

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, CAMBERWELL

England & Wales · Charity number 1138005

Details

Other names	CHRIST CHURCH OLD KENT ROAD, Christ Church Peckham
Status	Registered
Legal form	Other
Registered	2010-09-14
Register	View on the Charity Commission register

Contact

Address	676-680 Old Kent Road London SE15 1JF
Phone	02077325935
Email	hello@christchurchpeckham.org
Website	www.christchurchpeckham.org

Activities

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

Activities: Pentecostal Anglican Church in Peckham, London. Activities include Sunday services, healing ministries, conferences and community events.

Classification

- **How:** Makes Grants To Organisations, Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£199,853	£160,969	-	-
2023-12-31	£88,238	£94,627	-	-
2022-12-31	£94,300	£79,500	-	-
2021-12-31	£103,228	£103,948	-	-
2020-12-31	£105,166	£103,599	-	-

Trustees

Name	Role	Appointed
Obiora Ozonzeadi	Chair	2019-04-14
Aleksandra Forsythe		2015-04-26
Babajide Akinjuku		2019-04-14
Beverley Lorraine Banton		2025-05-11
CHRISTOPHER MARK DEACON		2023-04-01
Christine Browne		2022-04-24
FIONA ALMA FOREMAN		
Frank Carter Pilcher		2025-05-11
LENA NORMAN		2013-10-06
Lorna Shaw		2017-05-07
Nicolas Guillaume TAYLOR		2025-05-11
Rev Fernando Carrillo		2024-06-23
Samuel Olatunji		2021-05-10

Accounts



676-680 OLD KENT ROAD, PECKHAM, LONDON, SE15 1JF

www.christchurchpeckham.org tel +44 020 7732 5935 email hello@christchurchpeckham.org

Christ Church Camberwell (“Christ Church Peckham”)

Parochial Church Council

Annual Report for 2024

Role of the PCC

The role of the Parochial Church Council (“**PCC**”) is defined by under Section 2(2)(a) Parochial Church Councils (Powers) Measure 1956 (“**1956 Measure**”) as being to co-operate “with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical”.

A PCC is a corporate body established by the Church of England pursuant to section 3(1) of the 1956 Measure. The Christ Church PCC is registered with the Charity Commission (charity number 1138005).

A function of the PCC is to co-operate in enabling the church’s vision, if the vision is of general concern and importance to the parish.

Christ Church Peckham – its vision, values and pillars

Vision: to help as many people as possible: believe in Jesus, become whole and build His Kingdom.

Values: Humility, Heart and Honour

Pillars:

- Prayer and worship
- Discipleship
- Evangelism
- Foundations

Members of the PCC

The members of the PCC are either ex-officio (staff) or are elected at the annual Church meeting. It is also possible for members of the PCC to co-opt up to 2 additional members on to the PCC; however, there were no co-opted members of the PCC during 2024. For 2024, the members of the PCC were:



FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

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**CHRIST CHURCH CAMBERWELL
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 December 2024**

I report to the trustees on my examination of the accounts of Christ Church Camberwell PCC for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

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

- 1 accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- 2 the accounts do not accord with those records.

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



Gareth Cooper
GRC Accountants Limited
166 Banks Road
West Kirby
Wirral
CH48 0RH

16/5/2025

CHRIST CHURCH CAMBERWELL - SUMMARY RECEIPTS & PAYMENTS ACCOUNTS

For the year ended 31 December 2024

	Unrestricted Funds	Restricted Funds	TOTAL 2024	TOTAL 2023
	£	£	£	£
RECEIPTS				
Voluntary Receipts	84,407	86,822	171,229	61,964
Receipts from Investments	75	-	75	10
Church Activities	27,323	1,226	28,549	26,104
TOTAL RECEIPTS	111,805	88,048	199,853	88,238
PAYMENTS				
Church Activities	59,998	88,631	148,629	83,505
Other Payments	12,340	-	12,340	11,122
TOTAL PAYMENTS	72,338	88,631	160,969	94,627
EXCESS OF RECEIPTS OVER PAYMENTS	39,467	(583)	38,884	(6,389)
TRANSFERS BETWEEN FUNDS	(10,583)	10,583	-	-
NET MOVEMENT IN FUNDS	28,884	10,000	38,884	(6,389)
CASH AT BANK AND IN HAND 01 JANUARY	4,089	1,301	5,390	11,779
CASH AT BANK AND IN HAND 31 DECEMBER	32,973	11,301	44,274	5,390

CHRIST CHURCH CAMBERWELL - STATEMENT OF ASSETS AND LIABILITIES

For the year ended 31 December 2024

	General	Unrestricted Funds Naylor Road (designated)	Sozo (designated)	Designated 3	Unrestricted Funds Total	Haslemere	Restricted Funds Youth Church	Christmas Cards	Sound System	Restricted Funds Total	Endowment Funds	TOTAL 2024	TOTAL 2023
	£	£	£	£	£	£	£	£	£	£	£	£	£
CASH FUNDS													
Current Bank Accounts	42,810	(10,057)	-	-	32,753	-	900	401	-	11,301	-	44,054	5,194
PayPal	220	-	-	-	220	-	-	-	-	-	-	220	196
Deposit Funds / Mission Housing	-	-	-	-	-	-	-	-	-	-	-	-	-
Unpresented Items	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash in Hand	-	-	-	-	-	-	-	-	-	-	-	-	-
	43,030	(10,057)	-	-	32,973	-	900	401	-	11,301	-	44,274	5,390
OTHER MONETARY ASSETS													
Gift Aid Recoverable	2,730	-	-	-	2,730	-	-	-	-	-	-	2,730	6,254
Accrued Income	1	-	-	-	1	-	-	-	-	-	-	1	-
Prepaid Expenditure	54	-	-	-	54	-	-	-	-	-	-	54	53
	2,785	-	-	-	2,785	-	-	-	-	-	-	2,785	6,307
ASSETS RETAINED FOR CHURCH USE													
Church Equipment	105,188	-	-	-	105,188	-	-	-	-	-	-	105,188	20,905
Leasehold Property - 8 Naylor Road	-	118,713	-	-	118,713	-	-	-	-	-	97,287	216,000	216,000
	105,188	118,713	-	-	223,901	-	-	-	-	-	97,287	321,188	236,905
LIABILITIES													
Accrued Expenditure	2,270	-	-	-	2,270	-	-	-	-	-	-	2,270	493
Mortgage	-	95,193	-	-	95,193	-	-	-	-	-	-	95,193	99,087
	2,270	95,193	-	-	97,463	-	-	-	-	-	-	97,463	99,580

Approved by the Parochial Church Council on 7 May 2025.



Obi Ozonzeadi (Interim Chairman)



Samuel Olatunji (Treasurer)

CHRIST CHURCH CAMBERWELL - DETAILED RECEIPTS & PAYMENTS ACCOUNTS

For the year ended 31 December 2024

	Unrestricted Funds			Unrestricted Funds Total			Restricted Funds				Restricted Funds Total	TOTAL 2024	TOTAL 2023
	General	Road (designated)	Sozo (designated)		Haslemere	Youth Church	Christmas Cards	Sound System	Gym	Focus			
	£	£	£	£	£	£	£	£	£	£	£	£	£
RECEIPTS													
Voluntary Receipts													
Regular Giving: Gift Aid (Int)	33,109	-	-	33,109	-	-	-	-	-	-	-	33,109	30,969
Regular Giving: Gift Aid (Ext)	484	-	-	484	-	-	-	-	-	-	-	484	444
Regular Giving: Payroll (Int)	3,192	-	-	3,192	-	-	-	-	-	-	-	3,192	5,810
Regular Giving: Payroll (Ext)	-	-	-	-	-	-	-	-	-	-	-	-	181
Regular Giving: Non-Tax Efficient (Int)	1,243	-	-	1,243	-	-	-	-	-	-	-	1,243	866
Regular Giving: Non-Tax Efficient (Ext - Donations)	-	-	-	-	-	-	-	-	-	-	-	-	-
Regular Giving: Non-Tax Efficient (Ext - Grants)	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Regular Giving: Gift Aid (Int)	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Regular Giving: Gift Aid (Ext)	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Regular Giving: GAYE (Int)	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Regular Giving: GAYE (Ext)	1,350	-	-	1,350	-	-	-	-	-	-	-	1,350	-
Non-Regular Giving: Non-Tax Efficient (Int - Cash Collections)	17,968	-	-	17,968	-	-	-	-	-	-	-	17,968	9,806
Non-Regular Giving: Non-Tax Efficient (Int - Donations)	7,277	-	-	7,277	-	-	-	-	-	-	-	7,277	21
Non-Regular Giving: Non-Tax Efficient (Ext - Donations)	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Regular Giving: Non-Tax Efficient (Ext - Grants)	-	-	-	-	-	-	-	74,322	10,000	2,500	86,822	86,822	4,322
Tax Recovered on Giving	19,784	-	-	19,784	-	-	-	-	-	-	-	19,784	9,545
	84,407	-	-	84,407	-	-	-	74,322	10,000	2,500	86,822	171,229	61,964
Receipts from Investments													
Interest	75	-	-	75	-	-	-	-	-	-	-	75	10
Church Activities													
Naylor Road Rent	-	19,040	-	19,040	-	-	-	-	-	-	-	19,040	16,731
Kings Grove Rent	-	-	-	-	-	-	-	-	-	-	-	-	Note 5(b)
Church Building Rent	7,750	-	-	7,750	-	-	-	-	-	-	-	7,750	7,130
Office Income	533	-	-	533	-	-	-	-	-	-	-	533	220
Residential Fees	-	-	-	-	1,226	-	-	-	-	-	1,226	1,226	1,248
Event Fees	-	-	-	-	-	-	-	-	-	-	-	-	1,248
Sozo	-	-	-	-	-	-	-	-	-	-	-	-	775
	8,283	19,040	-	27,323	1,226	-	-	-	-	-	1,226	28,549	26,104
TOTAL RECEIPTS	92,765	19,040	-	111,805	1,226	-	-	74,322	10,000	2,500	88,048	199,853	88,238

