr. Michael Morton for a handrail to provide assistance for those ascending & descending the spiral stairs. The width of the stairs and their shape made this an awkward challenge, so we looked at rope handrails in lieu of rigid metal handrails. But rather than just

fixing to the outer wall, we considered an installation to the central column within the stairs. This would aid to keep feet on the widest part of the treads. This gained the approval of our previous Inspecting Architect, Paul Sharrock, and a letter of support obtained.

A List B faculty application was made, just before Christmas 2019, and a subsequent List B faculty was awarded.

Gravestones

David Percival continues to undertake his regular inspections of the gravestones for those which appear unsteady, tipped to an awkward angle, or those we've received comments about from users of our churchyard.

5G Telecommunications Installation Proposal

Towards the end of 2020, in fact from December, we have engaged with a company called NETCS, a company looking to rent space within host buildings and structures for use by telecoms companies for placing their 5G telecommunications antennae.

The PCC approved a motion to allow NETCS to undertake surveys and obtain planning permission for the installation of these new internal and external aerials. The planning application was received and validated by the London Borough of Croydon planners on 06 May 2021. Planning permission was granted on 25 August 2021, with no conditions attached other than to construct to the approved plans.

A second PCC vote is required before this can become reality, and was to be voted on at the sitting of the PCC on 17 November 2021. However, nothing was received from NETCS to enable this, likely to have been caused by a protracted faculty application. We should bear in mind that a change in the law with respect to income from such ventures may require further scrutiny of the financial benefits to the church, however, we did receive an assurance on 29 November 2021 from Steve Morgan of NETCS that the existing rates agreed with the Church of England wouldn't change, and the figures provided to St Peter's would remain.

Tea Point Upgrade

We intend to move away from the use of disposable single use plastic drinking cups following the much-publicised plastic contamination of our planet. Consequently, we propose moving to pottery crockery, or multiple use plastic mugs, and glasses, but these would need to be washed very quickly. To facilitate this, we are holding discussions with our 'catering team' with a view to procuring a suitable dishwasher / glass washer at a point in the future, and would hope this could be installed ahead of a re-designed tea point to bring about a more sustainable service.

Vicar's Name Board

We're looking at extending the vicar's name board now that the current board is full. David Percival is taking this project forwards with the view to adding a second board on the opposite side of the south porch entrance door. The two boards should appear identical in appearance, but it is important that the Rev Bill Warren's name be added. Similarly, the vicar's photo wall is to be extended to add the Rev Bill Warren's photograph.

Sound System

We need to upgrade the audio system within the church, so that we're not reliant on aging equipment that we can no longer source parts for, and so that we don't experience battery failures and feedback squeals at embarrassing moments - as we have done in the past. Quotations have been sought, and these are being reviewed ahead of a faculty application.

The Arts

Once the new lighting project has completed, we're considering ways to use the church building for non-religious events as well as opening our arms to other religious friends. Part of the church's new lighting was designed with a view to facilitating musical performances, and displays by local artists. One of the proposals being considered is to purchase a mini grand piano, and to extend the stage using modular extension pieces to enable small classical music events to be hosted.

Eco Church

An Eco Church group has now been established, hosting its inaugural meeting on 22 June 2022, with a view to improving our church's carbon footprint and promoting a more sustainable existence, in line with Church of England guidelines. The newly formed Eco Church group will report separately once better established.

Steve Moores - Churchwarden

Annual report of the proceedings of the Parochial Church Council

The PCC has met six times. It has discussed suspension of services and access to the church due to the pandemic, access and developments to Church House, safeguarding, finances, worship, communication, fabric issues (including the roof repairs), the new lighting project and the new boiler.

Steve Moores - Churchwarden

The Mission and Pastoral Committee

The committee met four times during the year.

We have been in contact with our link parishes St Chad's and St Augustine Impali in Zimbabwe. We are in regular contact with the new priest at St Chad's, Rev Ronald Chikuyo. At St Chad's floor tiles have been laid in the rectory and it is hoped that plastering and electrical works will be carried out soon. We have received some photographs of the rectory which will be included in a church magazine. The Zimbabwe Link has lost focus during the lockdown and there are plans to revive it in the coming year.

During Christian Aid week we collected £325.96 by way of a Red Bucket collection, on-line giving and a soup lunch on a sunny May day in the garden of Church House.

Jonathan Weller attended an event to mark Holocaust Memorial Day which was very moving.

We continued to collect food and other items for the Purley Food Hub with items required listed each week in our pew sheet. We also collected for them at Harvest.

The Floating Shelter could not take place this year but some church members made sandwiches for Night Watch. A building is being sought for a permanent shelter.

Cards have been sent to children baptized at St Peter's on the anniversary of their baptisms.

Donations for the Bishop's Lent Appeal were invited on-line and via the giving machine. See the accounts for details of the monies received via the giving machine.

We distributed monies from the Mission and Pastoral account (again see the accounts for full details) to a number of local and national charities. Rosemary Smith has arranged the collection of monies for the Children's Society.

We have kept an eye on the more vulnerable members of our congregation at this difficult time.

Beverley Foulkes-Jones

Church Hall and House Committee

The excess of expenditure over income for the year ended 31 December 2021 was £671 with cash at bank at year end of £3,777. In reality however, the Hall account made a surplus of £24,151 which was used to pay down the notional loan to the P.C.C.

The notional outstanding loan of £36,322 as 31 December 2020 was reduced to £11,500 at year end with the Hall Committee paying down £24,822 of the notional loan.

The loss of income from the Hall caused by the Covid-19 pandemic and resultant closure of the PMA Centre of Excellence in Ledbury Road for long periods meant that agreed reduced income of £8,050 was offset by increased car parking receipts (timing & collection of arrears) up £2,500 and rent on Church House of £12,000.

In order to make economies, it was felt necessary to part company with the church cleaner and this saved £1,000 in wages and agency fees.

The Hall Committee continue to support the cost of the Verger and with St Peter's open for worship whilst adhering to all the current rules pertaining to church buildings for Covid purposes meant that his salary increased from £550 in 2020 to £937 in 2021.

The rent from Church House in 2022 and thereafter will be transferred directly to the P.C.C. to go towards the settlement of the Parish Share. A small amount of rent will be retained monthly to deal with ongoing maintenance at the flat.

The aim in 2022 is to keep tight fiscal control over spending when the aim will be to clear the outstanding notional loan to the P.C.C. before considering next projects across the property estate and financial assistance to the church on new projects authorised by the P.C.C.

The Hall Committee is responsible for the Church Hall, Church House and the Scout Hut and a brief summary of the highlights for each property for 2021 is as follows: -

Church House (private accommodation)

An outstanding liability of £1,000 was settled in two instalments to the builder Simon Warner in January & February 2022 which cleared all liabilities relating to the refurbishment.

Rent receipts totalled £12,000 and there were no arrears at 31 December 2021.

Church Hall

There were no major works carried out on the Hall during 2021 except for the renewal of a faulty spur affecting the Ariston hot water boiler in the kitchen.

However, during a visit to the storage cupboards in early July, an unusual sound could be heard in the main hall. Following the source of the noise, it became clear that there was a major water leak near or adjacent to the building. Running water could be heard from the fire hydrant pipe to the left of the building and adjacent to the service road to the Hall car park.

A specialist water leak company ADS were called and attended site on 18 August 2021 but although able to pinpoint the general area of the problem, water could not be found. This visit cost £594.

The concern in the background was of course the water bill and although the cost could be passed onto PMA and the Day Centre, the leak needed to be sorted as soon as possible.

Additionally, the matter was complicated by a water meter exchange (without our knowledge) and I wonder if at this stage Thames Water suspected a faulty water meter. I then mis-read the meter and my mistake was repeated by a representative from Thames Water on their first visit! At this stage, there vans and representatives were regular visitors to Ledbury Road and a number of holes were dug just outside the entrance to the Hall car park.

After seeking advice from members of the Hall Committee & senior Church leadership team, I called Ecclesiastical Insurance for assistance who I might add were extremely helpful.

Augur Water Services were on site in early September but after digging a trench close to the wall, they could not proceed any further with the job without Thames Water capping the water supply.

Eventually, it was established that the fire hydrant pipe was the source of the problem. According to Thames Water, the pipe had been leaking for about 10 years. Thames Water were relieved to find the source of the problem so the pipe was capped off at no cost and the new isolating valve fitted just inside our boundary.

NB. The fire hydrant pipe was probably fitted when the Hall was built between 1929 and 1931 and would have come under the authority of Croydon Corporation. Thames Water had no knowledge or drawings of the fire hydrant pipe.

Scout Hut

A new heater and new LED strip lights in addition to an external light and the re-siting of the main light switch was carried out in January 2021 at a cost of just under £750.

Gareth Saunders

Honorary Treasurer – Church Hall & House Committee

Croydon Deanery Synod

Croydon Deanery Synod meetings were disrupted during 2021 due to the Covid-19 pandemic and only two meetings took place during the year. The first was on 17 June 2021 via Zoom and the second on 13 September 2021 in person.

Zoom meeting on 17th June

Andy Gilbert, project lead with the Parma Foundation, outlined the characteristics required for a Dementia Friendly Church. He suggested that Dementia Friendly Services should be called 'Accessible Services', designed for a broad range of people. They should be simple, not longer than 20 minutes, and contain familiar hymns, and the sermon should have one simple theme throughout, possibly with some sensory aids such as herbs or photographs.

Meeting in St Matthew's on 13th September

Peter Graystone and David Wilcox jointly led the Synod in considering and discussing Living in Love and Faith. The full LLF report can be downloaded as a pdf, and since not all churches are running courses, the Deanery ran a course on Zoom starting on the 15 November. It will be run again in 2022 if there is a demand.

David Percival - Lay Chair and St Peter's representative on the Croydon Central Deanery Synod

Jean Cook - St Peter's representative on the Croydon Central Deanery Synod

Fundraising Committee

With a reduction in the severity of the coronavirus pandemic and the vaccination roll out, the Fundraising Committee were very pleased to be able to hold the first events in over a year. We were also very pleased to welcome Ben Wilson onto the committee, and are already very grateful to him for the additional skills and hard work that he has kindly brought to the Fundraising efforts of the committee and the church.

The Annual Village Fayre at the end of June was our first event, and a huge success. Many factors were in our favour: the weather was dry, calm and warm; people were eager to come out and do "something/anything", and spend some money and support the local area; and very few people were away on holiday. The takings were very pleasingly considerably greater than any previous year.

We then held the Autumn Book and Cake Sale in September and the Christmas Market in November, which were both successful and enjoyable events. We have also continued to pursue other methods of raising money, such as the Money Honey Jars, The Giving Machine, Amazon Smile, Ziffiting books, and selling Church Christmas cards left over from 2020.

As I write every year, I am always most indebted to many people for all the hard work that goes on to raise money for the church; in particular I would like to thank all the Fundraising Committee for their hard work and support, but also to everyone that has come to assist setting up/taking down events, acting as stallholders, and supporting the events financially throughout the year, etc.

The Lighting Fund has now closed and pleasingly we were able to witness the formal turning on of the new church lighting in December. This was celebrated with soup and hot dogs on a fortunately dry Sunday evening. This has been a long project and the whole church should be proud that it has finally reached its fulfilment. The illumination inside and outside church is certainly wonderful in comparison to our previous lighting. Our next challenge is to raise money for the improvements needed inside the west end of the church. At present we are thinking about a suitable, and catchy, title to promote this project. Any suggestions welcome.

Andrew Moncrieff

Social Committee Report

The pandemic seriously curtailed social activities in Church during 2021. It felt good to finally get back to serving tea and coffee after the service in September. In the early days the volunteers serving tea and coffee were encouraged to wear masks and gloves. We elected to serve wrapped biscuits and to offer sugar sachets.

We were happy to assist with serving refreshments after the commemorative evensong for David Carter.

We served tea coffee and biscuits following the All Souls' Service.

A farewell sandwich lunch for Ada was provided after the morning service on 21 November. The donations for this lunch more than covered the costs and £62.30 was passed to the Treasurer.

We served homemade soup and sausages in rolls at the Light Commissioning Event on 12 December. This was very much appreciated by those who attended.

The heightened Covid situation at the Carol Service meant that we served the mulled wine and mince pies to the congregation in their pews. This minor change reduced the risk and meant that we were still able to provide refreshments.

It has been a little challenging to get enough volunteers for the coffee rota but my slightly desperate notice in the pew sheet and Geoff's subsequent email and announcement has eased the situation for the time being.

I would like to express my thanks to the volunteers who have helped at these events by cooking or preparing food, pouring tea or wine and washing up. We are also grateful for the donations from individuals, which have covered the costs for these events.

Lucy Dee

G.A.S.P.

Gardeners at St. Peter's celebrated its 22st productive year in 2021. While we needed to continue to abide by the Social Distancing rules for most of the year, many of the group continued their volunteering throughout to allow the churchyard to benefit the community during the periods of lockdown, often on a weekly basis. It was very pleasing to see the churchyard and its flowers at their best in the sun for Melissa's wedding.

We continued to develop the flower beds around the church and alongside the drive while maintaining the various hedges and shrubs around the church.

