



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 IDF
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	10,183	
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

© May 2021

www.southcroydonbenefice.org.uk