	Unrestricted Funds			Unrestricted Funds Total	Restricted Funds						Restricted Funds Total	TOTAL 2024	TOTAL 2023
	General	Naylor Road (designated)	Sozo (designated)		Haslemere	Youth Church	Christmas Cards	Sound System	Gym	Focus			
	£	£	£	£	£	£	£	£	£	£	£	£	£
PAYMENTS													
Church Activities													
A Giving													
1 Mission	570	-	-	570	-	-	-	-	-	-	-	570	6,837 Note 5(d)
2 Poor	-	-	-	-	-	-	-	-	-	-	-	-	
3 Subscriptions	170	-	-	170	-	-	-	-	-	-	-	170	170 Note 5(e)
	740	-	-	740	-	-	-	-	-	-	-	740	6,947
B Staff													
1 Salaries and Pensions	4,385	-	-	4,385	-	-	-	-	-	-	-	4,385	12,098
2 Parish Support Fund	7,500	-	-	7,500	-	-	-	-	-	-	-	7,500	20,290
4 Conferences	-	-	-	-	-	-	-	-	-	-	-	-	
5 Travel	103	-	-	103	-	-	-	-	-	-	-	103	461
	11,988	-	-	11,988	-	-	-	-	-	-	-	11,988	32,949
C Building													
1 Utilities	8,015	-	-	8,015	-	-	-	-	-	-	-	8,015	7,882
2 Insurance	5,826	-	-	5,826	-	-	-	-	-	-	-	5,826	4,838
3 Maintenance	6,200	-	-	6,200	-	-	-	-	-	-	-	6,200	9,660
5 Fixed Assets	-	-	-	-	-	-	-	84,283	-	-	84,283	84,283	-
	20,041	-	-	20,041	-	-	-	84,283	-	-	84,283	104,324	25,105
D Office													
1 Telephone & Internet	796	-	-	796	-	-	-	-	-	-	-	796	332
2 Photocopier	1,706	-	-	1,706	-	-	-	-	-	-	-	1,706	4,168
3 Catering	1,503	-	-	1,503	-	-	-	-	-	-	-	1,503	
4 Consumables	154	-	-	154	-	-	-	-	-	-	-	154	221
5 Overheads	3,149	-	-	3,149	-	-	-	-	-	2,500	2,500	5,649	685
	7,308	-	-	7,308	-	-	-	-	-	2,500	2,500	9,808	5,406
E Outreach & Evangelism													
1 Publicity	346	-	-	346	-	-	-	-	-	-	-	346	545
2 Catering	1,962	-	-	1,962	-	-	-	-	-	-	-	1,962	269
	2,925	-	-	2,925	-	-	-	-	-	-	-	2,925	814
F Discipleship													
1 Courses	-	-	-	-	-	-	-	-	-	-	-	-	
2 Trips	-	-	-	-	1,848	-	-	-	-	-	1,848	1,848	1,988
3 Bookstall	457	-	-	457	-	-	-	-	-	-	-	457	
	457	-	-	457	1,848	-	-	-	-	-	1,848	2,305	1,988
H1 Children's Work (ages 0-11)	-	-	-	-	-	-	-	-	-	-	-	-	198
I1 Youth Work (ages 11-18)	-	-	-	-	-	-	-	-	-	-	-	-	
J Sundays													
1 Music & PA	4,251	-	-	4,251	-	-	-	-	-	-	-	4,251	538
2 Speakers' Fees & Expenses	150	-	-	150	-	-	-	-	-	-	-	150	-
	4,401	-	-	4,401	-	-	-	-	-	-	-	4,401	538
K1 Bank Charges	344	-	-	344	-	-	-	-	-	-	-	344	162
L1 Naylor Road	232	11,322	-	11,554	-	-	-	-	-	-	-	11,554	9,398 Note 5(b)
Z1 Kings Grove	-	-	-	-	-	-	-	-	-	-	-	-	Note 5(c)
Total Church Activities	48,676	11,322	-	59,998	1,848	-	-	84,283	-	2,500	88,631	148,629	83,505
Other Payments													
X1 Loan Repayments	-	12,340	-	12,340	-	-	-	-	-	-	-	12,340	11,122 Note 4
Total Other Payments	-	12,340	-	12,340	-	-	-	-	-	-	-	12,340	11,122
TOTAL PAYMENTS	48,676	23,662	-	72,338	1,848	-	-	84,283	-	2,500	88,631	160,969	94,627
EXCESS OF RECEIPTS OVER PAYMENTS	44,089	(4,622)	-	39,467	(622)	-	-	(9,961)	10,000	-	(583)	38,884	(6,389)
TRANSFERS BETWEEN FUNDS	(11,280)	-	697	(10,583)	622	-	-	9,961	-	-	10,583	-	- Note 5(f)
NET MOVEMENT IN FUNDS	32,809	(4,622)	697	28,884	-	-	-	-	10,000	-	10,000	38,884	6,600
CASH AT BANK AND IN HAND 01 JANUARY	10,221	(5,435)	(697)	4,089	-	900	401	-	-	-	1,301	5,390	11,779
CASH AT BANK AND IN HAND 31 DECEMBER	43,030	(10,057)	-	32,973	-	900	401	-	10,000	-	11,301	44,274	5,390

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1. BASIS OF PREPARATION

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The PCC exercised its right to exemption from audit under section 145 of the Charities Act 2011.

2. DESIGNATED, RESTRICTED AND ENDOWMENT FUNDS

An explanation of each fund is given below:

(a) Naylor Road (designated)

This represents rental payments received and costs associated with the purchase and running of 8 Naylor Road.

(b) Sozo (designated)

This represents donations received following Sozo ministry and costs associated with the ministry. Fund closed 31 December 2024

(c) Haslemere

This represents payments and donations received and applied to the costs of the youth group's trips to the Haslemere Ventures camp.

(e) Youth Church

This represents donations received and applied to the cost of bibles for the Youth Church.

(f) Christmas Cards

This represents donations received and applied to the cost of Christmas Cards. Fund closed 31 December 2024.

(g) Sound System

This represents donations received and applied to the procurement of New AV Sound Systems. Fund closed 31 December 2024.

(h) Endowment Fund

The Endowment Fund is a permanent endowment which represents The Christ Church Camberwell Charity. This is a charity set up by a scheme dated 14 December 1966, approved by The Charity Commissioners. The PCC are the managing trustees of the charity.

The PCC may apply the clear income of the charity for the purpose of furthering the religious and other charitable work of the Church of England in the parish of Christ Church Camberwell. The PCC may apply the whole or any part of the capital in or towards defraying the cost of providing property to be appropriated and used for the above purpose.

3. ASSETS

(a) 8 Naylor Road

In May 2010 the Endowment Fund was valued at £54,087. £54,000 was invested in an interest-free equity loan to Mission Housing Association Ltd to assist them in the purchase of a property at 8 Naylor Road, Peckham, London, for £200,000.

In September 2017 the PCC purchased a further 33% of the house, bringing its share in the property to 60%. The investment was reclassified from an investment property to a property. The property and Endowment have been stated at historic cost as at September 2017 when the additional 33% was purchased.

(b) Church Equipment

Church Equipment represents identifiable moveable fixed assets which do not require a faculty for disposal. These assets have been recorded at purchase cost.

The church building and vicarage are excluded from the financial statements as they are not parish

4. LIABILITIES

(a) Mortgage

In September 2017 a £125,400 Base Rate Term Loan was received from Reliance Bank Ltd. The loan will be repaid over 20 years.

5. OTHER NOTES

(a) During the year ended 31 December 2024, Christ Church received generous financial support from a number of other churches and organisations, including the Diocese of Southwark, FRESH EXPRESSIONS, OPHELIA INGRID SOUTH LONDON CHURCH, TAYLOR&PEDAMONT. Church Revitalisation Trust and Trustbridge Global Foundation

(b) The PCC owns a 60% share in a property at 8 Naylor Road and receives rental income from the property's tenants.

(c) The PCC rented a property at 59 Kings Grove from Optivo Housing Association until June 2022. Rental income was received from the property's tenants.

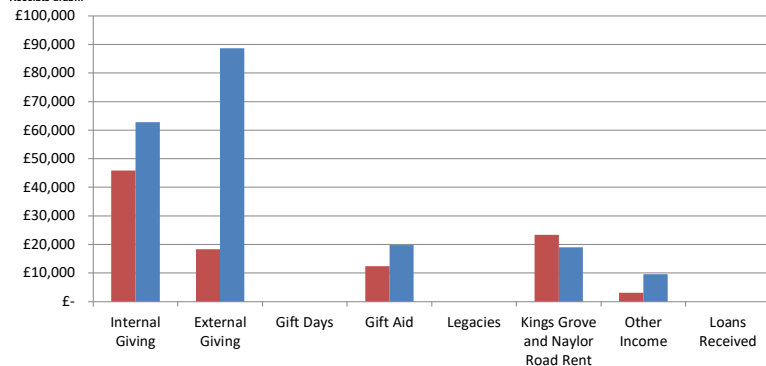
(d) Christ Church is an outward-looking Church, which is reflected in its support of Christian mission work outside the parish, including financial support. During the year ended 31 December 2024 Christ Church gave regular financial support to the following missionary causes: BFOC Evangelistic Missions (The Turning), SIM (Stephen Judson) and Koinonia Church Ghana (Isaac and Grace Wuni).

(e) Additional donations were also made to the following causes: National Churches Trust and Transform Southwark.

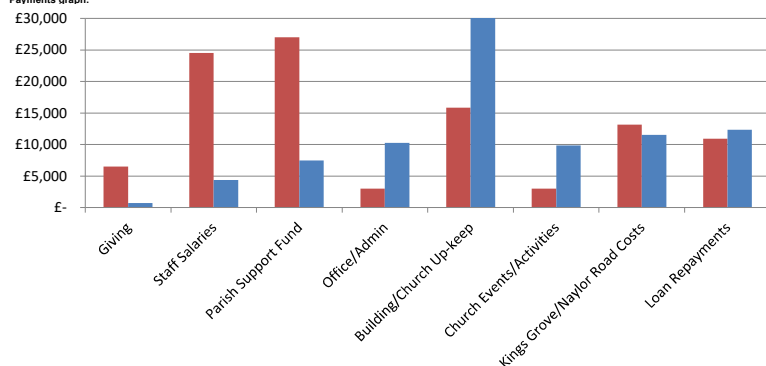
(f) Transfers were made from the unrestricted General fund to the designated Sozo fund (£697), restricted Halsmere fund (£622) and Sound System fund (£9,961) to fund shortfalls."

Receipts			Payments		
	2023	2024		2023	2024
A Internal Giving	£ 45,954	£ 62,789	I Giving	£ 6,513	£ 740
B External Giving	£ 18,311	£ 88,656	J Staff Salaries	£ 24,504	£ 4,385
C Gift Days	£ -	£ -	K Parish Support Fund	£ 27,000	£ 7,500
D Gift Aid	£ 12,465	£ 19,784	L Office/Admin	£ 3,017	£ 10,255
E Legacies	£ -	£ -	M Building/Church Up-keep	£ 15,854	£ 104,324
F Kings Grove and Naylor Road Rent	£ 23,380	£ 19,040	N Church Events/Activities	£ 3,018	£ 9,871
G Other Income	£ 3,118	£ 9,584	O Kings Grove/Naylor Road Costs	£ 13,139	£ 11,554
H Loans Received	£ -	£ -	P Loan Repayments	£ 10,903	£ 12,340
TOTAL:	£ 103,228	£ 199,853	TOTAL:	£ 103,948	£ 160,969
Of which restricted funds:	£ 16,802	£ 88,048	Of which restricted funds:	£ 24,388	£ 88,631

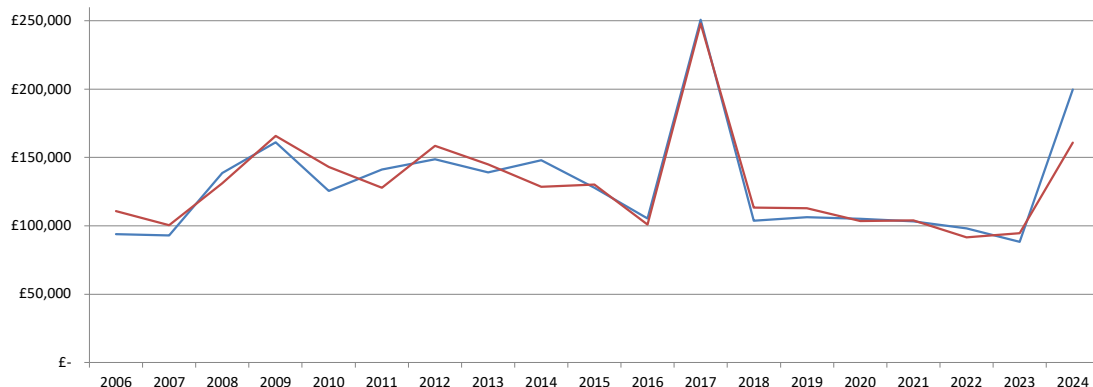
Receipts graph:



Payments graph:



	Receipts	Payments	
2006	£ 93,796	£ 110,688	NB: 2006 to 2015 - accrual basis
2007	£ 92,957	£ 100,580	
2008	£ 138,542	£ 131,212	
2009	£ 160,983	£ 165,905	
2010	£ 125,410	£ 143,081	
2011	£ 141,126	£ 127,834	
2012	£ 148,606	£ 158,433	
2013	£ 139,083	£ 144,818	
2014	£ 147,922	£ 128,414	
2015	£ 127,856	£ 130,169	
2016	£ 105,400	£ 100,997	
2017	£ 250,769	£ 247,880	
2018	£ 103,781	£ 113,275	
2019	£ 106,241	£ 112,975	
2020	£ 105,166	£ 103,599	
2021	£ 103,228	£ 103,948	
2022	£ 98,232	£ 91,632	
2023	£ 88,238	£ 84,627	
2024	£ 199,853	£ 160,969	



- Revd Fernando Carrillo (Priest in Charge – since 23 June 2024)
- Obi Ozonzeadi (Churchwarden and Chair)
- Lorna Shaw (Churchwarden)
- Samuel Olatunji (Treasurer)
- Christopher Deacon
- Fiona Foreman (Safeguarding Officer)
- Lena Norman
- Alexandra Forsythe
- Jide Akinuju
- Christine Browne

Overview – 2024

Since the installation of Revd Fernando Carrillo on 23 June 2024, we have seen an encouraging growth in the congregation and church activities at Christ Church Peckham.

Electoral Roll

There were 69 members on the church electoral roll at the time of the Church Annual Meeting in May 2024.

Connect Groups

Launched in late September/early October 2024, the Connect Groups Ministry has quickly grown, creating spaces for people to deepen their faith, build community, and step into discipleship. In just a few months, we have seen significant growth, with 21 women regularly attending a bilingual Connect Group, alternating between Spanish and English on a bi-monthly basis. This group follows a structured Bible study book as part of a broader discipleship curriculum, alongside practical sessions focused on intimacy with God. A highlight of this period was the joint End-of-Year celebration, which strengthened relationships and demonstrated that language is no barrier to unity in Christ.

Alongside this, the Young Adults (20s-30s) Connect Group was launched as part of an initiative to integrate young adults more deeply into the church community. Led by Paula, Phillipe, and Sabrina, this group has created a space where people feel known, loved, and supported, sharing life together while growing in their understanding of God's word. Originally focused on Sunday sermon discussions, the group is now working through the book of Matthew, using commentaries and sermons to gain deeper insight. The heart behind this group is to serve and support those ahead of us while guiding and encouraging those coming after us, building a strong and spiritually mature generation of young adults at CCP.

Beyond spiritual nourishment, Connect Groups serve as a leadership development platform, with the vision that members will eventually step into leadership themselves, establishing new groups and discipling others. This initiative also aligns with the upcoming Alpha programme, where Connect Group members could play a key role in mentoring and pastoring newcomers to the church.

As a new and growing ministry, we have already seen lives impacted through testimonies of personal and spiritual transformation. However, we believe this is just the beginning. Our vision is to expand the Connect Groups Ministry—growing in numbers and depth, equipping more people with biblical foundations, community, and discipleship opportunities. We pray that new groups will emerge, including those for men and those that are further on in their faith journey, and that Connect Groups will continue to be a place where people encounter God, grow in faith, and step into leadership.

Men's Ministry

Christ Church Peckham host a growing men's ministry called Lions & Lambs, dedicated to building brotherhood, sharing testimony, and growing in faith together. Meeting once a month, this group has created a space where men can be open, encouraged, and strengthened in their walk with Christ. Each gathering is centred around sharing food, testimonies, and deep conversations, fostering an environment where men can grow in faith, accountability, and emotional and spiritual healing.

Through these gatherings, we have seen relationships deepen, vulnerability increase, and a strong sense of unity form among the men of the church. It has become a place where men can support one another, be sharpened in their faith, and step into the calling God has for them—whether in their personal lives, families, or workplaces.

The heart of Lions & Lambs is to go after men, bring unity, and see healing take place—spiritually, emotionally, and relationally. We want to see men step into freedom and restoration through Christ, breaking past wounds and stepping into their God-given identity. Our vision is to build a brotherhood of strong, faith-filled men who encourage and challenge each other to live boldly for Jesus.

In 2025, we pray for growth, reaching more men inside and outside the church. We hope to see lives transformed, relationships restored, and men walking in healing and purpose. As part of this, we plan to take the men on a weekend away, creating space for deeper brotherhood, personal breakthrough, and encounters with God.

Women's Ministry

SEED (Sisterhood, Edification, Empowerment and Discipleship) is a place for women to grow in community. Our goal is to create a safe space to be vulnerable, where we can learn each other's stories so that we can better encourage one another in our walks with God. We meet once a month with a bring and share dinner, a short time of worship and then a prepared testimony. In a world that tries to pit women against one another, we seek to build strong relationships between women of different cultures, ages and backgrounds, championing and building each other up, grounded in our faith.

We have had some beautiful evenings where women with amazing testimonies of how God has worked in their lives have vulnerably shared, teaching us how God can work in any and all situations. The year ended with a fantastic Christmas dinner where we had fun spending time together and playing games.

We've seen friendships grow within the group. Women have been empowered through the opportunity to share, seeing breakthroughs in their own faith as they prepared for their sessions. We have all learned more of the gracious and loving nature of God in seeing how He has worked powerfully in so many ways.

Our prayer for 2025 is to see every woman at church attending SEED regularly. We would like to have more social events and some 'off-campus' trips for conferences etc. We'd also like to have more varied sessions where we can learn from the skillset available in the group, eg. finance management from the CFO and writing and poetry from the spoken word artist.

Hello & Goodbye Team & Café Team

Since the church revitalisation in June 2024, the Hello & Goodbye Team has grown from 3-4 volunteers to around 10-14 regular volunteers, allowing us to create separate Welcome and Seating teams. The Welcome Team stands outside at the church entrance, creating an atmosphere of joy and warmth with signs, music, coffee, and conversation. This has had a tangible impact, as several Sundays have seen people walking past the church, drawn in by the welcome, and choosing to join the service. The Seating Team ensures that new visitors are met at the door, guided to refreshments, and introduced to someone who will help them feel at home. After the service, both teams intentionally connect with newcomers, introducing them to other members of the congregation and helping them join a Connect Group or serving team if they're interested.

The feedback has been overwhelmingly positive—many people have shared that the warmth of the welcome encouraged them to come back to church. In turn, team members have also expressed how serving has helped them feel at home in Christ Church Peckham, deepened their friendships, and even grown their confidence to minister to others and boldly invite people to church. This growth in leadership is reflected in the appointment of several new team leaders, who have embraced the opportunity to develop their leadership skills.

Alongside this, the Café Team has also expanded in volunteers, playing a vital role in creating a space of warmth and connection before and after church. The Sunday morning café has become more than just a place for refreshments—it's a hub where friendships form, faith conversations happen naturally, and people find a sense of belonging. Additionally, the team leads Community Lunches, which are highly attended and always a time of joy and outreach. Led by the Café Team and our Lead Chef, these meals bring people together, strengthening relationships within the church family and offering hospitality to newcomers.

Both teams are instrumental in ensuring that people don't just attend church but truly feel part of it—whether through a warm welcome at the door, an intentional introduction to a ministry or Connect Group, or the simple yet powerful act of sharing a meal. We have seen lives impacted by their kindness and hospitality, with many people returning because they encountered the love and joy of Christ through their welcome.

As we move into 2025, we pray for more volunteers to step into these ministries and for Christ Church Peckham to continue to be known as a place of joy, family, and Christ-like love.

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As we move into 2025, we pray for more volunteers to join these teams and for Christ Church Peckham to continue to be known as a place of joy, family, and Christ-like love.

Children's Ministry

In 2024 Christ Church Children's Ministry (S-Club) has continued to be a place where children learn about God, experience His presence, and grow in faith. Using Energize UK (Urban Saints) materials, we have taught on key biblical themes, helping children understand God's Word and encounter the Holy Spirit in their daily lives. Some of the topics we have explored include:

- Jesus' 'I Am' sayings
- The Easter Story
- Being part of God's family
- Emotions & how God cares for our hearts
- The Christmas Story

Throughout most of the year, we typically had 6-8 children per session, but towards the end of 2024, we saw growth, a trend that has continued into early 2025, where we now welcome around 12 children each session.

It has been wonderful to see how naturally children engage with God! Whether through prayer, worship, or discussion, they are learning to recognise God's voice and experience His love personally. As they encounter God in S-Club, we also know that this time enables parents to fully engage in the main service, receive prayer, and grow in their faith, knowing their children are being spiritually nurtured in a safe and joyful environment.

This ministry would not be possible without our dedicated team of leaders, who serve faithfully and diligently. A huge thank you to Beth, Clare, Chris, Jide, Lorna, Ngozi, Toyin, and Zsuzsa for their commitment in the past year. We are also delighted to welcome Amy, Melba, and Precious to the team in 2025!

As we continue to grow, we pray for:

1. That God would use our efforts to bring our children to faith—that they would not only learn about Jesus but develop a personal relationship with Him.
2. For more leaders—as the number of children increases, we pray for more passionate volunteers to step up and disciple the next generation.
3. That we as adults would learn from the children—embracing their simple, joyful, and faith-filled approach to Father God.

We believe God is at work in the next generation at Christ Church Peckham, and we are excited to see how S-Club continues to grow in number, faith, and impact in 2025

Youth

It's an honour and a joy to work with the young people at Christ Church. They bring an incredible mix of energy, challenge, and opportunity. Seeing God working in them and through them is a huge encouragement. Our youth group, known as 'ID' (Identity in Christ), includes those in Year 6 and older. We have met, on average, twice a month throughout 2024. Obi Ozonzeadi and Fiona Foreman have led the sessions on Sunday mornings. Our goal is to encourage the young people to explore the claims of Jesus for themselves.

A question we often ask them is, "Who is Jesus, and what is He saying to you?" The hope is that they will develop a personal faith—one that isn't inherited from their parents, friends, or from their leaders. As such, in the Spring term we undertook the 3-2-1 Course which invites you to see life the way Jesus does. It helped us think about God, the world and ourselves through immersive videos and thoughtful illustrations.

In the Summer term, members of the church family shared their story and testimony, 'How to keep going in the Christian faith'. It was wonderful to hear from a mixture of people, including Lawrence, Lorna and Revd Heather. Then, in the Autumn term we explored the book of Philippians together - considering the race, being content and living in humility. Throughout this time, the young people's confidence and maturity has grown, this is demonstrated through their willingness to take the lead, share their reflections, pray for one another and ask questions.