Unfortunately we did not receive any support from Croydon Council's Parks and Green Spaces team in terms of grass cutting and maintenance in 2021. It was disappointing not to receive this minimal level of service in line with their obligations. While the volunteers picked up the slack for the benefit of the community, this is not sustainable in the long term and will need to be addressed by the Council in 2022.

My thanks to all involved in helping in the past year and congratulations on a job well done to all the gardeners who have helped and given up their Saturday mornings and will hopefully continue to do so. G.A.S.P. meets monthly formally on the first Saturday of the month from 9.30 a.m, but not in July, August, and December when we have a 'rest'. A list of meeting dates is on the Church notice board.

We are a friendly group and welcome all newcomers including families (children must be accompanied by a parent). Most of the group follow the gardening with a cooked breakfast at a local cafe. Work at your own pace; just come along at 9.30am, preferably with gloves and stout shoes/wellies. Equipment can be provided.

Stephen Green - Head Gardener

Safeguarding

Benefice report on Safeguarding to the St Peter's APCM 2022

Policies and Procedures

The Benefice has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults.

Any incidents are dealt with in line with the Diocese of Southwark's safeguarding policies and procedures set out in "A Safe Church" which can be found online at

<http://southwark.anglican.org/safeguarding/>

Details for contacting the Parish Safeguarding Officer or a member of the Diocesan Safeguarding Team are listed on the benefice website, on notices in the church and on the weekly newsletter.

These policies and procedures have been adopted by the two PCCs in the Benefice. St Peter's and St Augustine's churches are committed to:

- promoting a safer environment and culture
- safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church
- responding promptly to every safeguarding concern or allegation
- caring pastorally for victims/survivors of abuse and other affected persons
- caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons
- responding to those who may pose a present risk to others.

Safeguarding is a standing item on the agenda for the PCC meetings at both churches and members receive copies of minutes of meetings. The PCCs review their policies and procedures annually in line with this guidance.

Church officers and volunteers are required to undertake relevant safeguarding training; a record of uptake is kept. All members of the Ministry Team have undertaken C2 safeguarding training; the Churchwardens and the Director of Music are required to take C2 safeguarding training; all members of the PCC are required to undertake C1 safeguarding training.

All leaders and helpers working and with children and vulnerable adults are required to have a valid Disclosure and Barring Service certificate.

External organisations that use the churches for their activities are required to sign a written consent form agreeing to follow the benefice safeguarding policies.

Benefice Safeguarding Team

The Benefice Safeguarding Team has members from both churches:

- The Revd Dr Geoff Dumbreck (Vicar, Chair)
- The Revd Ada Onyekwelu (Assistant Priest)
- Ann Stranack (Parish Safeguarding Officer – St Peter's)
- Michael Brockett (Parish Safeguarding Officer – St Augustine's)
- Neil Hillier (Church Warden – St Augustine's)
- Steve Moores (Church Warden – St Peter's)

The Safeguarding Team met on three occasions in 2020, twice via Zoom. The Team monitors completion of the actions arising from the safeguarding self-audit and other reviews as well as. The Team reports to the PCC meetings for both churches, and encourages good practice prescribed by the Diocese.

Benefice Safeguarding Team

Financial Review - Treasurer's report

2021 has been quite a challenging year in terms of managing both the costs and the cashflow in order to meet the bills for the lighting project as they arose; the expenditure for the year on the project, before allowance for grants, was just in excess of £185,000.

We have been prudent in prior years in building up our reserves and in fundraising for the lighting project and this put us in a good position for the project once it commenced. While we have had to call on some general reserves during the year, this has been mitigated by some good investment returns during the year, the rent from the tenancy at church house and the return of activities at the church hall.

As we prepare our accounts on what is known as "an accruals" basis, all the known costs for the Lighting Project have all been allowed for in the 2021 accounts as they were obligations entered into during the year; this is irrespective of whether we actually settled the bills relating to the project in 2021 or 2022. This means that the 2022 figures, when they are prepared, should be more reflective of a normal year of our costs/revenue and will reflect only any changes to the lighting costs, as we close down the project, against the year-end provisions for expenditure of £36,186 and VAT grant receipts of £8,686 I have already made in the 2021 accounts.

Once again it is important for me to highlight that our regular running costs continue to exceed our regular income, this is particularly the case now that we have recommenced paying a salary for the Director of Music. I am, however, very grateful for the positive response to the Stewardship campaign we ran in 2021 as this, together with the income received from the church house tenancy, has reduced the shortfall significantly.

This year, the Hall committee were able with this additional income to return just under £25,000 to the main account to refund the notional loan to them and help fund our wider expenditure. I continue to be very grateful for the work the members of the Hall Committee are doing to maintain the Hall and Church House and the considerable time and effort committed by Gareth in particular. Gareth spent significant time in 2021 in addressing the water leak servicing the church hall and managed to reach a resolution to the issue at minimal cost to us, despite the major risk of significant additional charges/costs.

Once again a large part of our regular ongoing costs for 2021 were our Parish Support Fund payments which go towards funding the costs of the clergy teams throughout the Diocese, including those within our Benefice. St Peter's decided an appropriate amount to contribute to the Diocese, given the shortfall in income during the pandemic and the risks of additional unexpected expenditure due to the lighting project, was £46,000 in 2021 (2020: £46,000). Having held our payments at this level for a number of years and now we are through the majority of the lighting project, the PCC has agreed to increase our share to £48,000 for 2022.

I am pleased to confirm that we were once again able to maintain our policy of allocating 10% of all planned giving and loose collection income to the Missions and Pastoral committee to distribute to a range of charitable organisations; in 2021 the amount passed across to the committee was £4,266 (2020: £4,125).

Allowing for further positive investment returns achieved during 2021 to offset some of the excess expenditure during the year, our total funds decreased over the year by £83,900, decreasing from £373,181 to £289,281 (in 2020 our funds decreased by £63,921).

Allowing for the investment and gift aid claim, you will see our overall balance for unrestricted funds across all accounts stood at £76,470 at 31 December 2021 (£84,412 as at 31 December 2020). I am satisfied this is a suitable level of unrestricted reserves given the separate reserves for any future fabric repairs.

Stephen Green - Hon. Treasurer

Plans for the future at St Peter's

Owing to the unfortunate continuing impact of Covid in 2021 and our focus on the Lighting project during the year, our other future Plans remain largely unchanged from last year.

We plan to see our use of plastic drinking cups reduce following the much-publicised plastic contamination of our planet. Consequently, we intend moving over to non-single use cups and mugs, but these would need to be washed regularly and quickly. To facilitate this we are holding discussions with our 'catering team' with a view to procuring a suitable dishwasher later this year, and would hope this could be installed ahead of waiting for a re-designed tea point.

We also looking at adding to the vicar's name board now that the current board is full. David Percival is taking this project forwards with the view to adding a second board on the opposite side of the south porch entrance door. The two boards should appear identical in appearance.

The plan to develop a west end storage cabinets proposal can now move forwards, now that the new boilers are installed. We need to assess our storage needs for regularly used and larger items to be kept inside the church, and also to decide if the old boiler room is to be considered as suitable storage for less frequently accessed items.

To upgrade the sound system within the church, so we're not reliant upon aging equipment that we can no longer source parts for, and so that we don't experience battery failures and feedback squeals at embarrassing moments as we have done in the past.

Steve Moores

Policies

The PCC has agreed the following policies copies of which are available from the PCC Secretary:

- Safeguarding
- Financial
- Health and Safety
- Volunteers
- Equal opportunities
- Conflict of interest
- Privacy notice
- Statement of access

These Policies will be subject to an annual review by the PCC.

The key elements of the financial policies are summarised below:

Investment policy

The PCC does not generally have sufficient reserves, relative to its annual expenditure, to invest significant amounts in long term investments such as stocks and shares. The PCC has therefore adopted a low-risk strategy to the investment of its funds. Funds are therefore largely held in cash using mainstream banks or building societies or the Church of England's Central Board of Finance Deposit Accounts. A small investment is held in the CBF Church of England Investment Fund together with the proceeds from the historic sale of the former Curate's house in Temple Road.

Expenditure

The PCC has granted the PCC Treasurer discretion on agreeing to any necessary expenditure on the fabric or running of the church below a level of £1,000 subject to the expenditure being reported in due course to the PCC at the subsequent PCC meeting. Amounts above this level are subject to the approval of the FFGP or the PCC.

Mission and Charities

Each year the PCC allocates 10% of its income from planned giving and loose collections, together with any associated gift aid, to its Missions and Charities account. These amounts are then distributed, in accordance with the recommendations of the Mission and Pastoral Committee, to charities and causes that reflect the objectives of our Christian fellowship and the Mission statement of the Benefice.

Reserves policy

It is the PCC's long term policy to try to maintain a balance of unrestricted funds that equates to at least 12 months' unrestricted payments. The balance is held to smooth out fluctuations in cash flow and to meet emergency spending. This amount allows some contingency for the likely level of emergency expenditure that is inherent with a building the age, current condition and size of St Peter's in comparison to our regular income. This amount is currently equivalent to £75,000.

However, the current planned level of capital expenditure has a large degree of uncertainty until tenders for the projects are received and therefore excess reserves are currently being held. The cash and general invested balance of £82,000 held as unrestricted (including designated) funds at the year end, together with the amounts payable to and by the PCC, are therefore above the long term target. The PCC will review the reserves held once the lighting, replacement boiler and church house projects are complete and determine whether we can then implement the long term policy.

There are further restricted funds held towards the organ refurbishment, car parking in the church yard and upkeep of the fabric of the building which will shortly include the renewal of the remainder of the church roof, internal decoration (after the lighting project is complete) and the overhaul of the shingles on the church spire.

Risks

Financial Risk

Financial risks are addressed within the Financial Policy. As part of this an annual budget is prepared to ensure short term viability. Actual results compared with budget are reported to the PCC at each PCC meeting (usual every two months). Investments held by the PCC are reviewed at each FFGP meeting (usual every two months) by the FFGP Committee.

All assets are insured and levels reviewed annually by the FFGP. The PCC has approved internal controls for annual accounts, cash, and cheques handling.

Health and Safety

A review has been undertaken by a member of the church with specific experience in this field. The PCC has been appraised of the risks and the necessary compliance requirements and these have been complied with. Specifically procedures for recording accidents have been put in place and all wardens have been trained in fire safety. The Policy detailing these procedures is reviewed on an annual basis.

Safeguarding

St Peter's PCC will continue to ensure good practice, developing a culture of safeguarding and promoting a safer church. The PCC will:

- Review policies and procedures throughout the year ensuring that they have due regard to the guidance from the House of Bishops and adopting best practice in safeguarding.
- Carry out an annual safeguarding audit using the template provided by the diocese of Southwark taking appropriate action where necessary.
- Follow Southwark's guide to safeguarding set out in "A Safe Church" which is available online.

Encourage leaders, helpers and members of the PCC to take part in safeguarding training events developing a culture of awareness and promoting a safer church.

**Independent Examiner's Report to the members (trustees) of St Peter's Church, Croydon,
Parochial Church Council**

I report on the accounts for the year ended 31st December 2021 which are set out on pages 23 and 24.

Respective responsibilities of the Trustees and the Independent Examiner

As the members (trustees) of the PCC you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the Act); the audit requirement under section 144(2) of the Charities Act 2011 does not apply and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the charity and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 2011 Act; or to prepare financial statements, which accord with the accounting records and comply with the applicable requirements set out in the Charities Regulations 2008 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.

