



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

**For the year ended 31<sup>st</sup> December 2021**



Incumbent:

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

[www.southcroydonbenefice.org.uk](http://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 31<sup>st</sup> 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**

		<b>Main PCC Account</b>			
		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2021 Total</b>	<b>2020 Total</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income and Endowments</b>					
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
<b>Total income</b>		<b>79,954</b>	<b>60,112</b>	<b>140,066</b>	<b>92,953</b>
<b>Expenditure</b>					
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		-	-	-	-
<b>Total Expenditure</b>		<b>76,678</b>	<b>186,487</b>	<b>263,165</b>	<b>175,752</b>
<b>Net Income before investment gains</b>				<b><u>(123,099)</u></b>	<b><u>(82,799)</u></b>
Net movement in other accounts (Mission) Note 14				(44)	(235)
<b>Gains on investment assets:</b>					
on disposal				17,404	-
on revaluation				21,839	19,114
<b>Net movement in funds</b>				(83,900)	(63,921)
<b>Total funds b/fwd 1st January 2021</b>				<b>373,181</b>	<b>437,101</b>
<b>Total funds c/fwd 31st December 2021</b>				<b><u>289,281</u></b>	<b><u>373,181</u></b>

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

	<b>Bank</b>	<b>CBF</b>	<b>2021</b>	<b>2020</b>
	<b>Accounts</b>	<b>Deposit</b>	<b>Total</b>	<b>Total</b>
		<b>Accounts</b>	<b>£</b>	<b>£</b>
<b>Current Assets</b>				
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>
	<b>20,412</b>	<b>22,480</b>	<b>42,892</b>	<b>106,822</b>
<b>Other Bank and cash balances</b>				
Missions & Charities Account	Note 14		94	138
St Peter's Hall Account	Note 15		3,780	4,451
<b>Debtors</b>				
	Note 10			
General Fund		10,716		
Fabric Fund		-		
Lighting Fund		<u>11,837</u>		
			<u>22,553</u>	<u>9,873</u>
<b>Total current assets</b>			<b><u>69,319</u></b>	<b><u>121,285</u></b>
<b>Liabilities</b>				
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>
<b>Total Net Assets</b>			<b><u>30,087</u></b>	<b><u>118,231</u></b>
<b>Fixed Assets (CBF Investments)</b>				
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>
<b>Total fixed assets</b>			<b><u>259,194</u></b>	<b><u>254,950</u></b>
<b>Total Net Assets</b>			<b><u>289,281</u></b>	<b><u>373,181</u></b>
<b>Represented by:</b>				
<b>Parish Funds</b>			<b>2021</b>	<b>2020</b>
			<b>£</b>	<b>£</b>
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			<b><u>289,281</u></b>	<b><u>373,181</u></b>
<b>Other non-realisable assets</b>				
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
	£	£	£	£
<b>INCOME</b>				
<b>Note 1. Voluntary income</b>				
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>
<b>Note 2a Investment income</b>				
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>
<b>Note 2b Incoming resources from charitable activities</b>				
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>
<b>Note 2c Activities for generating funds</b>				
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>
<b>Note 2d Other incoming resources</b>				
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
		£	£	£	£
<b>EXPENDITURE</b>					
<b>Note 3 Church activities</b>					
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>
<b>Note 4. Cost of services</b>					
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>
<b>Note 5. Church Running expenses</b>					
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>
<b>Note 6. Church maintenance</b>					
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>					
<b>Note 7. Admin Expenses</b>					
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
	£	£
<b>Note 8. Assets held by Southwark Diocese</b>		
Fabric Fund (Sale of Curate's House)	180,325	157,656
CBF Deposit Account	-	-
Total investments	<u>180,325</u>	<u>157,656</u>
<b>Loan to PCC</b>		
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>
<b>Note 9. CBF investment</b>		
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>
<b>Note 10. Debtors (assets)</b>		
<b>General Fund</b>		
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>
<b>Fabric Fund</b>		
LPOW VAT reclaim	-	-
HM Revenue & Customs - Gift Aid reclaims	-	-
	<u>-</u>	<u>-</u>
<b>Lighting Fund</b>		
LPOW VAT reclaim	8,686	1,590
HM Revenue & Customs - Gift Aid reclaims	3,151	36
	<u>11,837</u>	<u>1,626</u>
<b>Note 11. Creditors (liabilities)</b>		
<b>General Fund</b>		
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>
<b>Fabric Fund</b>		
New boiler (retention)	110	110
Other	39	-
	<u>149</u>	<u>110</u>
<b>Lighting Fund</b>		
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
	£	£	£	£	£	£	£	
<b>Receipts</b>								
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
	<b>72,439</b>	<b>4,594</b>	<b>-</b>	<b>53,507</b>	<b>253</b>	<b>9</b>	<b>1,467</b>	<b>132,269</b>
<b>Payments</b>								
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
	<b>96,241</b>	<b>970</b>	<b>-</b>	<b>156,881</b>	<b>-</b>	<b>29</b>	<b>576</b>	<b>254,697</b>
<b>Surplus/(deficit)</b>	<b>(23,802)</b>	<b>3,624</b>	<b>-</b>	<b>(103,374)</b>	<b>253</b>	<b>(19)</b>	<b>890</b>	<b>(122,428)</b>
Sale of investments	35,000	-	-	-	-	-	-	35,000
<b>Movement in current fund balance</b>	<b>11,198</b>	<b>3,624</b>	<b>-</b>	<b>(103,374)</b>	<b>253</b>	<b>(19)</b>	<b>890</b>	<b>(87,428)</b>
Fund balance 2020	(17,471)	263	1,307	103,374	3,207	18,614	4,348	113,642
Fund balance 2021	<b>(6,273)</b>	<b>3,887</b>	<b>1,307</b>	<b>-</b>	<b>3,459</b>	<b>18,595</b>	<b>5,238</b>	<b>26,214</b>
Creditors 2021	27,226	149	-	11,837	-	-	20	39,232
Debtors 2021	(10,555)	-	-	(11,837)	(6)	-	(155)	(22,553)
<b>2021 Current fund cash balance</b>	<b>10,398</b>	<b>4,036</b>	<b>1,307</b>	<b>-</b>	<b>3,453</b>	<b>18,595</b>	<b>5,104</b>	<b>42,892</b>
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**

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

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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
	<b>2,844</b>	<b>3,063</b>



# 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
<b>Receipts</b>		
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

<b>Assets</b>	<b>2021</b>	<b>2020</b>
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
<b>General funds</b>			
<b>Unrestricted general reserve 1 January 2022</b>			<b>77,000</b>
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>	
<b>Increase/(decrease) in general reserves</b>			<b><u>(7,000)</u></b>
<b>Unrestricted general reserve 31st December 2022</b>			<b><u><u>70,000</u></u></b>

**Fabric Fund**

	£'s
<b>Fabric general reserve 1 January 2022</b>	<b>184,000</b>
Investment income and bank interest	4,500
Roof and rainwater repairs	(4,500)
<b>Increase/(decrease) in fabric reserves</b>	<b><u>-</u></b>
<b>Fabric general reserve 31st December 2022</b>	<b><u><u>184,000</u></u></b>

## 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

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