Our young people continue to be discipled through the opportunities and relationship with the Limpsfield Trust and Danehill CPAS. This relationship is in its sixth year. The trust exists to support young people to discover Jesus, be discipled and develop as young leaders. In August, 9 young people from Christ Church went on a week's holiday, 2 went on the young leaders development scheme and later in the year 4 went on the Autumn holiday. In addition, Fiona took a group to the Easter Bitesize event in Bethnal Green and a group to the Autumn reunion in West London. Every meet-up our young people see old friends, laugh, play games, hear the Gospel and have the opportunity to go deeper in their faith. Many have testimonies of how God has worked in their lives whilst on Danehill and since.

In addition to these events, members of ID have also gone to 'R1', termly youth nights at The Salmon Centre in Bermondsey, gathering young people from the local area. There we played games, ate food together, worshipped and heard talks. These evenings have provided opportunities for further conversation.... And *every time* one young person sees someone they recognise from their school who they didn't realise was a Christian.

We are truly grateful to see spiritual growth in these young people—their deepening faith, increased confidence in sharing their thoughts and experiences, and their openness to pray and receive prophetic words. We are so encouraged by the prayers and support of our church family. A particular highlight this year was to see them volunteer to join teams and serve at Christ Church. The Christmas Fair was an excellent example of this.

We trust that God will continue the good work He has begun. In the Summer, a key older member of the group will be completing her A levels and, God-willing, going to university. Her as a 'big sister' figure moving on will leave a gap. We pray that space provides opportunity for greater growth in others. We also pray that God provides additional leaders to disciple, love and lead with humility.

Creative

In 2024 the Creative Team has been shaping a bold and welcoming identity for Christ Church Peckham, ensuring that both our church building and digital presence reflect who we are—a thriving, diverse, and welcoming community. Our vision is that those who haven't yet walked through our doors would see, hear, and experience the life of CCP from afar and be drawn in. We want them to see a home for all, where all ages and backgrounds come together to worship, love one another, and serve our community.

A key milestone in this journey has been developing a brand identity that encapsulates both the heritage and the newness of this season—from incorporating elements of the original logo to refining our signature orange accent to reflect the vibrancy of our church today. This identity has shaped printed assets, such as external signage, banners, team badges, posters, and leaflets (for Christmas Services, Mums & Tots, and more), as well as digital assets, including:

- A new website, providing a central hub for church information, events, and sermon recordings.
- Social media platforms (Instagram, TikTok, YouTube), sharing the life of the church with a wider audience.
- Monthly newsletters and weekly slides, ensuring clear and engaging communication.
- Video content, including weekly sermon uploads and event highlights, allowing people to engage with CCP beyond Sundays.

While 150 people may walk through our church doors each week, for millions globally, their only encounter with CCP is digital. Our Creative Team strategy is to serve each area of the church, helping us engage both locally and internationally:

- For locals, we want to encourage them to visit a Connect Group, attend an Easter service, or join a Community Lunch.
- For those engaging from afar, a sermon clip on Instagram, a worship moment on YouTube, or a newsletter story might inspire them to pray, give, or deepen their faith.
- For those in Peckham who have driven past CCP hundreds of times, our newly designed signage might be what catches their eye and sparks curiosity.

We've been overjoyed to hear that many new visitors found CCP through our website and social media! This confirms that the Creative Team's work is not just about design—it's about evangelism, connection, and discipleship.

In the next season, we are praying for more skilled creatives with a heart to serve—from graphic designers to videographers, photographers to help us expand this work. We are also praying for growth online, so that more people can be reached and blessed with the Good News of Jesus. Additionally, we seek funds to increase our capacity—both by hiring for creative roles and investing in equipment and resources to continue improving the quality and reach of our content. Our prayer is that through creativity, more people will see that Christ Church Peckham is alive, thriving, and a place where they belong—before they even step through the doors.

Social Media

In 2024, Christ Church Peckham made significant strides in expanding its online presence to better connect with both our church family and those outside the church. We have updated and expanded our social media platforms, including Instagram, YouTube, and formed a WhatsApp Community, ensuring that we are actively reaching people where they already are. Our Instagram has been a powerful tool for showing the culture at Christ Church, snippets of Sunday Sermons and special moments throughout the week, while our YouTube channel has allowed us to make sermons and worship sessions more accessible, helping people engage with church even if they can't be there in person. WhatsApp has also become a key communication tool, making it easier for members to stay connected, receive key weekly updates, and engage with church life throughout the week.

The impact of these digital platforms has been significant. We've seen newcomers join our Sunday services after discovering us online and members staying more informed.

As we move forward, our vision is to expand our reach even further, ensuring that our social media presence continues to reflect God's heart for the Church. We pray that these platforms would not only inform and connect but also inspire and draw more people to encounter Jesus through Christ Church Peckham.

Prayer, Worship & Production

At Christ Church Peckham, prayer and worship are at the core of our identity. Our vision is to see 24/7 prayer and worship established, ministering to God's heart and hosting His presence in all our church activities. Over the past year, we have witnessed incredible growth and

provision—from securing funding for a new sound system to welcoming gifted individuals onto the team, and even creating a full-time role dedicated to fulfilling our vision for prayer and worship.

A major milestone was the launch of our first prayer room launched this year, guided by the Upper Room Prayer Room manual and the *TWI model (Thanksgiving, Worship, and Intercession)*. This dedicated space has become a hub for intercession, where we cry out for revival in Peckham, London, and beyond.

Each week, we gather to seek God's presence and intercede for our community through:

- 'Hungry for God' (Tuesdays) – a night of acapella worship and intercession, where we lift our voices in unity.
- Thursday Morning Intercession – where early risers meet to pray over Peckham, our church, and global revival.
- Friday Prayer Room Sessions – a time of deep worship and prophetic prayer, where God has been speaking and releasing songs for our church.

The Production Team ensures that these powerful moments of worship and intercession are experienced both in-person and beyond. They oversee:

- Sound & Visuals – managing soundchecks and balancing the audio throughout services, worship rehearsals, and sermon visuals.
- Service Recordings – capturing each service so that people can access teaching and worship even after Sunday.

Thanks to generous donations, we upgraded our sound system, significantly enhancing the quality and impact of worship. This has also enabled us to livestream the service in our Back Hall for parents / carers with their children in Creche.

Beyond their core roles, both the Prayer & Worship and Production teams also play a vital role in supporting other ministries within the church. From providing worship and technical support for Women's Ministry gatherings to ensuring seamless sound and visuals for various church events and special services, these teams help create an atmosphere where every ministry can flourish in God's presence. Their dedication enables the wider church community to engage more deeply in worship, prayer, and teaching, strengthening the collective impact of Christ Church Peckham.

Our next step is to live stream our Sunday services and all prayer & worship sessions. This will enable people to engage with worship, teaching, and intercession in real time, rather than waiting for recordings to be uploaded. This expansion will allow us to spread God's word more effectively, reaching both our local community and a wider online audience.

This year, we have seen God move powerfully—establishing a culture of prayer, worship, and excellence in production. As we step into the future, we trust in His provision to take this ministry even further, making 24/7 prayer and worship at Christ Church Peckham a reality.

Outreach & Community Engagement

Christmas Carols

Our Christmas Carol Service on Sunday 15 December 2024 was a major outreach event, widely advertised within the local area. We were delighted to welcome 183 adults and 60 children (under 16), including representatives from the Ledbury Tenant and Residents Association, strengthening our connections within the community. The service provided a meaningful opportunity for people to encounter God, with several individuals responding to an altar call at the end.

This was also the first major event using our new AV system, and the Production Team played a key role in enhancing the worship experience through creative use of audio-visual technology. The community meal that followed was a tangible expression of hospitality, allowing us to connect with newcomers and local residents in a warm and welcoming environment.

Looking ahead to 2025, we aim to make seasonal services even more intentional in welcoming first-time visitors, ensuring they feel encouraged to return and engage further in the life of the church. As we prepare to run Alpha on a termly basis, we hope to use these large services as a bridge to invite attendees into our next Alpha Course, offering them a clear next step in their faith journey.

Christmas Fair

In December 2024, a week before our Christmas Carol Service, we hosted our first Christmas Fair! The vision for this was to engage those locally who might not otherwise walk into a church, by organising an event which wasn't overtly Christian but hosted with a heart to serve as Jesus did. In the weeks prior, we handed out over 1,000 invites in our local community by partnering with London City Mission.

Our stalls were run by many volunteers from our congregation, including our youth! We had a variety of stalls with clothing, crafts (bauble decorating, jewellery making etc.), food, festive drinks and sweet treats. We even had a fitness challenge; there was something for everyone.

Throughout the afternoon, we had performances from a group of musicians and singers, and Santa made time to visit with presents for all of the kids!

After speaking with many locals, we realised how many families are looking for low cost activities in the festive period and we were so excited to see many who'd visited CCP for the

first time at the fair, attending the Carol service the following week. The fair provided an incredible way to meet and bless our community.

In 2025, we're wanting to go bigger, reaching more people by launching a campaign much earlier in the year, developing our team and coming up with more creative ways to bring joy and Jesus to our area.

Community Lunch

Since Rev Fernando Carrillo's installation on 23 June 2024, monthly Community Lunches have become a firm fixture in our church calendar. These shared meals are a vital opportunity to welcome friends, family, and neighbours into a low-pressure, social setting, strengthening relationships and fostering a deeper community within the church. They also provide a space for extended fellowship, encouraging people to form new connections and integrate more fully into church life.

In 2025, our goal is to take Community Lunches beyond the church walls, hosting them in the Ledbury Estate playground area during Spring and Summer. By doing so, we hope to engage more local residents, particularly those living on the Ledbury Estate, and create an environment where church and community naturally come together. We also plan to introduce children's activities, making these events more accessible and enjoyable for families.

Tuesday Night Outreach – Going into the Community

On 1 November 2024, Christ Church Peckham entered into a partnership agreement with London City Mission (LCM), equipping us to reach those with the least access to the Gospel in Peckham and the nearby Old Kent Road Ward.

Through this partnership, we engaged in outreach activities, including:

- Delivering invitations for our Christmas Fair and Carol Service to local residents.
- Distributing Good News newspapers door-to-door, which was received positively by the community.

Looking ahead, our goals for 2025 include:

- Expanding outreach activities, with more door-to-door engagement and event invitations.
- Running training courses to equip church members with confidence and tools for outreach, enabling more people to share their faith boldly in our local community.

Stay and Play

Stay and Play is a parent and carer group for babies and toddlers (0-4 years), originally set up by Hugh and Helen Balfour. While it continued to run through the interregnum period, since

June 2024, it has been widely advertised through Southwark Family Hubs and other parent networks, resulting in growing attendance.

We have also hosted visits from charities and council-run organisations, including:

- Ann Bernadt Children & Parent Centre, which provides parenting courses and early help support.
- Southwark Breastfeeding Network, offering guidance and support to new mothers.

Most parents attending live locally, having found us through:

- Social media and online platforms (WhatsApp, church website, community forums).
- Personal invitations from friends or word-of-mouth.
- Existing church members who bring friends along.

Our priority for Stay and Play in the coming year is to:

- Increase attendance from parents who are not regular Sunday church members, particularly non-churchgoers.
- Reach out to more Spanish-speaking parents and carers, with Melba (a bilingual Spanish-English volunteer) joining Amy to co-lead the group starting January 2025.