Mr Hallam Carter-Pegg FCA
Wandle House Associates Chartered Accountants
Wandle House
47 Wandle Road
Croydon
Surrey CRO IDF
Date:

St Peter's Parochial Church Council
Statement of financial activities for the year ended 31st December 2021

		Main PCC Account			
		Unrestricted	Restricted	2021	2020
		Funds	Funds	Total	Total
		£	£	£	£
Income and Endowments					
Voluntary income	Note 1	44,815	23,078	67,893	60,411
Incoming resources from charitable activities (Note 2b)		1,069	-	1,069	426
Activities for generating funds	Note 2c	1,125	5,786	6,911	1,177
Income from investments	Note 2a	28	4,604	4,632	4,777
Income generated from Church Hall/House	Note 15	32,887	-	32,887	23,972
Other incoming resources	Note 2d	30	26,644	26,674	2,190
Total income		79,954	60,112	140,066	92,953
Expenditure					
Church activities	Note 3	68,116	186,487	254,603	89,514
Church Hall & House		8,562	-	8,562	86,238
Publicity and Fund Raising expenses		-	-	-	-
Total Expenditure		76,678	186,487	263,165	175,752
Net Income before investment gains				<u>(123,099)</u>	<u>(82,799)</u>
Net movement in other accounts (Mission)	Note 14			(44)	(235)
Gains on investment assets:					
on disposal				17,404	-
on revaluation				21,839	19,114
Net movement in funds				(83,900)	(63,921)
Total funds b/fwd 1st January 2021				373,181	437,101
Total funds c/fwd 31st December 2021				<u>289,281</u>	<u>373,181</u>

St Peter's Parochial Church Council
Balance sheet at 31st December 2021

	Bank	CBF	2021	2020
	Accounts	Deposit	Total	Total
		Accounts	£	£
Current Assets				
General Fund	16,885	2,069	18,954	(15,219)
Fabric Fund	1,758	2,278	4,036	373
Car Park Fund	462	18,133	18,595	18,614
Lighting Fund	-	-	-	101,748
Organ Fund	<u>1,307</u>	<u>-</u>	<u>1,307</u>	<u>1,307</u>
	20,412	22,480	42,892	106,822
Other Bank and cash balances				
Missions & Charities Account	Note 14		94	138
St Peter's Hall Account	Note 15		3,780	4,451
Debtors				
	Note 10			
General Fund		10,716		
Fabric Fund		-		
Lighting Fund		<u>11,837</u>		
			<u>22,553</u>	<u>9,873</u>
Total current assets			<u>69,319</u>	<u>121,285</u>
Liabilities				
Liabilities due within one year	Note 11			
General Fund		(27,246)		
Fabric Fund		(149)		
Lighting Fund		<u>(11,837)</u>		
			<u>(39,232)</u>	<u>(3,054)</u>
Total Net Assets			30,087	118,231
Fixed Assets (CBF Investments)				
General Fund	Note 9		78,869	97,293
Fabric Fund (Sale of Curate's House)	Note 8		<u>180,325</u>	<u>157,656</u>
Total fixed assets			<u>259,194</u>	<u>254,950</u>
Total Net Assets			<u>289,281</u>	<u>373,181</u>
Represented by:				
Parish Funds			2021	2020
			£	£
Restricted funds:				
Fabric			184,212	157,919
Organ			1,307	1,307
Lighting			-	103,374
Friends			3,459	3,207
Car-park			18,595	18,614
Other restricted (GASP, mission at St Peter's)			5,238	4,348
Unrestricted funds			<u>76,470</u>	<u>84,412</u>
Total			<u>289,281</u>	<u>373,181</u>
Other non-realisable assets				
Church House, Heathfield Road		-		
Church Hall, Ledbury Road		800,000		

Approved by the PCC on their behalf by

Rev'd Geoff Dumbreck
(Chair)

S. Green
Honorary Treasurer

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2021
St Peter's Main P.C.C. Account

	2021	2021	2021	2020
	Unrestricted funds	Restricted funds	Total	Total
	£	£	£	£
INCOME				
Note 1. Voluntary income				
Planned Giving	32,329	-	32,329	29,202
Gift Aid recovered on planned giving	9,421	3,313	12,734	7,741
Collections & Gift Aid envelope	767	-	767	1,139
Donations	2,155	19,520	21,675	1,974
Legacies	142	-	142	20,203
Gift Day	-	-	-	-
Flower Fund	-	-	-	2
Friends of St Peters Church (membership)	-	245	245	150
	<u>44,815</u>	<u>23,078</u>	<u>67,893</u>	<u>60,411</u>
Note 2a Investment income				
Investment Income	28	4,594	4,622	4,701
Bank interest	-	-	-	-
Church Hall & Church House room hire	-	-	-	-
Car Park Fund	-	9	9	77
	<u>28</u>	<u>4,604</u>	<u>4,632</u>	<u>4,777</u>
Note 2b Incoming resources from charitable activities				
Parish Magazine (Advertising & subscriptions)	26	-	26	66
Fees (Parochial)	1,043	-	1,043	360
	<u>1,069</u>	<u>-</u>	<u>1,069</u>	<u>426</u>
Note 2c Activities for generating funds				
Christmas Bazaar	1,125	-	1,125	401
Mini-markets, Garden party, Book sale, Concerts	-	5,786	5,786	776
	<u>1,125</u>	<u>5,786</u>	<u>6,911</u>	<u>1,177</u>
Note 2d Other incoming resources				
Sundry (including Bell fees)	30	-	30	90
Listed Places of Worship Scheme VAT claim	-	26,644	26,644	2,100
	<u>30</u>	<u>26,644</u>	<u>26,674</u>	<u>2,190</u>

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2021
St Peter's Main P.C.C. Account

		2021	2021	2021	2020
		Unrestricted funds	Restricted funds	Total	Total
		£	£	£	£
EXPENDITURE					
Note 3 Church activities					
Missions & Charities		4,266	-	4,266	4,358
St Chad's Zimbabwe		-	-	-	-
Parish Support Fund		46,000	-	46,000	46,000
Salaries and expenses		5,161	-	5,161	2,317
Cost of services	Note 4	1,479	-	1,479	1,264
Church running expenses	Note 5	9,599	-	9,599	10,435
Church maintenance	Note 6	(202)	1,482	1,280	15,152
Lighting		-	185,005	185,005	8,948
Pebbles (Sunday school)		-	-	-	-
Flower expenditure		82	-	82	95
Other Missions and charitable giving		235	-	235	50
Administration expenses	Note 7	646	-	646	71
Independent examiner's fee		850	-	850	825
		<u>68,116</u>	<u>186,487</u>	<u>254,603</u>	<u>89,514</u>
Note 4. Cost of services					
Sanctuary		274	-	274	-
Services (confirmation and other materials)		254	-	254	607
Cost of music		951	-	951	656
Sundry		-	-	-	-
		<u>1,479</u>	<u>-</u>	<u>1,479</u>	<u>1,264</u>
Note 5. Church Running expenses					
Light and heat		1,118	-	1,118	2,978
Telephony & Broadband		1,529	-	1,529	859
Insurance		6,322	-	6,322	6,509
Equipment		630	-	630	90
		<u>9,599</u>	<u>-</u>	<u>9,599</u>	<u>10,435</u>
Note 6. Church maintenance					
Fabric repairs*		(202)	931	729	9,894
Bell tower repairs		-	39	39	3,250
Churchyard		-	512	512	2,008
		<u>(202)</u>	<u>1,482</u>	<u>1,280</u>	<u>15,152</u>
<i>*includes adjustment for a previously issued cheque not ultimately encashed</i>					
Note 7. Admin Expenses					
Stationery/Telecoms		541	-	541	71
Sundry		105	-	105	-
		<u>646</u>	<u>-</u>	<u>646</u>	<u>71</u>

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2021
St Peter's Main P.C.C. Account

BALANCE SHEET NOTES

	2021	2020
	£	£
Note 8. Assets held by Southwark Diocese		
Fabric Fund (Sale of Curate's House)	180,325	157,656
CBF Deposit Account	-	-
Total investments	<u>180,325</u>	<u>157,656</u>
Loan to PCC		
Balance on 1st January 2021	48,843	48,843
Transferred to main PCC account	-	-
Repaid from interest on CBF Deposit Account	-	-
	<u>48,843</u>	<u>48,843</u>
Opening balance	206,499	
Revaluation of investments	22,669	
Closing balance	<u>229,168</u>	<u>180,325</u>
	<u>180,325</u>	<u>157,656</u>
Note 9. CBF investment		
Balance on 1st January 2021	54,059	51,377
Dividends	2,858	2,682
Purchase/(sale) of units during year (book cost)	(17,596)	-
Balance as at 31 December 2021 (book cost)	<u>39,321</u>	<u>54,059</u>
Market value as at 31st December 2021	<u>78,869</u>	<u>97,293</u>
Note 10. Debtors (assets)		
General Fund		
British Gas Trading (deposit on meter account)	-	-
HM Revenue & Customs - Gift Aid reclaims	9,376	7,705
LPOW VAT reclaim	-	542
Electric and Gas/telephone and broadband	933	-
Other	407	-
	<u>10,716</u>	<u>8,247</u>
Fabric Fund		
LPOW VAT reclaim	-	-
HM Revenue & Customs - Gift Aid reclaims	-	-
	<u>-</u>	<u>-</u>
Lighting Fund		
LPOW VAT reclaim	8,686	1,590
HM Revenue & Customs - Gift Aid reclaims	3,151	36
	<u>11,837</u>	<u>1,626</u>
Note 11. Creditors (liabilities)		
General Fund		
Roof repairs (retention)	-	-
New boiler (retention)	140	140
Lighting work balance of cost	24,349	-
Share of Benefice Administrator fees paid by St Augustine's	1,317	-
Other	590	1,979
Independent examiner's fee	850	825
	<u>27,246</u>	<u>2,944</u>
Fabric Fund		
New boiler (retention)	110	110
Other	39	-
	<u>149</u>	<u>110</u>
Lighting Fund		
Other	11,837	-
	<u>11,837</u>	<u>-</u>

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2021
Main P.C.C Account

Note 12. Breakdown of Main PCC Account between Funds

	General Fund	Fabric Fund	Organ Fund	Lighting Fund	Friends of St Peter's Church Fund	Car Park Fund	Other	Total
	£	£	£	£	£	£	£	
Receipts								
Voluntary Income	33,096	-	-	-	245	-	-	33,341
Gift Aid	9,421	-	-	3,151	8	-	155	12,734
Church house	24,996	-	-	-	-	-	-	24,996
Donations	2,531	-	-	17,926	-	-	1,312	21,769
Fees	1,043	-	-	-	-	-	-	1,043
Legacies	142	-	-	-	-	-	-	142
Fund Raising	1,125	-	-	5,786	-	-	-	6,911
Other income	84	4,594	-	26,644	0	9	-	31,332
	72,439	4,594	-	53,507	253	9	1,467	132,269
Payments								
Grants	-	-	-	-	-	-	-	-
For the work of the church	67,471	970	-	-	-	29	576	69,046
Church house	-	-	-	-	-	-	-	-
Lighting	28,125	-	-	156,881	-	-	-	185,005
Administration expenses	646	-	-	-	-	-	-	646
	96,241	970	-	156,881	-	29	576	254,697
Surplus/(deficit)	(23,802)	3,624	-	(103,374)	253	(19)	890	(122,428)
Sale of investments	35,000	-	-	-	-	-	-	35,000
Movement in current fund balance	11,198	3,624	-	(103,374)	253	(19)	890	(87,428)
Fund balance 2020	(17,471)	263	1,307	103,374	3,207	18,614	4,348	113,642
Fund balance 2021	(6,273)	3,887	1,307	-	3,459	18,595	5,238	26,214
Creditors 2021	27,226	149	-	11,837	-	-	20	39,232
Debtors 2021	(10,555)	-	-	(11,837)	(6)	-	(155)	(22,553)
2021 Current fund cash balance	10,398	4,036	1,307	-	3,453	18,595	5,104	42,892
2020 current cash balance	(22,232)	373	1,307	101,748	2,665	18,614	4,348	106,822

Note 13. Assets held by Southwark Diocese

a) The assets are held by the Southwark Diocesan Board of Finance as Custodian Trustee.
St Peter's PCC are the Managing Trustee. The Market value of the investments is on 31st December 2021.

b) The proceeds of the sale of the Curate's house (85 Temple Rd) is held by Southwark Church Trust for the P.C.C.
Part of the capital was borrowed to pay for firstly the redecoration of the church (1997); secondly to finance the repair to the Tower balustrade in 1999 and thirdly to cover some of the cost of Phase One repairs in 2004.

St Peter's Parochial Church Council

Notes to the Financial statements for the year ended 31st December 2021

Note 14. Missionary & Charities Account - St Peter's No 2 Account

Receipts & Payments	2021 £	2020 £
Incoming Resources:-		
Lent Boxes	94	233
Transfers from main P.C.C account	4,266	4,125
Total receipts	4,360	4,358
Resources expended:-		
The Church Overseas: Missionary Societies		
Bible Society	200	200
Christian Aid - Global Hungar Appeal	80	-
CMS	300	300
DEC	200	250
USPG	300	300
	1,080	1,050
Home Missions: Other Church Societies & organisations (see next page)	2,844	3,063
Total Mission payments	3,924	4,113
Other donations:-		
Amnesty International	100	100
British Legion	80	80
Medecins Sans Frontieres	300	300
	480	480
Total Payments	4,404	4,593
Net Incoming Resources	(44)	(235)
Cash Balances:-		
On 1st January 2021	138	373
On 31st December 2021	94	138

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2021

Note 14. Missionary & Charities Account - St Peter's No 2 Account (continued)

Breakdown of Home Missions: Other Church Societies & organisations figure above

	2021	2020
	£	£
APCMH	300	300
Bishop of Southwark Appeal	94	233
Bishop's Mustard Seed Appeal	80	80
CCAT	80	80
Children's Society	200	200
Christian Family Concern	100	100
Church Army	80	80
Church Homeless Trust (formerly Church Housing Trust)	80	80
College of St Barnabas	80	80
Crisis (at Christmas)	200	200
Croydon Drop In	80	80
Croydon Nightwatch	300	300
Freedom from torture	100	100
Good Friday Procession	(80)	80
HearUs	80	80
Mission to Seafarers	80	80
PHAB	150	150
South Croydon Day Centre	500	500
St Augustine's Refugee project	100	100
St Christopher's Hospice	80	80
Welcare	80	-
YMCA Housing	80	80
	2,844	3,063

St Peter's Parochial Church Council

Notes to the Financial statements for the year ended 31st December 2021

Note 15. St Peter's Church Hall & Church House Income & Expenditure Account 2021

	£ 2021	£ 2020
Receipts		
Bookings	8,050	10,000
Parking	10,452	8,182
Scout Hut hire: storage	1,200	1,200
Church house flat rental	12,000	4,000
Hire of Church House	1,125	140
Miscellaneous receipts	60	450
Transfer from main PCC acc	-	31,500
Excess of expenditure over income	<u>671</u>	<u>30,766</u>
	33,558	86,238

Expenditure

Repairs & maintenance - Chuch house	48	4,831
Repairs & maintenance - Hall	1,513	7,257
Church house (flat refurbishment)	1,230	65,147
Cleaning	-	1,049
Equipment & cleaning materials	94	62
Scout hut repairs	748	-
Gas/Electric/Oil	415	3,040
Insurance	2,970	2,502
Water rates & License	151	(484)
Flat running costs	-	1,937
HM Revenue & Customs*	-	138
Telephone/Broadband	444	156
Verger wages	937	551
Stationery/postage expenses	10	51
Transfer to St Peters P.C.C.	24,996	-
Excess of income over expenditure	<u>-</u>	<u>-</u>
	33,558	86,238

*2022 included in transfer to main account figure as paid to HMRC from there

Assets	2021	2020
Bank Account	3,377	4,048
Rental deposits	400	400
Cash in hand	<u>4</u>	<u>3</u>
Total Assets	3,780	4,451

Represented by:-

Balance Brought Forward	4,451	35,217
Excess of income/(expenditure)	<u>(671)</u>	<u>(30,766)</u>
	3,780	4,451

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2021

Note 16. Budget for calendar year 2022

	£'s	£'s	£'s
General funds			
Unrestricted general reserve 1 January 2022			77,000
Planned giving	34,000		
Loose collections	3,000		
Tax reclaim on planned giving/loose collections	9,000		
Legacies	17,000		
Donations	1,500		
Grants for sound system	3,000		
Hall/Church House	11,000		
Fundraising	5,000		
Fees	1,000		
Investment income and bank interest	3,000		
Other income	<u>2,000</u>		
		89,500	
Diocesan Quota	47,000		
Renewal of Sound/AV equipment	22,000		
Insurance	5,500		
Missions & Charities	4,000		
Electric, Gas, telephone	4,500		
Salaries	7,500		
Other expenses	<u>6,000</u>		
		<u>(96,500)</u>	
Increase/(decrease) in general reserves			<u>(7,000)</u>
Unrestricted general reserve 31st December 2022			<u><u>70,000</u></u>
 Fabric Fund			
		£'s	
Fabric general reserve 1 January 2022			184,000
Investment income and bank interest		4,500	
Roof and rainwater repairs		(4,500)	
Increase/(decrease) in fabric reserves			<u>-</u>
Fabric general reserve 31st December 2022			<u><u>184,000</u></u>

Notes to the financial statements for the year ended 31 December 2021

17. Accounting policies – Basis of Preparation

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' 'true and fair view' provisions, together with FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

18. Funds

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are general funds which can be used for PCC ordinary purposes.

19. Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

20. Legacies

The PCC has been made aware that it is due a share of the estate for Janet Kilby; the amount has not been reflected in the 2021 accounts but the estimated amount based on data currently available is included in the Budget for 2022.

21. Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

22. Assets

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

The Diocese of Southwark has ownership of Church House as former Glebe land; Church House is leased to the PCC on a long term non-transferable lease and, as such, Church House is excluded from these Accounts as an unrealisable asset.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed either in or alongside the NADFAS guide, which can be inspected (at any reasonable time).

Individual items of equipment are written off when the asset is acquired.

Investments quoted on a recognised stock exchange or whose value derives from them (CIFs etc.) are valued at bid market value at the year end (31 December).

23. Related parties

Payments to PCC Members

Sundry expenses were paid to PCC members, the Incumbent and other members of the clergy team where payments had been made on behalf of the PCC, subject to the provision of appropriate receipts. Gross pay of amount £1,172 was paid to PCC member Philip Dee for his role as Verger and £1,703 was paid to PCC member Paul Reynolds in his role as Director of Music. No other payments were made to members of the PCC, persons closely connected to them or related parties.

Donations/planned giving

Unrestricted donations and payments under the planned giving scheme from related parties (members of the PCC at some part of the year covered by this report) applicable to general funds are included within the incoming resources shown.

Declaration

The PCC declare that they have approved the Annual Report and Financial Statements above.

Signed on behalf of the PCC

.....

Rev'd Dr Geoff Dumbreck

.....

Steve Moores - Churchwarden

.....

Stephen Green - Honorary PCC Treasurer

Accounts



Diocese of Southwark
St Peter's Church, Croydon
Annual Report and Financial Statements of the
Parochial Church Council

For the year ended 31st December 2020



Incumbent:

Rev'd Geoff Dumbreck
20 Haling Park Road
South Croydon
CR2 6NE

www.southcroydonbenefice.org.uk

Registered with the Charity Commission

Registration number 1136488

Administrative information

Official correspondence to the incumbent at the above address.

St Peter's along with St Augustine's South Croydon form the "South Croydon Benefice of St. Peter, Croydon and St. Augustine, South Croydon".

This report relates solely to the activities and financial statements of St Peter's, Croydon.

PCC members (Trustees) are:

Incumbent	Rev'd Geoff Dumbreck	
Assistant Clergy	Rev'd Ada Onyekwelu	
Readers	Mrs Mary Loader	
	Mr Andrew Moncrieff	
Churchwardens	Mr Steve Moores	Vice Chair
	Mr Gareth Saunders	
Elected members	Mr Jeff Blyth	(from 2020 APCM)
	Ms Jean Cook*	
	Ms Lucy Dee	
	Mr Philip Dee	
	Mrs Beverley Foulkes-Jones	(from 2020 APCM)
	Mr Stephen Green	PCC Treasurer
	Ms Dawn Harris	
	Mr Martin Holdsworth	(from 2020 APCM)
	Mr David Percival*	
	Mrs Karen Percival	PCC secretary
	Mr Jonathan Weller	(until 2020 APCM)

* Representatives to the Croydon Deanery Synod

The method of appointment of PCC members is set out in the Church Representation Rules. All church members are encouraged to register on the Electoral Roll and stand for election to the PCC.

Sub-committees

The PCC operates the following Sub-committees:

- The Standing Committee
- Finance Fabric and General Purposes (FFGP)
- Mission and Pastoral
- Fundraising
- Social
- Gardening at St Peter's (GASP)
- Hall and Church House
- Magazine Working Group
- Pebbles Management Group

The Membership and remits of these Committees are as follows:

Standing Committee

Membership: Incumbent, Churchwardens, PCC Treasurer and PCC Secretary

Remit: Responsible for matters, especially of an emergency nature, between PCC Meetings.

FFGP

Membership: Jean Cook, Stephen Green, Mary Loader, Steve Moores (Chair), David Percival and Gareth Saunders.

Co-opted members: Rachel Chapman, Alan Longhurst and Michael Tomlin.

Remit:

- To oversee the regular care of the church buildings and the Churchyard and advise the PCC as necessary
- To advise on matters of finance
- To discuss matters of social responsibility or any other items of concern to the PCC which are not the brief of another PCC Committee.

Safeguarding

Safeguarding at St Peter's is addressed jointly with St Augustine's via a joint Benefice Safeguarding Committee

Membership: Rev'd Dr Geoff Dumbreck (Chair), Dr Michael Brockett - Parish Safeguarding Officer (St Augustine's), Anne Stranack - Parish Safeguarding Officer (St Peter's), Rev'd Ada Onyekwelu, Steve Moores (St Peter's), Neil Hillier (St Augustine's).

Remit: To be responsible for safeguarding at St Peter's and co-ordinating this role with St Augustine's.

Mission and Pastoral:

Membership: Rev'd Dr Geoff Dumbreck, Rev'd Ada Onyekwelu, Beverley Foulkes-Jones (Chair), Mary Loader and Jonathan Weller.

Co-opted members: Christine Goldsmith, Clare Green and Rosemary Smith.

Remit:

- To advise the PCC on matters concerning the Christian nurture of the members of congregation of St Peter's
- To promote the work of the Church among the young people of the parish
- To promote support, within the community of St Peter's for the Church's missionary work at home and overseas
- To recommend to the PCC the allocation of funds in the Missions and Charities Account
- To advise the PCC as to how it might fulfil its evangelistic and pastoral responsibilities.

Fundraising:

Membership: Andrew Moncrieff (Chair), Lucy Dee, Philip Dee, Karen Percival and Gareth Saunders. Co-opted members: Rachel Chapman and Norman Davis,

Remit: To plan, organise and run events or activities to raise money and/or increase income to finance the maintenance of the Church and its assets or for any special projects which the Committee may recommend and/or the PCC agrees deserves the financial support of the church.

Hall & Church House

Membership: Philip Dee, David Percival, Gareth Saunders. Co-opted members: Norman Davis (Chair), Michael Tomlin and Richard Veness

Remit:

- To be responsible for the care, maintenance and, in co-operation with the Hall Manager, letting of the Hall
- To review (at least once a year) and to report to the PCC on the use made of the Hall by the church, local community and others
- To be responsible for the care, maintenance, and letting of Church House, both residential accommodation and meeting-room facilities
- To advise the PCC on new or additional ways in which the Hall or Church House meeting-room, if appropriate, may be used in the mission of the Church or to meet the needs of the local community.

Social:

Membership: Lucy Dee (Chair) and Karen Percival. Co-opted members: Beverley Foulkes-Jones, Clare Green and Pauline Hogan.

Remit: To be responsible for social domestic arrangements as required.

Magazine Working Group

Membership: Gareth Saunders.

Remit: to edit, prepare, produce, collate, compile and distribute, as appropriate, Unity, the Parish Magazine for the South Croydon Benefice, on a bi-monthly basis.

Gardening at St Peters (GASP):

Co-ordinator: Stephen Green

Membership: Volunteers as may be attracted to assist on an ad hoc basis

Remit: To maintain Church House Garden and supplement the work of Croydon Council in maintaining the Churchyard.

Bankers

National Westminster Bank Plc, 111 South End, South Croydon, CR9 1ZY (Current Account)
The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET (Deposit Accounts)

Investment manager

The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET

Independent Examiner

Wandle House Associates, Chartered Accountants, Wandle House, 47 Wandle Road, Croydon, Surrey CR0 1DF

Inspecting Architect

Daniel Benson, Ablett Architects Ltd, Kingfisher House, 21-23 Elmfield Road, Bromley, Kent BR1 1LT

Structure, Management and Governance

St Peter's PCC operates under the Parochial Church Council Powers Measure 1956. The PCC is registered with the Charity Commission (registered number 1136488).

Objectives and Activities

The PCC (Powers) measure 1956 states the PCC "is to cooperate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical"

Mission statement

The Benefice has adopted a Mission Statement as follows:

The South Croydon Benefice is a family of two parishes (St Peter's and St Augustine's) where everyone belongs, is valued, and can grow in faith. We exist to worship God, making Christ known through teaching and through care for our congregations, communities, and the wider world. Our churches offer traditional and modern worship in a relaxed and friendly atmosphere.

Achievements and Performance - Reports for the 2020 calendar year

Vicar's Report to St Peter's APCM 2021

2020 has been a year like no other. The Coronavirus pandemic has had a tremendous impact on our lives, bringing not only illness and death, but also considerable social and economic hardship. Many of our cherished freedoms have been restricted by the government in an attempt to control the spread of the virus.

Since the earliest days of the Church, Christians have gathered together to pray, to read the scriptures, to baptise new believers, and to share in the Eucharist. These activities would usually take on a new urgency in times of crisis, and yet in 2020 we were forced to close our building for twelve Sundays, including Easter Day. On seven further Sundays, we were limited to individual prayer.

I regret that churches were forced to close, but I am pleased with how much we achieved in the circumstances. In a short space of time, we expanded our online presence with a new mailing list and YouTube channel. We kept in touch with each other by email, letter, telephone, WhatsApp and Zoom. We took the opportunity to develop our long-term plans, including a new Mission Action Plan (MAP) and the Churchwardens have continued to work on long term improvements to the church.

We may have been forced to stay at home for much of the year, but we have certainly not been idle! I look forward to our plans coming to fruition as we emerge from the pandemic and look to the future.

Ministry Team

It was with great sadness that we learnt of the death of Iris Bex, Southwark Pastoral Auxiliary (SPA), on 17th March. Iris was married at St Peter's, and attended the Tuesday Group in recent years, but her main association was with St Augustine's. It is said that she held every office in that church except Vicar!

The Revd Ada Onyekwelu continues to serve the Benefice as Assistant Priest, alongside her work as a hospital chaplain and vocations adviser. Andrew Moncrieff and Mary Loader offer tremendous support as Readers, while Lucinda Stevens (SPA) has continued to develop our outreach to refugees. Michael Brockett officially joined the team following his commissioning as a SPA on St Andrew's Day; he will be known in the Benefice as a 'Pastoral Minister'. I am grateful to the whole team for their hard work and flexibility amidst so much uncertainty.

Church Officers

Gareth Saunders and Steven Moores have continued to serve as Churchwardens, making a formidable team. Much of their work takes place behind the scenes, driving forward improvements to the church, hall and Church House. I am grateful for their efforts and persistence on behalf of the parish.

Karen Percival has kept the PCC on the straight and narrow as PCC Secretary, adapting to the complexities of meeting and voting during a pandemic. I am grateful to her and to Clare Green, Electoral Roll Officer, who had to prepare for two Annual Parochial Church Meetings after the first was cancelled. Clare has also provided invaluable administrative support throughout the year, preparing the weekly pewsheets.