Spontaneous Baptisms

In 2024, we celebrated a total of 11 baptisms, including 6 adult baptisms and 5 child baptisms (under 16 years old).

Notably:

- 2 adult baptisms and 1 child baptism took place at Focus 2024, reflecting the sense of community and spiritual impact of the event.
- On Sunday 8 September 2024, Rev Fernando Carrillo led a baptism service, where 4 adults and 4 children made the decision to be baptised. More than one of these individuals responded to an invitation during the service.

These spontaneous baptisms are a powerful testimony to how God is moving in our church, and we pray for even more people to take this step of faith in 2025.

Focus & David's Tent – Community & Worship Gatherings

Since joining the HTB Network on 23 June 2024, Christ Church Peckham attended Focus 2024, a church holiday that brings together the HTB Network churches. Around 35 individuals and families from our church joined the CCP community pitch, taking part in a weekend of worship, teaching, fellowship, and activities.

We are incredibly grateful for the £2,500 in bursary funding from Revitalise Trust, which made it possible for many more individuals and families from our parish to attend.

In August 2024, we also attended David's Tent, a worship gathering where similar numbers from Christ Church Peckham attended as the numbers that attended Focus 2024. This event provided another opportunity to build community, as well as to engage with ministries that Christ Church Peckham has been actively involved with, such as Sozo Inner Healing Ministry.

Our hope is that in 2025, we will:

- Continue to offer bursary support to enable more individuals and families to attend Focus and David's Tent.
- Encourage wider church participation, ensuring that these events serve as a space for deepening faith, community, and worship.

Parish Safeguarding Measure

The PCC confirms that it has complied with the requirements imposed by the code under section 5A of the Safeguarding and Clergy Discipline Measure 2016.



08/05/2025

Obi Ozonzeadi (Church Warden)

Accounts



FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

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676-680 OLD KENT ROAD, PECKHAM, LONDON, SE15 1JF

Parochial Church Council

Annual Report for the year 2023

Role of the PCC

The role of the Parochial Church Council (PCC) is defined by law as being **‘to co-operate with the incumbent to promote in the parish the whole mission of the Church.’** The PCC is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The Christ Church PCC is registered with the Charity Commission, charity number 1138005.

The aim of Christ Church is to be a place where people can belong, and be saved, healed, and set free.

Members of the PCC

The members of the PCC are either ex-officio (staff) or are elected at the annual Church meeting. For 2023 they have been:

- Hugh Balfour (Incumbent and Chairman, until September 2023)
- Helen Balfour (co-opted onto PCC until September 2023)
- Samuel Olatunji (Treasurer)
- Fiona Foreman
- Lena Norman
- Alex Forsythe
- Jide Akinjuku
- Christine Brown
- Lorna Shaw (Churchwarden, from April 2017)
- Obi Ozonzeadi (Churchwarden, from 2019)

Secretary to the PCC, Caroline Aden.

Electoral Roll

There were 68 members on the church electoral roll at the time of the Church Annual Meeting 2023. The average attendance on Sunday mornings was 35 adults and 31 children.

Patron

Every Church of England church has a patron, whose role is to help the church in the appointment of a new incumbent (vicar). We are fortunate to have the Church Pastoral Aid Society as our patron. CPAS is an Anglican mission society focused on England. The patronage secretary is the Rev Mike Duff who was appointed in 2019.

Summary of Regular Activities

Prayer

Sunday morning: Each Sunday morning there is prayer from 10 am when we wait on God and commit the morning service to Him.

Hungry for God. This time for worship, prayer, and waiting on God continues every Tuesday evening. Although the numbers have been quite small, we continue to experience God's presence powerfully. The purpose remains the same: to enable the Holy Spirit to work in Christ Church at a deeper level, and for God to use us to bring revival to Peckham.

Preachers

Visiting preachers: Bishop Julian Henderson, Revd. James Nickolls, Revd. Dr Rory Balfour, Revd. Greg Cushing, Phil Stokes.

From within Christ Church: Hugh Balfour, Helen Balfour, Chris Deacon, Lena Norman, Margit Mulder, Bev Banton, Ngozi Ozonzeadi, Fiona Foreman, Christine Browne, Obi Ozonzeadi, Revd. Heather Peters, Caroline Aden.

Worship

In 2023 the following were involved in the Worship/PA team:

Ngozi Ozonzeadi, Lorna Shaw, Fiona Foreman, Aleksandra Forsyth, Olly Peel and Katie Peel.

Andrea Okinding, Chioma Nwagu, Aaliyah Aden, Isaac Komone, Henry Moore, and Sam Olatunji supported in PA.

For special services of thanks for Hugh and Helen Balfour we had visiting worship leader Umesh Vivekananda.

Sunday School (S-Club)

Our goal continues to be for **children to learn about God through the Bible, believe in Him for themselves, and to experience the reality of God in their lives through the Holy Spirit.** S-Club ran for three Sundays per month during 2023. The average attendance has been between 5-8 children.

We have used teaching resources from Energize UK (Urban Saints), as well as the excellent Jesus Storybook Bible. Care and consideration is given to making sure that visual materials represent the ethnic diversity of our own congregation.

We have been in wonder at how easily **our children relate to God and the simplicity of how they trust Him.** Many of them have had pictures and words of knowledge over the year. They also take great enjoyment in the games and crafts!

A big **thank you** must go to the leaders & helpers of S-Club from the past year: Clare, Chris, Caroline, Lorna, Toyin and Jide and Emerica. All the leaders & helpers faithfully serve by teaching our children about Jesus and spend time praying and preparing for each lesson. In 2024 we warmly welcome Ngozi & Beth as leaders.

Please pray for three things over the coming year: (1) That our children & young people would come to know Father God for themselves and that their fledgling faith would be protected (2) For more leaders & helpers to run S-Club (3) That we as adults would be prepared to learn from our children in the way they can come to Father God so easily!

ID (Identity in Christ)

ID (Identity in Christ) is our group for school Year 6 and upwards. We have a vibrant group who are increasingly confident and full of character. If everyone of the young people known to Christ Church came to ID, there would be 24 young people. The vast majority are from church families and have grown up in Christ Church. The growth in ID is very much down to the 'sowing' in S-Club as Year 6 join the group already with spiritual maturity.

ID sessions have been taking place during church services at the end of the sung worship for one in every two weeks. Obi Ozonzeadi and Fiona Foreman have led these sessions. In the Spring and Summer term we explored the gospel of John. In the Autumn term we tackled big questions about faith, such as *Can't we just be good without God?* and *Who cares if you're a boy or a girl?* We have had a number between 5 and 15 young people attending.

A highlight for us was attending the Danehill Bitesize at Easter in Bethnal Green, 7 of us went and met with old and new friends.

Come the summer and we were again enjoying the Danehill Venture holidays. On the Taster holiday, 2 young people attended (3 in 2022), and to Haslemere Week 3, 7 young people attended (5 in 2022). Fiona led on Week 3 and observed how the Holy Spirit really worked powerfully in the lives of the young people there. The space they have to laugh, listen, worship, and meet other Christians their age is priceless.

The older members of ID are showing signs of stepping up and leading. The Community Room is well used, and the young people have taken to it on their own.

Please pray that your young people would continue to regularly choose to connect with Father God, trust in Jesus as their Lord and be led by the Holy Spirit.
Please pray that their faith will mature and they would grow into the identity God gives them.

Safeguarding

Fiona Foreman continued to be the Safeguarding Officer with Lena Norman as second Safeguarding Officer. Anna Ghadia took on the role of ensuring all DBS checks were complete and up to date.

Healing on the Streets (HOTS)

This did not happen in 2023.

Crèche

Creche has been happening **4 times a month for the last year with a great team**. We are always happy to hear from new volunteers so please get in touch if you would like to help out. Creche is for babies to 4 year olds. Once children start at school they can transition to S-club when they feel ready. Creche is very flexible for families: parents can come in with their children, or leave their children in our care so they can join in with the service. We have an audio link so we can listen to the service too. We take safeguarding and health and safety very seriously to make sure that all the babies and children are safe when parents leave them with us. All volunteers have a DBS check and training. Depending on the age of the children who are there each week we may do drawings, read a Bible story, or sing some songs together, but mostly creche is for babies and children to explore and play based on their own interests. We have all enjoyed getting to know the youngest members of our church family as well as welcoming visitors and hope parents have found the creche useful.

Stay and Play

Stay and Play continued to run every Wednesday from 10-12 including during the school holidays. We have a lovely group of families who come regularly, and most weeks there's also a new family there too - even some who just saw the poster on the front of the church

and came in. It's a very friendly group who support each other well. We currently averaging 4-5 families.

We had well attended Stay and Play party including fun activities such as face painting, football, water splash, and soft play.

Amazing testimonies from parents “It is a warm and welcoming environment everyone feels at ease”. Most importantly we have the opportunity to share Jesus and many have been willing to listen.

Bethel Sozo Ministry

The ministry **aims to connect people closer to the Godhead and to break agreements with wrong thinking.** They have also trained people in the tools. This ministry was led and run by Helen Balfour. With Hugh retiring, the ministry is no longer connected to Christ Church. However, the church continue to benefit from the tools and may, under the new vicar, receive teaching.

There has been a team of Helen with Zsofi, and John Butt supporting. Helen is listed on the national Bethel Sozo website as being someone to offer Zoom Sozos. **The Holy Spirit has worked amazingly.** We tend to do about 3 a week.

Zsofi Kocsmarski was paid a small amount per month for working one day a week, the money is raised by the donations to the ministry. She has been an invaluable colleague to Helen in the Sozo Training and sessions and has been incredibly willing to bring her DIY skills to Naylor Rd.

David's Tent

It was a blessing for a number from Christ Church to attend both as day visitors and for the whole weekend.

Christmas Events

We held a Carol Services on 17th December where the whole worship group came together. This was an amazing blessing for the whole church and the local community.

On 17th December we sung carols outside Lidl. **This gave us an opportunity to be a visible presence on Old Kent Road. We pray this blessed our community.**

Old Kent Road Development

Large redevelopment of the Old Kent Road is planned with a potential threefold increase in the population of the parish. Hugh served on the Planning Review Group for over two years and resigned following the announcement of his retirement.

We are looking forward to the changing demographics of the area and the opportunities it will bring to the outreach of the church.

Other Points:

Personnel

Hugh Balfour retired as vicar in September after 37 years serving Christ Church. There were a number of events throughout September to honour him and his ministry. Many visitors came.

Revd. Heather Peters was commissioned by the diocese to support the church in the changes following Hugh's retirement. She joined in October 2023 and will be with the church until May 2024.

Baptisms and Confirmations

There were two baptisms in 2023.

Missionaries

In 2023 we supported the following **people and projects** financially and in prayer:

- Stephen and Jane Judson supporting persecuted Christians in the Middle East
- Isaac and Grace Wuni leading a Baptist church in Tamale northern Ghana
- The Turning Outreach.

Links with other churches

We have been linked with Southwark into Jesus and Christ Church is part of the Camberwell Deanery Chapter (Church of England).

Practical Matters

Church Building

The gutters have been repaired; James Clow continued with the work of general maintenance of the church until late Spring of 2023.