It is a tribute to the careful financial planning of the PCC Treasurer, Stephen Green, that the finances of St Peter's have remained in relatively good shape despite the pandemic. I would like to thank Stephen for his wisdom, and for tending our finances with the same devotion as he tends to the Churchyard garden.

Christine Goldsmith stepped down as Benefice Safeguarding Officer after many years of faithful service in this role. I would like to thank her for all her hard work, and to thank Ann Stranack for taking up the reins.

St Peter's has a large number of committees, all of which contribute immeasurably to the life of our community. I am particularly grateful to all the chairs for keeping everything ticking over in this extraordinary year.

Mission

This was a year of preparation, as we put together our new Mission Action Plan in readiness for its launch at Epiphany 2021. This was a collaborative effort with representatives from St Augustine's and St Peter's. I am very pleased with the final result, and I will have more to say in next year's report. The Mission Action Plan is available as a separate document.

The Tuesday Group continued to meet whenever restrictions allowed. My thanks to Lynette and Norman Davis for their enthusiasm, and for putting together a newsletter to send out when physical meetings were impossible.

Unfortunately, two Benefice-wide projects saw extensive disruption because of the pandemic. Both usually take place at St Augustine's. The Floating Shelter was unable to open its doors because of the impossibility of providing individual accommodation and private bathroom facilities within most church buildings. Instead, volunteers made large batches of sandwiches for distribution by Nightwatch. The Refugee Project was only able to operate in a limited way, but it was much appreciated by those who did attend.

Children's work has also proved difficult during the pandemic, with many families reluctant to attend physical meetings. We will seek to review and rebuild our offering to under-18s across the Benefice in 2021.

Services and Courses

The year got off to a good start with a beautiful service of Confirmation at Croydon Minster in February, at which Luke D'Sylva was confirmed by Bishop Christopher.

Although our pattern of services was much disrupted from March onwards, we managed to offer worship in one form or another every Sunday, ensuring that our worship was unbroken. In the early months of the Summer, there was one Sunday morning service for the Benefice, which helped the two parishes to grow together.

We have experimented with new means of communication, especially through the Benefice YouTube Channel. Many members of the congregation contributed to online worship by pre-recording readings and intercessions, offering reflections, and joining in at home. Now that we have grown comfortable with this technology, we will continue to offer some online provision, even when the pandemic ends.

Music has been one of the greatest casualties of the pandemic, but our Director of Music, Dr Jeff Blyth, has ensured that services have been enhanced by music wherever possible. Thank you to him, to Paul Reynolds (Assistant Organist) and to the whole choir for all that they have given.

The Lent Lectures were cut short by the pandemic, but not before the excellent presentations of the Revd Alan Bayes ('Faith and Young People') and Frank Ip ('Faith and Older People'). We decided to continue this series in 2021. My thanks to the Revd Ada Onyekwelu and Mary Loader for leading this year's Advent Course, which was delivered via Zoom.

Challenges

The pandemic has disrupted the normal patterns of church life, and we will need to consolidate and rebuild our community when restrictions are lifted. There is particular work to do among the younger age groups, some of whom have now got out of the habit of regular church attendance.

Nonetheless, we have continued to welcome new faces during the past year, and we have exciting new plans in the pipeline. The lighting project will improve the appearance of our building and grounds considerably, and the Mission Action Plan will help us to connect with the wider community.

St Peter's is a beautiful church, with a friendly atmosphere and a hospitable congregation. We provide different opportunities for attendance, but we must remember that many people at least as much pleasure from giving as receiving. My vision for St Peter's is of a church where everyone can get 'stuck in' and feel valued – whether through culture, community action, tending the churchyard, helping in services, or whatever God is calling them to do.

It is a privilege to serve as your Vicar. I apologise to those I have not mentioned by name, because I am truly grateful to all of you. I look forward to working with you as we turn our plans into reality.

The Revd Dr Geoff Dumbreck

Annual report of the Fabric, Goods and ornaments of St Peter's Church

Despite the various lockdowns and slowing down of the economy, the last 12 months have been spent planning and executing some of the capital investment works planned for St Peter's Church. Some of these investment works are undertaking legacy works and others are preparing for our future, and with an aim of reducing future maintenance going forwards.

Essentially, the list below captures some of the ongoing works to the St Peter's estate:

1. Roof Repair Works:

Dialogue with both the contractor and the replaced inspecting architect's practice took place over a period of many months, which secured an agreement with the contractor to continue undertaking repairs as and when they became necessary, subject to abnormal weather. Those discussions clarified that the roofing contractor hadn't worked to the requirements of the architect's specification, that the specification was very close to a threshold before it required to be enhanced (had it been followed), and that the inspecting architect hadn't been checking the installation as closely as necessary to identify the non-compliance from their specification. Furthermore, the size of roof tile nibs appeared inadequate for the architect's fixings specification. We continue to monitor and report to the roofing contractor displaced tiles as and when they occur. The only roof face affected has been the northern face of the eastern roofs.

2. Boiler Replacement:

A pair of new Atag boilers have been installed at ground floor level within the bell tower footprint, next to the West Door internal porch. Save for the occasional water leak which is being addressed under warranty, they are performing well, and the 'spend to save' strategy will hopefully be realized. Unfortunately, due to the pandemic and the consequential closures and less usage, we've been unable to gather a year's data to establish the cost in use. This will need to be captured from a moment in time when the country has fully unlocked.

3. Church Lighting Design:

At 08.00 on Monday 20th January 2020, we convened a lighting meeting attended by our inspecting architect (Daniel Benson of Ablett Architects) and our lighting designers, (Ryan Slessenger of C.E.S.). Daniel advised that he'd taken the liberty of speaking with the DAC's lighting consultant, Bruce Kirk, who still expressed reservations about our preferred chandelier from the mock up installed a year or two earlier. Those gathered at the meeting on 20th January chose to develop the current overall design but also to progress with a more traditional multi-luminaire chandelier in tandem, not discounting one in favour of the other until the design

had moved to the next stage. Daniel was also asked to design a decorative external metal overthrow light for illuminating the western steps leading down to Church House.

For three consecutive Sundays, the congregation were made aware of a lighting proposal presentation of the designer's works, and on Wednesday 8th April 2020 the two parallel designs were presented to members of the PCC and congregation, and asked to decide which design we should take forwards. On Tuesday 14th April, voting forms were sent out to those who attended the presentation and those members of the congregation and PCC. The voting process instructed the FF&GP to pursue the more traditional design in lieu of the contemporary ring chandelier.

A further review of the lighting design was made on 30th June 2020, and the faculty application uploaded on 7th August 2020, ahead of the planning award. Planning was awarded by the London Borough of Croydon's planning dept on Wednesday 26th August 2020.

Since the faculty submission we have been chasing the DAC (Diocesan Advisory Committee) and answering their various questions until the end of 2020 without success. Together with the incumbent, we have also applied pressure on the archdeacon to intervene also.

Due to the delays encountered with the DAC, there may be consequences, which were not originally allowed for, since leaving the European Union.

4. Arundel House: (easement to Church House from Heathfield Road)

This progressed very slowly for the first half of 2020, and until a Zoom meeting was held with the Diocesan Secretary, Ruth Martin, on Tuesday 25 August, 2020. This was also attended by Diocesan Surveyor Eric Williamson. This proved very useful and Mr Williamson has been allocated to resolving this neighbourly issue until resolved – which he continues to do. The DAC have also reappointed Winckworth Sherwoods to act as their solicitors to act in this matter. Unfortunately, our neighbours at Arundel House continue to prove less than helpful concluding this matter, and are trying again to change agreed designs. We have expressed our opinion that no legal options are taken off the table until this is concluded, and that St Peter's reserves the right to make deductions to our annual planned giving contribution if not resolved.

5. Re-Gilding of the Clock Face:

The gold numerals to the clock face on the north elevation have shown signs of deterioration and require either repainting or gilding. Quotations are likely to be sought following the completion of the lighting project to improve this public elevation. Time keeping of the clock itself appears good following the maintenance undertaken by Mr. Steve Atwood.

6. Risk Assessments:

The annual review of the FF&GP risk assessments remains on the FF&GP's agenda. This will likely occur within 2021. These risk assessments only capture general risks under the remit of the FF&GP, not risks outside of this group such as safeguarding, youth church and others. Other committees will be responsible for undertaking their own specific risk assessments as may be required.

7. West Porch Handrails:

Following the Bishop of Southwark's visit to St Peter's over the Easter period of 2014, it was suggested that we should reinstall the handrails to the West Porch steps as a future project.

8. Local Decorations:

On 6th October 2019 we met with a decorator with a view to preparing and decorating the iron gates to the north and south entrances, and external doors to the west entrance, bell tower and choir vestry. A price was received and accepted by the FF&GP. The works undertaken in 2020 to the iron gates on the north and south porches, and the doors to the choir vestry, the bell tower entry and the west doors.

9. Handrail for the Bell Tower Spiral Stairs:

We received a request from our Tower Capt. Mr. Michael Morton for a handrail to provide assistance for those climbing the staircase. The width of the stairs and their shape made this an awkward design, so we looked at rope handrails in lieu of rigid versions. But rather than just fixing to the outer wall, we considered an installation to the central column within the stairs. This would keep feet to the widest width of the steps. A List B faculty application was made just before Christmas 2019, and a subsequent List B faculty was granted.

10. Gravestones:

David Percival continues to undertake his regular inspections of the gravestones for those which appear unsteady, or we've received comments about from users of our churchyard. Approx 6 gravestones were adjusted to vertical by our regular undertakers, most notably the headstone leaning at a visually challenging angle between the south porch and the St Peter's Road pedestrian path!

11. Memorial Benches:

These are being championed by Ms. Jean Cook, who has efficiently dealt with the various stakeholders (families and council) to bring us benches that complement our churchyard and meet with the approval of the families who have lost loved ones.

12. 5G Telecommunications Installation Proposal:

Towards the end of 2020, in fact from December, we have engaged with a company called NETCS, a company looking to buy space within host buildings and structures for use by telecoms companies for placing their 5G telecommunications antennae. During the reporting period, these discussions were at exploratory stages, but were to be discussed by the PCC before decisions were made.

Steve Moores - Churchwarden

Annual report of the proceedings of the Parochial Church Council

The PCC has met six times. It has discussed suspension of services and access to the church due to the pandemic, access and developments to Church House, safeguarding, finances, worship, communication, fabric issues (including the roof repairs), the new lighting project and the new boiler.

Steve Moores - Churchwarden

The Mission and Pastoral Committee

The committee met three times during the year twice via zoom and once in the garden of the vicarage, socially distanced. Some of our activities during the year were sadly curtailed because of Covid 19.

We have been in contact with our link parish St Chad's in Zimbabwe. Rev James Bwanakaya and his wife Dorothy have started a new mission church near St Chad's. A mining compound was established by Anglo American Unki Mines and Bishop Ignatius had a vision that they establish a new church in the area. They have named the church after their link parish St Augustine-St Augustine Impali Anglican Church. The church is currently meeting in the homes of members of the parish. They are in the process of obtaining land to build a church.

A new priest will come this year to be in charge of St Chad's so that James and Dorothy can concentrate on the new church. It was hoped that the rectory would be ready for occupation by the end of 2020.

During Christian Aid week we collected £812 (the most ever in recent years) by way of a Baby Photo Competition (you had to guess which church members it was) and a virtual auction which included lots donated by church members such as bouquets of flowers, cakes, a Nigerian meal, a day out birdwatching with tea, tomato plants and a week in a property in Bulgaria.

Bev attended an interfaith event around the issue of "Black Lives Matter"

We continued to collect food and other items for the Purley Food Hub with items required listed each week in our pew sheet. We also collected for them at Harvest.

The Floating Shelter could not take place this year because of Covid 19 but some church members made sandwiches for Night Watch.

We managed to give out the boxes for the Bishop's Lent Appeal just before lock down #1 and many were returned. See the accounts for details of the monies received.

We distributed monies from the Mission and Pastoral account (again see the accounts for full details) to a number of local and national charities.

We have kept an eye on the more vulnerable members of our congregation at this difficult time.

Beverley Foulkes-Jones

Church Hall and House Committee

The excess of expenditure over income for the year ended 31.12.2020 was £30,765.75 with cash at bank at year end of £4,448.41.

The Hall Committee received a notional loan of £44,822 from the P.C.C. main account to the Hall account last year (£4,822 was work paid for by funds from the main account and also "put on the slate"). The Hall Committee were able to repay £8,500.00 of this prior to year-end leaving an outstanding notional loan to the P.C.C. of £36,322.00. This will be paid back at £750.00 per month until such time as normality returns and our fixed income for the Hall returns.

The loss of income from the Hall caused by the Covid-19 pandemic and resultant closure of the PMA Centre of Excellence in Ledbury Road for long periods meant that with the UK in lockdown from 23rd March, it was agreed that PMA were not required to settle their May quarterly payment of £5,000. It must also be remembered that all gyms including PMA were not able to re-open until mid-July 2020.

In January, the refurbishment project in the toilets at the rear of the Church House meeting room was completed. The final balance was settled to Handley Builders in January for £4,802.62.

The insurance bill for the Church Hall, Scout Hut and Church House amounted to £2,851.80 with the Church House insurance bill of £808.00 paid by the main account. This makes up part of the loan outstanding to the P.C.C. (see above) and is the reason why the insurance charges were lower than in 2019.

The church utilises a cleaner via an agency for 3 hours each Saturday (2.5 hours in church and 0.5 hours in Church House). The cost of the cleaner plus agency fees totalled £1,048 in 2020.

Phil Dee has settled into his new role as Verger at St Peter's having been appointed in October 2019. The Hall Committee historically have picked up the tab and the cost of his services including income tax was £689.00.

The Hall Committee is responsible for the Church Hall, St Peter's Church House and the Scout Hut and a brief summary of the highlights for each property for 2020 is as follows: -

1 Church House (private accommodation)

The refurbishment of the three-bed room former Verger's flat finally commenced in mid-May and was completed on 31st August 2020 after the flat had been empty for approximately three years whilst the Hall Committee accumulated funds to pay for the project.

The total cost of the Church House refurbishment was £66,147.12 which included £11,800 for a full roof inspection, remedial works to various parts of the roof and exterior re-decoration of the paintwork.

This work had not been budgeted for at the beginning of the year but it was felt unwise to delay these works and have problems with water ingress or rotting wood further down the line.

Essentially, this means the internal upgrade of Church House came in at £4,200 over budget at £54,200 most of which was the need to replaster walls & ceilings in a number of rooms after the removal of many layers of wallpaper made doubly difficult by layers of emulsion paint in between the layers! Unforeseen extra's such as fire exit signs, fire blankets, repair of cupboard space, installation of an external electrical socket for the Church House garden led to a small overspend.

In June 2020, the P.C.C. were asked for a notional loan of £40,000 as the additional roof & exterior redecoration at just under £12,000 combined with the shortfall in Hall income meant a cash deficit which could not be bridged by the Hall Committee particularly in the middle of the pandemic.

An outstanding liability of £1,000 that will be paid in two instalments to the builder Simon Warner in January & February 2021 will clear all liabilities relating to the refurbishment.

A further £1,973.21 was incurred in running expenses relating to the empty flat i.e. Croydon Council tax (£175.00 per month) and payment to Thames Water (£34.00 per month) and British Gas (gas & electricity) mostly standing charges but all these charges ceased on 31st August 2020.

The telephone line with BT was disconnected in September and was replaced with a Broadband connection via BT/Sirus Telecom. The charges for broadband are being met centrally by the main account but the Hall Committee intend to reimburse the main account for £37.00 per month as cashflow stabilises moving forward.

Tenants were found and moved in on 1st September 2020 and rent at £1,000 per month has been received totalling £4,000 to 31st December 2020. There were no arrears.

As part of keeping our costs down, British Gas were requested to remove the gas meter for the Church House kitchen which has been all electric for some time. This will save us approximately £100.00 per annum mainly on standing charges.

The Church House meeting room was used by three different organisations before and after the lockdown's including CODA, Melodeon and Mediation in the Community. It is hoped that we can encourage greater use of Church House in the wider community rolling forward.

2 Church Hall

Further pressure on stretched cash flows came via the Church Hall roof. The Church Hall was built between 1929 and 1931 and is therefore 90 years old in 2021. The roof is starting to show its age and I think it is prudent going forward to start putting some money aside for a new roof. Three different areas of the Hall roof were dealt with as a result of water ingress; the cost of which totalled £6,183.20, the cost exacerbated by the need for scaffolding in two of the three projects.

Parking receipts were down approximately £2,000 partly due the collection of arrears in 2019 but also due to one outstanding liability from Leaders who owe the Hall Committee £1072.00 for 2020. Norman Davis is chasing the arrears with his contact at Leaders.

3 Scout Hut

There was no expenditure on the Scout Hut during 2020.

Looking forward – 2021

4 Hall

Further work on water ingress close to the chimney stack at the rear of the Church Hall will incur further pressure on cash balances at the beginning of 2021.

It is hoped to install a new oil gauge to the fuel tank for more accurate readings of the level of oil.

5 Church House meeting room

All expenditure on replacing the wall heaters and the refurbishment of the kitchen will be held over until 2022 at the earliest.

6 Scout Hut

It is intended to improve the lighting & heating within the Scout Hut & undertake some repairs to the external woodwork. Additionally, it is hoped to add a small porch covering over the main door to reduce water rot on the door trim but this may have to wait until 2022.

7 Summary

All the projects scheduled by the Hall Committee will largely depend on our cash flow situation during 2021 which will remain tight whilst the Covid19 pandemic continues to impact our fixed Hall rental income with a smaller but no less significant impact to our parking receipts as more businesses work from home or are closed and the Hall Committee pay down the notional loan to the P.C.C.

Gareth Saunders

Honorary Treasurer – Church Hall & House Committee

Fundraising Committee

Unfortunately, the Coronavirus Pandemic forced us to cancel all our usual Fundraising events in 2020. This was clearly going to have a large impact on the amount of money that we annually raise for the church. Disappointing as this was, we challenged ourselves to raise £1,000 through various other means; which I am pleased to report that we achieved.

We printed 4,000 Christmas cards (two different designs), of which we sold considerably over half (and therefore will have the opportunity to sell to a wider audience in 2021 if/when we can resume our sales events). We sold various items of furniture, and DVDs and CDs online. In the run up to Christmas a team put together an online produce sale, consisting of various jams, chutneys and home baking items, which amongst some people proved very popular.

We were also able to stage a concert, "Handel Halved", in the church in December, adhering to the government guidelines at the time. This was a successful venture that we will look to repeat in the future.

Despite 2020 not running as we would have expected, I would like to thank the Fundraising team (Gareth Saunders, Norman Davis, Lucy and Philip Dee, Karen Percival and Rachel Driscoll) for their adaptability in enabling us to achieve some fundraising success.

With the rollout of the vaccination continuing in the early part of 2021, we look forward to being able to hold some of our usual fundraising events later in the year.

Andrew Moncrieff

Croydon Deanery Synod

Croydon Deanery Synod meetings were disrupted during 2020 due to the Covid-19 pandemic and only two meetings took place during the year. The first was on Thursday 6th February 2020 in person and the second on Thursday 26th November 2020 via Zoom.

Thursday 6th February 2020

The guest speaker was Helen Harries, Chair of the Purley Food Hub Management Committee. The minutes of the meeting record that the story of Purley Food Bank started nine years ago when the clergy of Purley and Kenley held their annual away day. They chose Unity as their theme and invited Paul Barratt from Croydon Churches Forum as their speaker. Paul left them with the thought that the best way to unite churches was to work on a project together. Around thirty people came to the meeting that was subsequently held, and it was decided to start a food bank. Twelve people committed themselves to the project and Helen Harris was asked to be the chair.

Helen contacted the Trussell Trust, but half way through their presentation realised they only gave out one franchise per borough. She tried to work with the church that held the existing franchise for Croydon but it didn't work out so they went independent.

Purley URC agreed to allow them to use a small section in their church and the committee were lucky enough to have policy writers, accountants and solicitors. Waitrose later found out about the project and offered to supply the food.

The Purley Food Hub now have 100 ticket partners including Children's Agencies, Job Centre's, Council Departments and Women's Refuge Centre's. They allow these agencies to distribute the tickets and make judgements on who should be eligible for food.

Purley Food Hub's independence has allowed them to do things the Trussell Trust don't. They give out bus tickets to enable people to carry their food home and serve unlimited tea, coffee and biscuits to anybody regardless of status.

At the time of the meeting, it was noted that over the last 7 years, Purley Food Hub had received 8,264 people through their doors, fed 18,719 people and produced 168,471 meals.

Thursday 26th November 2020

The guest speaker was Raewynne Whitely who is the Director of Discipleship and Lay Ministry in the Diocese of Southwark. Raewynne explained that what we do as the church is to gather people together, whether it's into our building or in another space, and go through a process of transformation where our hearts, minds and actions are transformed to live our identity and our purpose as followers of Christ. This happens through worship, time together, and education processes. We are transformed by our own service through outreach and stewardship, etc. All those things contribute to shaping us in the images of Christ. We are then sent into our families, work lives, society and into the church.

The Lay Ministry Data Project was a survey of Dioceses trying to write down the people involved in all sorts of roles. It found there are approximately 100,000 people engaged in some form of Lay Ministry across the country and almost 90% are on a voluntary basis. These range from administrators to worship leaders. During 2020, a report on the idea of vocation called Kingdom Calling was published. There is a tendency for people to think about vocation as a calling that just happens to clergy. But in fact every one of us is called, and there is a diversity of ministries that are important.

David Percival - Lay Chair and St Peter's representative on the Croydon Central Deanery Synod

Jean Cook - St Peter's representative on the Croydon Central Deanery Synod

Social Committee Report

Social events in 2020 were understandably significantly restricted due to the pandemic. We hope to be able to recommence our events in the Summer of 2021.

Lucy Dee

G.A.S.P.

Gardeners at St. Peter's celebrated its 21st productive year in 2020. The number of formal meetings of GASP was restricted due to lockdowns and the need for Social Distancing but a number of the team continued their volunteering throughout to allow the churchyard to benefit the community during the periods of lockdown.

We continued to develop the flower beds around the church and alongside the drive while maintaining the various hedges and shrubs around the church.

My thanks to all involved in helping in the past year and congratulations on a job well done to all the gardeners who have helped and given up their Saturday mornings and will hopefully continue to do so. G.A.S.P. meets monthly formally on the first Saturday of the month from 9.30 a.m, but not in July, August, and December when we have a 'rest'. A list of meeting dates is on the Church notice board.

We are a friendly group and welcome all newcomers including families (children must be accompanied by a parent). Most of the group follow the gardening with a cooked breakfast at a local cafe. Work at your own pace; just come along at 9.30am, preferably with gloves and stout shoes/wellies. Equipment can be provided.

Stephen Green - Head Gardener

Safeguarding

Benefice report on Safeguarding to the St Peter's APCM 2021

Policies and Procedures

The Benefice has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults.

Any incidents are dealt with in line with the Diocese of Southwark's safeguarding policies and procedures set out in "A Safe Church" which can be found online at

<http://southwark.anglican.org/safeguarding/>

Details for contacting the Parish Safeguarding Officer or a member of the Diocesan Safeguarding Team are listed on the benefice website, on notices in the church and on the weekly newsletter.

These policies and procedures have been adopted by the two PCCs in the Benefice. St Peter's and St Augustine's churches are committed to:

- promoting a safer environment and culture
- safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church
- responding promptly to every safeguarding concern or allegation
- caring pastorally for victims/survivors of abuse and other affected persons
- caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons
- responding to those who may pose a present risk to others.

Safeguarding is a standing item on the agenda for the PCC meetings at both churches and members receive copies of minutes of meetings. The PCCs review their policies and procedures annually in line with this guidance.

Church officers and volunteers are required to undertake relevant safeguarding training; a record of uptake is kept. All members of the Ministry Team have undertaken C2 safeguarding training; the Churchwardens and the Director of Music are required to take C2 safeguarding training; all members of the PCC are required to undertake C1 safeguarding training.

All leaders and helpers working and with children and vulnerable adults are required to have a valid Disclosure and Barring Service certificate.

External organisations that use the churches for their activities are required to sign a written consent form agreeing to follow the benefice safeguarding policies.

Benefice Safeguarding Team

The Benefice Safeguarding Team has members from both churches:

- The Revd Dr Geoff Dumbreck (Vicar, Chair)
- The Revd Ada Onyekwelu (Assistant Priest)
- Ann Stranack (Parish Safeguarding Officer – St Peter's)
- Michael Brockett (Parish Safeguarding Officer – St Augustine's)
- Neil Hillier (Church Warden – St Augustine's)
- Steve Moores (Church Warden – St Peter's)

We thank Christine Goldsmith (Parish Safeguarding Officer - St Peter's) and Jean Cook (Team Secretary), both of whom stepped down from the team this year, for their service. We welcome Ann Stranack to the team, taking over from Christine. The position of Secretary remains vacant.

The Safeguarding Team met on three occasions in 2020, twice via Zoom. The Team monitors completion of the actions arising from the safeguarding self-audit and other reviews as well as. The Team reports to the PCC meetings for both churches, and encourages good practice prescribed by the Diocese.

Benefice Safeguarding Team

Financial Review - Treasurer's report

While 2020 has clearly been a challenge given the long period of closure of our buildings, I am pleased to share that our funds have managed to withstand a lot of the impact due to the reserves we had previously established and the continued level of planned giving that our members have maintained through this crisis.

Our reserves have, however, diminished through the period largely due to the investment in church house for its repair and the making fit of the living accommodation for long term rental. These funds will be rebuilt over time by the resulting rental income. We also had some unexpected expenditure on the repair of the bell tower staircase roof and this has been funded by a draw on the accumulated Friends funds. While there has been some expenditure for the design work for the lighting fund, a majority of the balance remains for the work planned this year.

Once again it is important for me to highlight that our regular running costs continue to significantly exceed our regular income. We have been fortunate in recent years that a number of parishioners have been kind to leave us significant legacies and these together with some excellent investment returns have helped to bridge the gap in our income. Indeed, in 2020 we gratefully received a legacy from Dell Watson's estate.

We cannot rely on this continuing into the future and should look, if possible, to raise the level of our regular voluntary income through collections and planned giving in the near future. We have already sought to do this through the Stewardship campaign held in early 2021. The long term regular income we will now receive from the Church House flat will also assist greatly.