The main down pipe at the rear of the church was replaced with new bigger hopper and pipe was redirected after some weeks of water ingress.

Mobile phone antenna

This year saw the completion of work to **install the mobile phone antenna**. This installation provides some income to the church as shown in the finance section.

Housing

Naylor Road

No. 8 Naylor Road is partly owned by Christ Church and Mission Housing and is managed by Mission Housing a local Christian Housing Charity.

Helen Balfour, as a co-opted member of the PCC as Naylor Road representative and worked on maintaining Naylor Road for tenants and selecting those tenants, on the PCC's behalf.

Lena, James, and Naomi were tenants of Naylor Road. We had some shortfalls in rent collection during the months of void (when James moved out and it took long to find a new tenant Vicky).

Kings Grove

59 and 59A are owned by Southern Housing Association because it was originally purchased by the Southwark Diocese for Christ Church, we have nomination rights.

We are grateful for all the work Helen has done in Kings Grove. Alex and her family were accepted as nominated tenants for the top flat after the repairs. Recently, Lucky and Vivian's family moved in to the basement flat and we **give glory to God for the opportunity Christ Church has to continue retaining the nomination right to this properties.**

Website and Publicity

The Christ Church WhatsApp group continue to provide a great place for people to share testimonies and words of encouragement. The church website is constantly updated with events and church news.

The church continues to use YouTube to share sermons weekly providing means to reach a wider audience as well as the members.

Bankers and Accounts

The PCC's bankers are CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.

The 2023 accounts have been independently examined by Gareth Cooper of GRC Accountants Limited.

Finances

God continued to faithfully provide for Christ Church in 2023.

In 2023, payments exceeded receipts by -£6,389 (2022: receipts exceeded payments by £6,600).

At the end of the year, Christ Church had £5,195 in the bank (2023: £10,826). £3,227 of this was unrestricted and £1968 restricted.

At the end of the year, there was an outstanding liability of £99,097 to Reliance Bank for a mortgage on 8 Naylor Road (2022: £103,063).

The PCC gives thanks for God's faithfulness and for people's generosity, from both within and outside of Christ Church.

Full details of the 2023 accounts are published in the Financial Statements.

CHRIST CHURCH CAMBERWELL
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 December 2023

I report to the trustees on my examination of the accounts of Christ Church Camberwell PCC for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

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

- 1 accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- 2 the accounts do not accord with those records.

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



Gareth Cooper
GRC Accountants Limited
166 Banks Road
West Kirby
Wirral
CH48 0RH

24/6/24

CHRIST CHURCH CAMBERWELL - SUMMARY RECEIPTS & PAYMENTS ACCOUNTS

For the year ended 31 December 2023

	Unrestricted Funds	Restricted Funds	TOTAL 2023	TOTAL 2022
RECEIPTS	£	£	£	£
Voluntary Receipts	57,642	4,322	61,964	61,758
Receipts from Investments	10	-	10	12
Church Activities	24,916	1,188	26,104	36,462
TOTAL RECEIPTS	82,728	5,510	88,238	98,232
PAYMENTS				
Church Activities	73,453	10,052	83,505	82,329
Other Payments	11,122	-	11,122	9,303
TOTAL PAYMENTS	84,575	10,052	94,627	91,632
EXCESS OF RECEIPTS OVER PAYMENTS	(1,847)	(4,542)	(6,389)	6,600
TRANSFERS BETWEEN FUNDS	(5,843)	5,843	-	-
NET MOVEMENT IN FUNDS	(7,690)	1,301	(6,389)	6,600
CASH AT BANK AND IN HAND 01 JANUARY	11,779	-	11,779	5,179
CASH AT BANK AND IN HAND 31 DECEMBER	4,089	1,301	5,390	11,779

For the year ended 31 December 2023

Approved by the Parochial Church Council on

105,178

[Signature]
Carmel Olatunji (Treasurer)

CHRIST CHURCH CAMBERWELL - DETAILED RECEIPTS & PAYMENTS ACCOUNTS
For the year ended 31 December 2023

	Unrestricted Funds				Restricted Funds				TOTAL 2023		TOTAL 2022	
	General	Naylor Road (designated)	Sozo (designated)	Phone Mast (designated)	Unrestricted Funds Total	Haslemere Youth Church	Christmas Cards	Administrat or	Restricted Funds Total			
RECEIPTS	£	£	£	£	£	£	£	£	£	£	£	£
Voluntary Receipts												
Regular Giving: Gift Aid (Int)	30,969	-	-	-	30,969	-	-	-	-	30,969	31,914	
Regular Giving: Gift Aid (Ext)	444	-	-	-	444	-	-	-	-	444	484	
Regular Giving: Payroll (Int)	5,810	-	-	-	5,810	-	-	-	-	5,810	1,670	
Regular Giving: Payroll (Ext)	181	-	-	-	181	-	-	-	-	181	3,184	
Regular Giving: Non-Tax Efficient (Int)	866	-	-	-	866	-	-	-	-	866	2,077	
Regular Giving: Non-Tax Efficient (Ext - Donations)	-	-	-	-	-	-	-	-	-	-	120	
Non-Regular Giving: Gift Aid (Int)	-	-	-	-	-	-	-	-	-	-	300	
Non-Regular Giving: Gift Aid (Ext)	-	-	-	-	-	-	-	-	-	-	1,701	
Non-Regular Giving: GAYE (Int)	-	-	-	-	-	-	-	-	-	-	2,800	
Non-Regular Giving: GAYE (Ext)	-	-	-	-	-	-	-	-	-	-	1,000	
Non-Regular Giving: Non-Tax Efficient (Int - Cash Collect)	9,806	-	-	-	9,806	-	-	-	-	9,806	7,580	
Non-Regular Giving: Non-Tax Efficient (Int - Donations)	21	-	-	-	21	-	-	-	-	21	1,685	
Non-Regular Giving: Non-Tax Efficient (Ext - Donations)	-	-	-	-	-	-	-	-	-	-	190	
Non-Regular Giving: Non-Tax Efficient (Ext - Grants)	-	-	-	-	-	-	-	-	-	-	-	
Tax Recovered on Giving	9,545	-	-	-	9,545	160	599	2,663	4,322	9,545	7,199	
Receipts from Investments	57,642	-	-	-	57,642	160	599	2,663	4,322	61,964	61,758	
Interest	10	-	-	-	10	-	-	-	-	10	12	
Church Activities												
Naylor Road Rent	-	16,731	-	-	16,731	-	-	-	-	16,731	18,140	Note 5(b)
Kings Grove Rent	280	-	-	-	-	-	-	-	-	-	2,039	Note 5(c)
Church Building Rent	220	-	-	6,850	7,130	-	-	-	-	7,130	7,140	
Office Income	-	-	-	-	220	-	-	-	-	220	5,000	
Residential Fees	60	-	-	-	60	-	-	-	-	-	672	
Event Fees	-	-	775	-	775	1,188	-	-	1,188	1,248	731	
Sozo	560	16,731	775	6,850	24,916	1,188	-	-	1,188	26,104	2,740	
TOTAL RECEIPTS	58,372	16,731	775	6,850	82,728	1,348	900	599	2,663	5,510	88,238	98,232

TRANSFERS BETWEEN FUNDS

NET MOVEMENT IN FUNDS

CASH AT BANK AND IN HAND 01 JANUARY
CASH AT BANK AND IN HAND 31 DECEMBER

12,697	-	-	(16,540)	(5,843)	480	-	-	5,363	5,843	-	-
8,264	(3,539)	(725)	(11,690)	(7,690)	-	900	401	-	1,301	(6,389)	6,600
1,957	(1,896)	28	11,690	11,779	-	-	-	-	-	11,779	5,179
10,221	(5,435)	(697)	-	4,089	-	900	401	-	1,301	5,390	11,779

- Note 5(f)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

1. BASIS OF PREPARATION

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The PCC exercised its right to exemption from audit under section 145 of the Charities Act 2011.

2. DESIGNATED, RESTRICTED AND ENDOWMENT FUNDS

An explanation of each fund is given below:

(a) Naylor Road (designated)

This represents rental payments received and costs associated with the purchase and running of 8 Naylor Road.

(b) Sozo (designated)

This represents donations received following Sozo ministry and costs associated with the ministry.

(c) Phone Mast (designated)

This represents rental payments received and costs associated with the phone mast in the church tower. Fund closed 31 December 2023.

(d) Haslemere

This represents payments and donations received and applied to the costs of the youth group's trips to the Haslemere Ventures camp. Fund closed 31 December 2023.

(e) Youth Church

This represents donations received and applied to the cost of bibles for the Youth Church.

(f) Christmas Cards

This represents donations received and applied to the cost of Christmas Cards.

(g) Administrator

This represents donations received and applied to the salary costs of employing the church administrator. Fund closed 31 December 2023.

(h) Endowment Fund

The Endowment Fund is a permanent endowment which represents The Christ Church Camberwell Charity. This is a charity set up by a scheme dated 14 December 1966, approved by The Charity Commissioners. The PCC are the managing trustees of the charity.

The PCC may apply the clear income of the charity for the purpose of furthering the religious and other charitable work of the Church of England in the parish of Christ Church Camberwell. The PCC may apply the whole or any part of the capital in or towards defraying the cost of providing property to be appropriated and used for the above purpose.

3. ASSETS

(a) 8 Naylor Road

In May 2010 the Endowment Fund was valued at £54,087. £54,000 was invested in an interest-free equity loan to Mission Housing Association Ltd to assist them in the purchase of a property at 8 Naylor Road, Peckham, London, for £200,000.

In September 2017 the PCC purchased a further 33% of the house, bringing its share in the property to 60%. The investment was reclassified from an investment property to a property. The property and Endowment have been stated at historic cost as at September 2017 when the additional 33% was purchased.

(b) Church Equipment

Church Equipment represents identifiable moveable fixed assets which do not require a faculty for disposal. These assets have been recorded at purchase cost.

The church building and vicarage are excluded from the financial statements as they are not parish

4. LIABILITIES

(a) Mortgage

In September 2017 a £125,400 Base Rate Term Loan was received from Reliance Bank Ltd. The loan will be repaid over 20 years.

5. OTHER NOTES

(a) During the year ended 31 December 2023, Christ Church received generous financial support from a number of other churches and organisations, including the Diocese of Southwark and St Luke's South Melbourne.

(b) The PCC owns a 60% share in a property at 8 Naylor Road and receives rental income from the property's tenants.

(c) The PCC rented a property at 59 Kings Grove from Optivo Housing Association until June 2022. Rental income was received from the property's tenants.

(d) Christ Church is an outward-looking Church, which is reflected in its support of Christian mission work outside the parish, including financial support. During the year ended 31 December 2023 Christ Church gave regular financial support to the following missionary causes: BFOC Evangelistic Missions (The Turning), SIM (Stephen Judson) and Koinonia Church Ghana (Isaac and Grace Wuni).

(e) Additional donations were also made to the following causes: National Churches Trust and Transform Southwark.

(f) Transfers were made from the unrestricted General fund to the restricted Haslemere fund (£480) and Administrator fund (£5,363) to fund shortfalls.