Ignoring the funds transferred from our General funds to support the year's building work, this year we had a deficit in the Hall account of £62,266 (compared to a surplus of £6,721 in 2019) as set out in the Church Hall and House Committee report. I continue to be very grateful for the work the members of the Hall Committee are doing to maintain the Hall and Church House along the considerable time and effort committed by Gareth in particular to supervise and manage the refurbishment.

Once again a large part of our regular ongoing costs for 2019 was the Diocesan Quota which goes towards funding the costs of the clergy teams throughout the Diocese, including those within our Benefice. St Peter's decided an appropriate amount to contribute to the Diocese, given the shortfall in income while Church House is renovated, was £46,000 in 2020 (2019: £46,000). Given the uncertainties due to the Covid restrictions and the potential costs of the Lighting project, the PCC has agreed to maintain our share at £46,000 for 2021 deferring any increase until we are certain of the costs for the Lighting Project.

I am pleased to confirm that we were once again able to maintain our policy of allocating 10% of all planned giving and loose collection income to the Missions and Pastoral committee to distribute to a range of charitable organisations; in 2020 the amount passed across to the committee was £4,125 (2019: £3,750).

Allowing for further positive investment returns achieved during 2020 to offset some of the excess expenditure during the year, our total funds decreased over the year by £63,921, decreasing from £437,101 to £373,181 (in 2019 our funds increased by £50,824).

In the Balance sheet as at 31 December you will see a negative cash balance for the General Funds as at 31 December 2020 of £15,219, this is not an immediate concern to me as it is offset by the investment held for the General fund at the Diocese which had a balance of £97,293 (as at 31 December 2020). The cash balance will be rebuilt once the claim for gift aid owed for 2020 is processed with HMRC and as the Hall account is able to pass funds back to the main account as rental income and fees are received during 2021. As our cash balances (other than the Missions & Charities and Hall accounts) are held as a single account with NatWest the overall account balance is significantly positive, the negative figure being our notional allocation of the balance. Allowing for the investment and gift aid claim, you will see our overall balance for unrestricted funds across all accounts stood at £84,412 at 31 December 2020 (£148,916 as at 31 December

2019). I am satisfied this is a suitable level of unrestricted reserves given the significant separate reserve for the planned lighting project and the contingency reserve from any significant future fabric repairs.

Stephen Green - Hon. Treasurer

Plans for the future at St Peter's

Owing to the unfortunate impact of Covid in 2020, our future Plans remain largely unchanged from last year.

We plan to see our use of plastic drinking cups reduce following the much-publicised plastic contamination of our planet. Consequently, we intend moving over to non-single use cups and mugs, but these would need to be washed regularly and quickly. To facilitate this we are holding discussions with our 'catering team' with a view to procuring a suitable dishwasher later this year, and would hope this could be installed ahead of waiting for a re-designed tea point.

We also looking at adding to the vicar's name board now that the current board is full. David Percival is taking this project forwards with the view to adding a second board on the opposite side of the south porch entrance door. The two boards should appear identical in appearance.

The plan to develop a west end storage cabinets proposal can now move forwards, now that the new boilers are installed. We need to assess our storage needs for regularly used and larger items to be kept inside the church, and also to decide if the old boiler room is to be considered as suitable storage for less frequently accessed items.

To upgrade the sound system within the church, so we're not reliant upon aging equipment that we can no longer source parts for, and so that we don't experience battery failures and feedback squeals at embarrassing moments as we have done in the past. However, you may have noticed that the lecterns are no longer connected to the mains wiring and use battery powered LED light, meaning that they can now be used anywhere as they no longer need a trailing lead to them.

Steve Moores

Policies

The PCC has agreed the following policies copies of which are available from the PCC Secretary:

- Safeguarding
- Financial
- Health and Safety
- Volunteers
- Equal opportunities
- Conflict of interest
- Privacy notice
- Statement of access

These Policies will be subject to an annual review by the PCC.

The key elements of the financial policies are summarised below:

Investment policy

The PCC does not generally have sufficient reserves, relative to its annual expenditure, to invest significant amounts in long term investments such as stocks and shares. The PCC has therefore adopted a low-risk strategy to the investment of its funds. Funds are therefore largely held in cash using mainstream banks or building societies or the Church of England's Central Board of Finance Deposit Accounts. A small investment is held in the CBF Church of England Investment Fund together with the proceeds from the historic sale of the former Curate's house in Temple Road.

Expenditure

The PCC has granted the PCC Treasurer discretion on agreeing to any necessary expenditure on the fabric or running of the church below a level of £1,000 subject to the expenditure being reported in due course to the PCC at the subsequent PCC meeting. Amounts above this level are subject to the approval of the FFGP or the PCC.

Mission and Charities

Each year the PCC allocates 10% of its income from planned giving and loose collections, together with any associated gift aid, to its Missions and Charities account. These amounts are then distributed, in accordance with the recommendations of the Mission and Pastoral Committee, to charities and causes that reflect the objectives of our Christian fellowship and the Mission statement of the Benefice.

Reserves policy

It is the PCC's long term policy to try to maintain a balance of unrestricted funds that equates to at least 12 months' unrestricted payments. The balance is held to smooth out fluctuations in cash flow and to meet emergency spending. This amount allows some contingency for the likely level of emergency expenditure that is inherent with a building the age, current condition and size of St Peter's in comparison to our regular income. This amount is currently equivalent to £75,000.

However, the current planned level of capital expenditure has a large degree of uncertainty until tenders for the projects are received and therefore excess reserves are currently being held. The cash and general invested balance of £82,000 held as unrestricted (including designated) funds at the year end, together with the amounts payable to and by the PCC, are therefore above the long term target. The PCC will review the reserves held once the lighting, replacement boiler and church house projects are complete and determine whether we can then implement the long term policy.

There are further restricted funds held towards the lighting project, the organ refurbishment, car parking in the church yard and upkeep of the fabric of the building which will shortly include the renewal of the remainder of the church roof, internal decoration (after the lighting project is complete) and the overhaul of the shingles on the church spire.

Risks

Financial Risk

Financial risks are addressed within the Financial Policy. As part of this an annual budget is prepared to ensure short term viability. Actual results compared with budget are reported to the PCC at each PCC meeting (usual every two months). Investments held by the PCC are reviewed at each FFGP meeting (usual every two months) by the FFGP Committee.

All assets are insured and levels reviewed annually by the FFGP. The PCC has approved internal controls for annual accounts, cash, and cheques handling.

Health and Safety

A review has been undertaken by a member of the church with specific experience in this field. The PCC has been appraised of the risks and the necessary compliance requirements and these have been complied with. Specifically procedures for recording accidents have been put in place and all wardens have been trained in fire safety. The Policy detailing these procedures is reviewed on an annual basis.

Safeguarding

St Peter's PCC will continue to ensure good practice, developing a culture of safeguarding and promoting a safer church. The PCC will:

- Review policies and procedures throughout the year ensuring that they have due regard to the guidance from the House of Bishops and adopting best practice in safeguarding.
- Carry out an annual safeguarding audit using the template provided by the diocese of Southwark taking appropriate action where necessary.
- Follow Southwark's guide to safeguarding set out in "A Safe Church" which is available online.

Encourage leaders, helpers and members of the PCC to take part in safeguarding training events developing a culture of awareness and promoting a safer church.

**Independent Examiner's Report to the members (trustees) of St Peter's Church, Croydon,
Parochial Church Council**

I report on the accounts for the year ended 31st December 2020 which are set out on pages 23 and 24.

Respective responsibilities of the Trustees and the Independent Examiner

As the members (trustees) of the PCC you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the Act); the audit requirement under section 144(2) of the Charities Act 2011 does not apply and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the charity and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 2011 Act; or to prepare financial statements, which accord with the accounting records and comply with the applicable requirements set out in the Charities Regulations 2008 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.

Mr Hallam Carter-Pegg FCA
Wandle House Associates Chartered Accountants
Wandle House
47 Wandle Road
Croydon
Surrey CRO 1DF
Date:

St Peter's Parochial Church Council
Statement of financial activities for the year ended 31st December 2020

		Main PCC Account			
		Unrestricted Funds £	Restricted Funds £	2020 Total £	2019 Total £
Income and Endowments					
Voluntary income	Note 1	59,812	599	60,411	91,291
Incoming resources from charitable activities (Note 2b)		426	-	426	1,124
Activities for generating funds	Note 2c	401	776	1,177	5,987
Income from investments	Note 2a	156	4,621	4,777	4,846
Income generated from Church Hall/House	Note 15	23,972	-	23,972	26,991
Other incoming resources	Note 2d	90	2,100	2,190	5,306
Total income		84,857	8,096	92,953	135,544
Expenditure					
Church activities	Note 3	72,604	16,911	89,514	103,449
Church Hall & House		86,238	-	86,238	20,269
Publicity and Fund Raising expenses		-	-	-	104
Total Expenditure		158,841	16,911	175,752	123,822
Net Income before investment gains				<u>(82,799)</u>	<u>11,722</u>
Net movement in other accounts (Mission)	Note 14			(235)	(331)
Gains on investment assets:					
on disposal					
on revaluation				19,114	39,433
Net movement in funds				(63,921)	50,824
Total funds b/fwd 1st January 2020				437,101	386,278
Total funds c/fwd 31st December 2020				<u>373,181</u>	<u>437,101</u>

St Peter's Parochial Church Council
Balance sheet at 31st December 2020

	Bank	CBF	2020	2019
	Accounts	Deposit	Total	Total
		Accounts	£	£
Current Assets				
General Fund	(15,219)	-	(15,219)	29,826
Fabric Fund	373	-	373	8,624
Car Park Fund	491	18,124	18,614	18,626
Lighting Fund	45,413	56,334	101,748	104,121
Organ Fund	<u>1,307</u>	<u>-</u>	<u>1,307</u>	<u>1,307</u>
	32,364	74,458	106,822	162,503
Other Bank and cash balances				
Missions & Charities Account	Note 14		138	373
St Peter's Hall Account	Note 15		4,451	35,217
Debtors	Note 10			
General Fund	8,247			
Fabric Fund	-			
Lighting Fund	<u>1,626</u>			
			<u>9,873</u>	<u>20,195</u>
Total current assets			<u>121,285</u>	<u>218,289</u>
Liabilities				
Liabilities due within one year	Note 11			
General Fund	(2,944)			
Fabric Fund	(110)			
Lighting Fund	<u>-</u>			
			<u>(3,054)</u>	<u>(17,024)</u>
Total Net Assets			118,231	201,266
Fixed Assets (CBF Investments)				
General Fund	Note 9		97,293	88,363
Fabric Fund (Sale of Curate's House)	Note 8		<u>157,656</u>	<u>147,473</u>
Total fixed assets			<u>254,950</u>	<u>235,836</u>
Total Net Assets			<u>373,181</u>	<u>437,101</u>
Represented by:				
Parish Funds			2020	2019
			£	£
Restricted funds:				
Fabric			157,919	147,473
Organ			1,307	1,307
Lighting			103,374	109,838
Friends			3,207	5,765
Car-park			18,614	18,626
Other restricted (textiles, mission at St Peter's)			4,348	5,177
Unrestricted funds			<u>84,412</u>	<u>148,916</u>
Total			<u>373,181</u>	<u>437,101</u>
Other non-realisable assets				
Church House, Heathfield Road		-		
Church Hall, Ledbury Road		800,000		

Approved by the PCC on their behalf by

Rev'd Geoff Dumbreck
(Chair)

S. Green
Honorary Treasurer

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2020
St Peter's Main P.C.C. Account

	2020	2020	2020	2019
	Unrestricted funds	Restricted funds	Total	Total
	£	£	£	£
INCOME				
Note 1. Voluntary income				
Planned Giving	29,202	-	29,202	29,150
Gift Aid recovered on planned giving	7,705	36	7,741	14,079
Collections & Gift Aid envelope	952	187	1,139	3,261
Donations	1,749	225	1,974	27,331
Legacies	20,203	-	20,203	17,000
Gift Day	-	-	-	410
Flower Fund	-	2	2	-
Friends of St Peters Church (membership)	-	150	150	60
	<u>59,812</u>	<u>599</u>	<u>60,411</u>	<u>91,291</u>
Note 2a Investment income				
Investment Income	156	4,545	4,701	4,711
Car Park Fund	-	77	77	135
	<u>156</u>	<u>4,621</u>	<u>4,777</u>	<u>4,846</u>
Note 2b Incoming resources from charitable activities				
Parish Magazine (Advertising & subscriptions)	66	-	66	126
Fees (Parochial)	360	-	360	998
	<u>426</u>	<u>-</u>	<u>426</u>	<u>1,124</u>
Note 2c Activities for generating funds				
Christmas Bazaar	401	-	401	2,497
Mini-markets, Garden party, Book sale, Concerts	-	776	776	3,490
	<u>401</u>	<u>776</u>	<u>1,177</u>	<u>5,987</u>
Note 2d Other incoming resources				
Sundry (including Bell fees)	90	-	90	439
VAT claim	-	2,100	2,100	4,867
	<u>90</u>	<u>2,100</u>	<u>2,190</u>	<u>5,306</u>

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2020
St Peter's Main P.C.C. Account

		2020	2020	2020	2019
		Unrestricted funds	Restricted funds	Total	Total
		£	£	£	£
EXPENDITURE					
Note 3 Church activities					
Missions & Charities		4,125	233	4,358	4,085
St Chad's Zimbabwe		-	-	-	-
Parish Support Fund		46,000	-	46,000	46,000
Salaries and expenses		2,317	-	2,317	3,322
Cost of services	Note 4	1,264	-	1,264	4,402
Church running expenses	Note 5	10,435	-	10,435	10,307
Church maintenance	Note 6	7,422	7,730	15,152	32,463
Lighting		-	8,948	8,948	851
Parish Magazine		-	-	-	250
Flower expenditure		95	-	95	140
Other Missions and charitable giving		50	-	50	31
Administration expenses	Note 7	71	-	71	798
Independent examiner's fee		825	-	825	800
		<u>72,604</u>	<u>16,911</u>	<u>89,514</u>	<u>103,449</u>
Note 4. Cost of services					
Sanctuary		-	-	-	623
Services (confirmation and other materials)		607	-	607	3,274
Cost of music		656	-	656	446
Sundry		-	-	-	60
		<u>1,264</u>	<u>-</u>	<u>1,264</u>	<u>4,402</u>
Note 5. Church Running expenses					
Light and heat		2,978	-	2,978	3,364
Telephony & Broadband		859	-	859	512
Insurance		6,509	-	6,509	5,583
Equipment		90	-	90	848
		<u>10,435</u>	<u>-</u>	<u>10,435</u>	<u>10,307</u>
Note 6. Church maintenance					
Fabric repairs		5,502	4,392	9,894	30,957
Bell tower repairs		-	3,250	3,250	196
Churchyard		1,920	88	2,008	1,310
		<u>7,422</u>	<u>7,730</u>	<u>15,152</u>	<u>32,463</u>
Note 7. Admin Expenses					
Stationery/Telecoms		71	-	71	585
Sundry		-	-	-	214
		<u>71</u>	<u>-</u>	<u>71</u>	<u>798</u>

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2020
St Peter's Main P.C.C. Account

BALANCE SHEET NOTES

	2020	2019
	£	£
Note 8. Assets held by Southwark Diocese		
Fabric Fund (Sale of Curate's House)	157,656	147,473
CBF Deposit Account	-	-
Total investments	<u>157,656</u>	<u>147,473</u>
Loan to PCC		
Balance on 1st January 2020	48,843	48,843
Transferred to main PCC account	-	-
Repaid from interest on CBF Deposit Account	-	-
	<u>48,843</u>	<u>48,843</u>
Opening balance	196,315	
Revaluation of investments	<u>10,183</u>	
Closing balance	<u>206,499</u>	<u>157,656</u>
	<u>157,656</u>	<u>147,473</u>
Note 9. CBF investment		
Balance on 1st January 2020	51,377	48,848
Dividends	2,682	2,530
Purchase of units during year	-	-
Balance as at 31 December 2020	<u>54,059</u>	<u>51,377</u>
Market value as at 31st December 2020	<u>97,293</u>	<u>88,363</u>
Note 10. Debtors (assets)		
General Fund		
British Gas Trading (deposit on meter account)	-	180
HM Revenue & Customs - Gift Aid reclaims	7,705	14,060
LPOW VAT reclaim	542	4,800
Electric and Gas	-	1,155
Other	-	-
	<u>8,247</u>	<u>20,195</u>
Fabric Fund		
LPOW VAT reclaim		
HM Revenue & Customs - Gift Aid reclaims	-	-
	<u>-</u>	<u>-</u>
Lighting Fund		
LPOW VAT reclaim	1,590	-
HM Revenue & Customs - Gift Aid reclaims	36	-
	<u>1,626</u>	<u>-</u>
Note 11. Creditors (liabilities)		
General Fund		
Roof repairs (retention)	-	-
New boiler (retention)	140	14,140
Other	1,979	2,084
Independent examiner's fee	825	800
	<u>2,944</u>	<u>17,024</u>
Fabric Fund		
New boiler (retention)	110	-
	<u>110</u>	<u>-</u>
Lighting Fund		
Other	-	-
	<u>-</u>	<u>-</u>

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2020
Main P.C.C Account

Note 12. Breakdown of Main PCC Account between Funds

	General Fund	Fabric Fund	Organ Fund	Lighting Fund	Friends of St Peter's Church Fund	Car Park Fund	Other	Total
	£	£	£	£	£	£	£	
Receipts								
Voluntary Income	30,155	-	-	-	150	-	-	30,305
Gift Aid	7,705	-	-	36	-	-	-	7,741
Donations	1,749	-	-	225	-	-	187	2,160
Fees	360	-	-	-	-	-	-	360
Legacies	20,203	-	-	-	-	-	-	20,203
Fund Raising	401	-	-	776	-	-	-	1,177
Other income	314	4,655	-	1,448	542	77	-	7,035
	60,887	4,655	-	2,484	692	77	187	68,981
Payments								
Grants	-	-	-	-	-	-	-	-
For the work of the church	71,750	4,392	-	-	3,250	88	1,016	80,495
Church house	31,500	-	-	-	-	-	-	31,500
Lighting	-	-	-	8,948	-	-	-	8,948
Administration expenses	71	-	-	-	-	-	-	71
	103,321	4,392	-	8,948	3,250	88	1,016	121,014
Surplus/(deficit)	(42,433)	263	-	(6,464)	(2,558)	(12)	(830)	(52,034)
Movement in current fund balance	(42,433)	263	-	(6,464)	(2,558)	(12)	(830)	(52,034)
Fund balance 2019	24,963	0	1,307	109,838	5,765	18,626	5,177	165,675
Fund balance 2020	(17,471)	263	1,307	103,374	3,207	18,614	4,348	113,642
Creditors 2020	2,944	110	-	-	-	-	-	3,054
Debtors 2020	(7,705)	-	-	(1,626)	(542)	-	-	(9,873)
2020 Current fund cash balance	(22,232)	373	1,307	101,748	2,665	18,614	4,348	106,822
2019 current cash balance	18,718	8,624	1,307	104,121	5,765	18,626	5,343	162,504

Note 13. Assets held by Southwark Diocese

a) The assets are held by the Southwark Diocesan Board of Finance as Custodian Trustee. St Peter's PCC are the Managing Trustee. The Market value of the investments is on 31st December 2020.

b) The proceeds of the sale of the Curate's house (85 Temple Rd) is held by Southwark Church Trust for the P.C.C. Part of the capital was borrowed to pay for firstly the redecoration of the church (1997); secondly to finance the repair to the Tower balustrade in 1999 and thirdly to cover some of the cost of Phase One repairs in 2004.

St Peter's Parochial Church Council

Notes to the Financial statements for the year ended 31st December 2020

Note 14. Missionary & Charities Account - St Peter's No 2 Account

Receipts & Payments	2020 £	2019 £
Incoming Resources:-		
Lent Boxes	233	335
Transfers from main P.C.C account	4,125	3,750
DEC	-	173
Total receipts	4,358	4,258
Resources expended:-		
The Church Overseas: Missionary Societies		
Bible Society	200	200
CMS	300	300
St Peter's Christchurch (NZ) Appeal	-	104
DEC	250	250
USPG	300	300
	1,050	1,154
Home Missions: Other Church Societies & organisations (see next page)	3,063	2,975
Total Mission payments	4,113	4,129
Other donations:-		
Amnesty International	100	80
British Legion	80	80
Medecins Sans Frontieres	300	300
	480	460
Total Payments	4,593	4,589
Net Incoming Resources	(235)	(331)
Cash Balances:-		
On 1st January 2019	373	705
On 31st December 2020	138	373

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2020

Note 14. Missionary & Charities Account - St Peter's No 2 Account (continued)

Breakdown of Home Missions: Other Church Societies & organisations figure above

	2020	2019
	£	£
APCMH	300	300
Benefice Shelter at St Augustine's	-	400
Bishop of Southwark Appeal	233	335
Bishop's Mustard Seed Appeal	80	80
CCAT	80	80
Children's Society	200	200
Christian Family Concern	100	80
Church Army	80	80
Church Homeless Trust (formerly Church Housing Trust)	80	80
Church Urban Fund	-	80
College of St Barnabas	80	80
Crisis (at Christmas)	200	200
Croydon Drop In	80	80
Croydon Nightwatch	300	-
Freedom from torture	100	80
Good Friday Procession	80	80
HearUs	80	-
Mission to Seafarers	80	80
PHAB	150	100
South Croydon Day Centre	500	400
St Augustine's Refugee project	100	-
St Christopher's Hospice	80	80
YMCA Housing	80	80
	3,063	2,975

St Peter's Parochial Church Council

Notes to the Financial statements for the year ended 31st December 2020

Note 15. St Peter's Church Hall & Church House Income & Expenditure Account 2020

	£ 2020	£ 2019
Receipts		
Bookings	10,000	15,150
Parking	8,182	10,252
Scout Hut hire: storage	1,200	1,200
Church house flat rental	4,000	-
Hire of Church House	140	283
Miscellaneous receipts	450	106
Transfer from main PCC acc	31,500	-
Excess of expenditure over income	<u>30,766</u>	<u>-</u>
	86,238	26,991

Expenditure

Repairs & maintenance - Chuch house	4,831	4,164
Repairs & maintenance - Hall	7,257	3,110
Church house (flat refurbishment)	65,147	-
Cleaning	1,049	1,960
Equipment & cleaning materials	62	2,507
Gas/Electric/Oil	3,040	691
Insurance	2,502	3,239
Water rates & License	(484)	715
Flat running costs	1,937	3,002
HM Revenue & Customs	138	97
Telephone	156	264
Verger wages	551	387
Stationery/postage expenses	51	135
Excess of income over expenditure	<u>-</u>	<u>6,721</u>
	86,238	26,991

Assets	2020	2019
Bank Account	4,448	35,203
Cash in hand	<u>3</u>	<u>13</u>
Total Assets	4,451	35,217

Represented by:-

Balance Brought Forward	35,217	28,496
Excess of income/(expenditure)	<u>(30,766)</u>	<u>6,721</u>
	4,451	35,217

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2020

Note 16. Budget for calendar year 2021

	£'s	£'s	£'s
General funds			
Unrestricted general reserve 1 January 2021			84,000
Planned giving	30,000		
Loose collections	3,000		
Tax reclaim on planned giving	7,500		
Legacies	-		
Donations	1,500		
Hall/Church House	9,000		
Fundraising	4,000		
Fees	1,000		
Investment income and bank interest	4,000		
Other income	<u>2,000</u>		
		62,000	
Diocesan Quota	46,000		
Renewal of Sound/AV equipment	15,000		
Lighting project - amount above project reserves (see below)	20,000		
Insurance	5,500		
Missions & Charities	4,000		
Electric & Gas	5,000		
Salaries	2,000		
Other expenses	<u>6,000</u>		
		<u>(103,500)</u>	
Increase/(decrease) in general reserves			<u>(41,500)</u>
Unrestricted general reserve 31st December 2021			<u><u>42,500</u></u>

Lighting Fund

It is expected the full Lighting fund of £103,000 will be utilised in 2021 for the Lighting renewal project.

Fabric Fund

It is hoped that successful grant applications will meet any balance of the Lighting Project cost, however, a contingency amount of up to £30,000 may be drawn from the Fabric fund investment, if necessary.

	£'s
Fabric general reserve 1 January 2021	158,000
Increase/(decrease) in fabric reserves	<u>(30,000)</u>
Fabric general reserve 31st December 2021	<u><u>128,000</u></u>

Notes to the financial statements for the year ended 31 December 2020

17. Accounting policies – Basis of Preparation

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' 'true and fair view' provisions, together with FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

18. Funds

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are general funds which can be used for PCC ordinary purposes.

19. Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

20. Legacies

The PCC has been made aware that it is due a share of the estate for Janet Kilby; as the amount has yet to be confirmed and received, the amount has not been reflected in this report.

21. Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

22. Assets

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

The Diocese of Southwark has ownership of Church House as former Glebe land; Church House is leased to the PCC on a long term non-transferable lease and, as such, Church House is excluded from these Accounts as an unrealisable asset.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed either in or alongside the NADFAS guide, which can be inspected (at any reasonable time).

Individual items of equipment are written off when the asset is acquired.

Investments quoted on a recognised stock exchange or whose value derives from them (CIFs etc.) are valued at bid market value at the year end (31 December).

23. Related parties

Payments to PCC Members

Sundry expenses were paid to PCC members, the Incumbent and other members of the clergy team where payments had been made on behalf of the PCC subject to the provision of appropriate receipts. Gross pay of amount £689 was paid to PCC member Philip Dee for his role as Verger. No other payments were made to members of the PCC, persons closely connected to them or related parties.

Donations/planned giving

Unrestricted donations and payments under the planned giving scheme from related parties (members of the PCC at some part of the year covered by this report) applicable to general funds are included within the incoming resources shown.

Declaration

The PCC declare that they have approved the Annual Report and Financial Statements above.

Signed on behalf of the PCC

.....

Rev'd Dr Geoff Dumbreck

.....

Steve Moores - Churchwarden

.....

Stephen Green - Honorary PCC Treasurer

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