Year ended: **31/12/2023**

Gift Aid Recoverable - Gift Aid claimed in new year relating to old year

Item	Amount
Gift Aid 31/12/2023	£4,830.00
GASDS 31/12/2023	£1,424.00
TOTAL GIFT AID RECOVERABLE	£6,254.00

Accrued Income - income received in new year relating to old year

Item	Amount
Accrued interest	£0.00
TOTAL ACCRUED INCOME	£0.00

Prepaid Expenditure - invoices paid in old year relating to new year

Item	Amount
Castle Water	£52.98
TOTAL PREPAID EXPENDITURE	£52.98

Accrued Expenditure - invoices paid in new year relating to old year

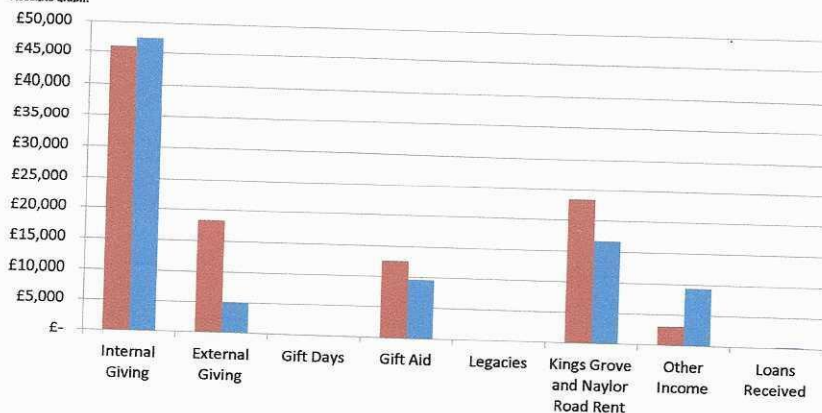
Item	Amount
Caroline Pension	£86.69
British Gas (electricity)	£25.47
Crown Gas (gas)	£380.55
TOTAL ACCRUED EXPENDITURE	£492.71

Mortgage (Reliance Bank)

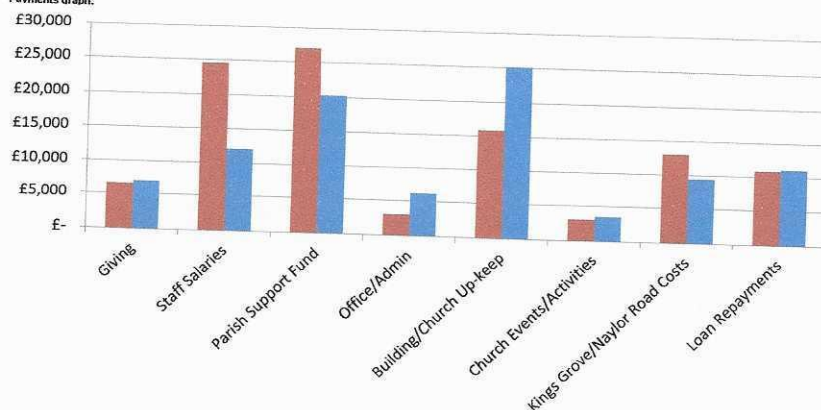
Item	Amount
Loan	£125,400.00
2017 interest	£1,685.09
2017 payments	(£2,279.70)
2018 interest	£4,989.17
2018 payments	(£9,118.80)
2019 interest	£4,990.37
2019 payments	(£9,272.30)
2020 interest	£4,818.46
2020 payments	(£9,303.00)
2021 interest	£4,612.48
2021 payments	(£9,303.00)
2022 interest	£5,147.90
2022 payments	(£9,303.00)
2023 interest	£7,145.87
2023 payments	(£11,122.10)
TOTAL MORTGAGE	£99,087.44

Receipts			Payments		
	2022	2023		2022	2023
A Internal Giving	£ 45,054	£ 47,472	I Giving	£ 6,513	£ 6,947
B External Giving	£ 18,311	£ 4,947	J Staff Salaries	£ 24,504	£ 12,098
C Gift Days	£ -	£ -	K Parish Support Fund	£ 27,000	£ 20,290
D Gift Aid	£ 12,465	£ 9,545	L Office/Admin	£ 3,017	£ 6,129
E Legacies	£ -	£ -	M Building/Church Up-keep	£ 19,854	£ 25,105
F Kings Grove and Naylor Road Rent	£ 23,380	£ 16,731	N Church Events/Activities	£ 3,018	£ 3,339
G Other income	£ 3,118	£ 9,383	O Kings Grove/Naylor Road Costs	£ 13,139	£ 9,398
H Loans Received	£ -	£ 160	P Loan Repayments	£ 10,903	£ 11,122
TOTAL:	£ 103,228	£ 88,238	TOTAL:	£ 103,948	£ 94,627
Of which restricted funds:	£ 16,802	£ 5,510	Of which restricted funds:	£ 24,388	£ 10,052

Receipts graph:

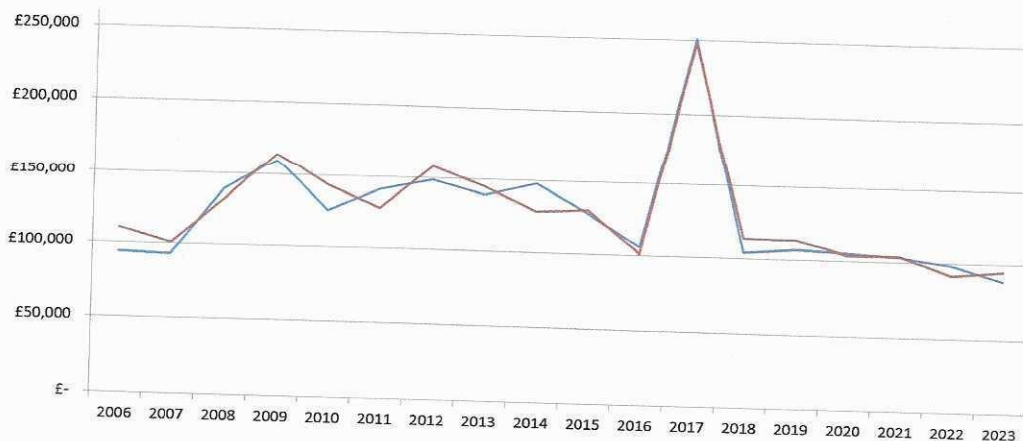


Payments graph:



	Receipts	Payments
2006	£ 93,796	£ 110,688
2007	£ 92,967	£ 100,580
2008	£ 138,542	£ 131,212
2009	£ 160,983	£ 165,905
2010	£ 125,410	£ 143,081
2011	£ 141,126	£ 127,834
2012	£ 148,606	£ 158,433
2013	£ 139,083	£ 144,818
2014	£ 147,922	£ 128,414
2015	£ 127,856	£ 130,169
2016	£ 105,400	£ 100,997
2017	£ 250,769	£ 247,880
2018	£ 103,781	£ 113,275
2019	£ 106,241	£ 112,975
2020	£ 105,166	£ 103,598
2021	£ 103,228	£ 103,948
2022	£ 98,232	£ 91,632
2023	£ 88,238	£ 94,627

NB: 2006 to 2015 - accrual basis



DIOCESE RETURN

Southwark Diocese Return 2023

Code	Description	Unrestricted	Restricted	TOTAL
1	Tax-efficient planned giving			
2	Other planned giving	37404	0	
3	Collections of loose cash at services	866	0	
4	All other RECURRING giving / donations	9806	0	
		0	0	
	Sub-total of Regular Personal Giving	48076	0	
5	All NON-RECURRING giving / donations (inc Special Appeals)			
6	All tax recovered through Gift Aid	21	0	
7	Legacies received (capital value)	9545	0	
8	RECURRING grants (paid in more than one financial year)	0	0	
8a	NON-RECURRING or one-off grants	0	0	
		0	4322	
	TOTAL	57642	4322	
9	Gross income from fundraising activities			
10	Dividends, interest, income from property etc	0	0	
11	Statutory fees retained by the PCC (weddings, funerals etc)	16741	0	
12	Gross income from trading (e.g. bookstall, hall lettings, magazine and income from other church)	0	0	
13	Any other incoming resources	7965	1188	
		380	0	
	TOTAL INCOMING RESOURCES	82728	5510	88238
14	Number of tax efficient planned givers			
15	Number of other planned givers			28
16	Number of new legacies received			8
				0
17	Costs of Generating Funds (cost of activities, events etc.)			
18	All Mission Giving and Charitable Grants & Donations	11122	0	
19	Parish share paid to Diocese	6947	0	
20	Salaries / honoraria (youth worker, organist, administrator, etc.)	20290	0	
21	Expenses (of clergy, pastoral staff, youth workers etc)	4072	8026	
22	Mission and evangelism costs	561	0	
23	Regular church running expenses	814	0	
24	Church utility bills (gas, electricity, water, oil)	19941	198	
25	Costs of Trading (Magazines, Hall and Bookstall costs etc)	7882	0	
26	Governance Costs (examination or audit fee)	9558	1828	
		663	0	
	TOTAL	81850	10052	
27	Major repairs to the church building including redecoration			
28	Major repairs to the church hall or other PCC property inc redecoration	2725	0	
29	New building work to the church, church hall, clergy house or any other PCC property	0	0	
		0	0	
	TOTAL RESOURCES EXPENDED	84575	10052	94627
30	On which basis were your accounts prepared?			
31	Cash and deposit balance as at 31st December			
32	Investments as at 31st December	4089	1301	
		0	0	

Accounts



FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

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CHRIST CHURCH
O L D K E N T R O A D
Putting Jesus First

Christ Church, Camberwell
676-680 Old Kent Road
Peckham
London
SE15 1JF

Parochial Church Council

Annual Report for the year 2022

Role of the PCC

The role of the Parochial Church Council (PCC) is defined by law as being 'to co-operate with the incumbent to promote in the parish the whole mission of the Church.' The PCC is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The Christ Church PCC is registered with the Charity Commission, charity number 1138005.

The aim of Christ Church is to be a place where people can belong, and be saved, healed, and set free.

Members of the PCC

The members of the PCC are either ex-officio (staff) or are elected at the annual Church meeting. For 2022 they have been:

- Hugh Balfour (Incumbent and Chairman)
- Helen Balfour (from March 2017)
- Jeremy Beal (Treasurer)
- Fiona Foreman
- Lena Norman
- Alex Forsythe (from April 2015)
- Jide Akinjuku (from April 2019)
- Christine Brown
- Lorna Shaw (Churchwarden, from April 2017)
- Caroline Aden (April 2018)
- Vincent Ausi (April 2018)
- Obi Ozonzeadi (Churchwarden from 2019)
- Samuel Olatunji

Electoral Roll

There were 95 members on the church electoral roll at the time of the Church Annual Meeting 2022. The average attendance on Sunday mornings was 89 adults and 57 children.

Patron

Every Church of England church has a patron, whose role is to help the church in the appointment of a new incumbent (vicar). We are fortunate to have the Church Pastoral Aid Society as our patron. CPAS is an Anglican mission society focused on England. The patronage secretary is the Rev Mike Duff who was appointed in 2019.

Summary of Regular Activities

Prayer

Sunday morning: Each Sunday morning there is prayer from 10 am when we wait on God and commit the morning service to Him.

Hungry for God. This time for worship, prayer, and waiting on God continues every Tuesday evening. Although the numbers have been quite small, we continue to experience God's presence powerfully. The purpose remains the same: to enable the Holy Spirit to work in Christ Church at a deeper level, and for God to use us to bring revival to Peckham. *Hugh Balfour* took over running Hungry for God in July 2015.

Preachers

Visiting preachers: Richard Corrie, Bill Wilson

From within Christ Church: Hugh Balfour, Helen Balfour, Obi Ozonzeadi, Lena Norman, Jide Akinjuku, Lorna Shaw, Caroline Aden, Aleksandra Forsythe, Chris Deacon, Fiona Foreman, John Butt, Dale Onayiga, Jake Tasker, and Ngozi Ozonzeadi.

Worship

In 2022 the following were involved in the Worship/PA team:

Jeremy Beal, Ngozi Ozonzeadi, Lorna Shaw, Fiona Foreman, Aleksandra Forsyth, and Anju Ebanks

Tom Hartley-Booth, Andrea Okinding, Aaliyah Aden. Isaac Komone, Henry Moore, and Sam Olatunji

We also had visiting worship leader helping us on YouTube: Umesh Vivekananda

Sunday School (S-Club)

Our goal continues to be for children to learn about God through the Bible, believe in Him for themselves, and to experience the reality of God in their lives through the Holy Spirit. S-Club has run for three Sundays per month during 2022. The number of children is considerably lower than pre-pandemic, with average attendance between 6-10 children.

We have used teaching resources from Energize UK (Urban Saints), as well as the excellent Jesus Storybook Bible. Care and consideration is given to making sure that visual materials represent the ethnic diversity of our own congregation.

We have been in wonder at how easily our children relate to God and the simplicity of how they trust Him. Many of them have had pictures and words of knowledge over the year. They also take great enjoyment in the games and crafts!

A big thank you must go to the leaders & helpers of S-Club from the past year: Clare, Chris, Caroline, Lorna, Toyin, Jide and Emerica. All the leaders & helpers faithfully serve by teaching our children about Jesus and spend time praying and preparing for each lesson.

Please pray for three things over the coming year: (1) That our children & young people would come to know Father God for themselves and that their fledgling faith would be protected (2) For more leaders & helpers to run S-Club & Sparklers (3) That we as adults would be prepared to learn from our children in the way they can come to Father God so easily!

Report on ID (Identity in Christ)

ID (Identity in Christ) is our group for school Year 6 and upwards. We have a vibrant group who are increasingly confident and full of character. If everyone of the young people known to Christ Church came to ID, there would be 26 young people. The vast majority are from church families and have grown up in Christ Church. The growth in ID is very much down to the 'sowing' in S-Club as Year 6 join the group already with spiritual maturity.

ID sessions have been taking place during church services at the end of the sung worship for one in every two weeks. Obi and Fiona have led these sessions. In the Spring term, we explored what it means to find our identity in Jesus, and in the Summer term, we looked at the New Testament letters from Romans onwards. We have had a number between 5 and 15 young people attending.

A highlight for us was attending the Haslemere Bitesize at Easter in Bethnal Green, 7 of us went and met with old and new friends.

Come the summer and we were again enjoying the Haslemere Venture holidays. On the Taster holiday, 3 young people attended (1 in 2021), and to Haslemere Week 3, 5 young people attended (3 in 2021). Fiona led on Week 3 and observed how the Holy Spirit really worked powerfully in the lives of the young people there. The space they have to laugh, listen, worship, and meet other Christians their age is priceless.

In the Autumn we looked at Heroes of the Faith, including Phyllis Wheatley, Dr. Harold Moody, and HM The Queen. Into the group, we welcomed three Year 6s. We enjoyed a Bonfire Night with the church family. ID served and supported the evening well. The older members of ID are showing signs of stepping up and leading. The Community Room is well used, and the young people have taken it on their own.

Healing on the Streets (HOTS)

This did not happen.

Crèche

Creche has been happening 4 times a month for the last year with a great team. We are always happy to hear from new volunteers so please get in touch if you would like to help out. Creche is for babies to 4 year olds. Once children start at school they can transition to S-club when they feel ready. Creche is very flexible for families: parents can come in with their children, or leave their children in our care so they can join in with the service. We have an audio link so we can listen to the service too. We take safeguarding and health and safety very seriously to make sure that all the babies and children are safe when parents leave them with us. All volunteers have a DBS check and training. Depending on the age of the children who are there each week we may do drawings, read a Bible story, or sing some songs together, but mostly creche is for babies and children to explore and play based on their own interests. We have all enjoyed getting to know the youngest members of our church family as well as welcoming visitors and hope parents have found the creche useful.

Stay and Play

Stay and Play continued to run every Wednesday from 10-12 including during the school holidays. We have a lovely group of families who come regularly, and most weeks there's also a new family there too - even some who just saw the poster on the front of the church and came in. It's a very friendly group who support each other well. We currently averaging 7-12 families.

In Jan 2022 Caroline stepped in to run the sessions as Anna had started studying full-time and wasn't free in the daytime anymore. It's been really great to have Caroline there to take care of the group and the families were really happy that the group could still run.

We had well attended Stay and Play party including fun activities such as face painting, football, water splash, and soft play.

Amazing testimonies from parents "It is a warm and welcoming environment everyone feels at ease". Most importantly we have the opportunity to share Jesus and many have been willing to listen.

Bethel Sozo Ministry

The ministry aims to connect people closer to the Godhead and to break agreements with wrong thinking. We also train people in the tools.

We only have two teams operating like this, Helen with Zsofi, and John Butt supporting. Helen is listed on the national Bethel Sozo website as being someone to offer Zoom Sozos. The Holy Spirit has worked amazingly. We tend to do about 3 a week.

We lost the chance to do another live training and to meet monthly to mentor people but in some ways, this has clarified the way forward as we see what really works in terms of releasing and training.

The main event in the autumn was filing the Stand course with the help HTB connect group. The Stand course will be launched very soon.

Zsofi Kocsmarski is paid a small amount per month for working one day a week, the money is raised by the donations to the ministry. She is an invaluable colleague to Helen in the Sozo Training and sessions and is incredibly willing to bring her DIY skills to Naylor Rd.

David's Tent

It was a blessing for nine members of the church who attended following the lockdown the previous year.

Christmas Events

We held one Carol Services on 17th December where the whole worship group came together led by Anju. This was an amazing blessing for the whole church and the local community.

On 11th December we did carol singing in the Asda. This was amazing as we were able to bless our community.

Old Kent Road Development

Large redevelopment of the Old Kent Road is planned with a potential threefold increase in the population of the parish. Hugh has joined the Planning Review Group which has met so far has met four times on Zoom and continues to meet once a month.

Other Points:

Baptisms and Confirmations

There were no baptisms in 2022.

Missionaries

In 2020 we supported the following people and projects financially and in prayer:

- Stephen and Jane Judson supporting persecuted Christians in the Middle East
- Isaac and Grace Wuni leading a Baptist church in Tamale northern Ghana
- The Turning Outreach.

Links with other churches

Hugh has been attending Church Leaders' meetings.

We are linked with Southwark into Jesus and Christ Church is part of the Camberwell Deanery chapter (Church of England).

Paul Manwaring came in May we were tremendously blessed by the visit.

Practical Matters

Church Building

The gutters have been repaired; James Clow continues with the work of general maintenance of the church.

A new fence has been installed on the lefthand side of the church.

Mobile phone antenna

This work is almost completed.

Personnel

Hugh Balfour continued as vicar into his 37th year at Christ Church.

Caroline Aden took over from Anna Ghadia took Joined the team working one day weak as an Administrator.

Fiona Foreman overseeing youth work.

Housing

Naylor Road

No. 8 Naylor Road is partly owned by Christ Church and Mission Housing and is managed by Mission Housing a local Christian Housing Charity.

Helen Balfour was co-opted onto the PCC as Naylor Road representative and began working on preparing Naylor Road for tenants and selecting those tenants, on the PCC's behalf.

Lena, James, and Naomi currently rent Naylor Road.

Kings Grove

59 and 59A are owned by Southern Housing Association because it was originally purchased by the Southwark Diocese for Christ Church, we have nomination rights.

Dom and Becky moved out of the upstairs flat in the beginning of May and it remained empty for the rest of the year while major work to solve damp problems was being done, and Tom Hartley-Booth is in the downstairs flat. The upstairs remained empty. We are grateful for all the work Helen has done in Kings Grove.

Website and Publicity

The Christ Church Facebook group and WhatsApp group continue to provide a great place for people to share testimonies and words of encouragement. The church website is constantly updated with events and church news.

The church continues to use YouTube to share sermons weekly providing means to reach a wider audience as well as the members.

Bankers and Accounts

The PCC's bankers are CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.

The 2021 accounts have been independently examined by Gareth Cooper of GRC Accountants Limited.

Finances

God continued to faithfully provide for Christ Church in 2022.

In 2022, payments exceeded receipts by £14,800 (2021: receipts exceeded payments by (£720).

At the end of the year, Christ Church had £11,779 in the bank (2021: £5,179).

At the end of the year, there was an outstanding liability of £103,063.67 to Reliance Bank for a mortgage on 8 Naylor Road (2021: £107,219).

The PCC gives thanks for God's faithfulness and for people's generosity, from both within and outside of Christ Church.

Full details of the 2022 accounts are published in the Financial Statements.

**CHRIST CHURCH CAMBERWELL
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 December 2022**

I report to the trustees on my examination of the accounts of Christ Church Camberwell PCC for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

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

- 1 accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- 2 the accounts do not accord with those records.

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



Gareth Cooper
GRC Accountants Limited
166 Banks Road
West Kirby
Wirral
CH48 0RH

20/9/23

CHRIST CHURCH CAMBERWELL - SUMMARY RECEIPTS & PAYMENTS ACCOUNT

For the year ended 31 December 2022

	Unrestricted Funds	Restricted Funds	TOTAL 2022	TOTAL 2021
	£	£	£	£
RECEIPTS				
Voluntary Receipts	59,229	2,529	61,758	76,730
Receipts from Investments	12	-	12	8
Church Activities	35,059	1,403	36,462	26,490
TOTAL RECEIPTS	94,300	3,932	98,232	103,228
PAYMENTS				
Church Activities	70,197	12,132	82,329	93,045
Other Payments	9,303	-	9,303	10,903
TOTAL PAYMENTS	79,500	12,132	91,632	103,948
EXCESS OF RECEIPTS OVER PAYMENTS	14,800	(8,200)	6,600	(720)
TRANSFERS BETWEEN FUNDS	(8,000)	8,000	-	-
NET MOVEMENT IN FUNDS	6,800	(200)	6,600	(720)
CASH AT BANK AND IN HAND 01 JANUARY	4,979	200	5,179	5,899
CASH AT BANK AND IN HAND 31 DECEMBER	11,779	-	11,779	5,179

CHRIST CHURCH CAMBERWELL - STATEMENT OF ASSETS AND LIABILITIES

For the year ended 31 December 2022

	General	Unrestricted Funds Naylor Road (designated)	Sozo (designated)	Phone Mast (designated)	Unrestricted Funds Total	Fiona Foreman	Administrat or	Restricted Funds Electrics	Paul Manwaring	Haslemere	Youth Holidays	Big Church Day Out	Restricted Funds Total	Endowment Funds	TOTAL 2022	TOTAL 2021
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
CASH FUNDS																
Current Bank Accounts	1,744	(2,637)	28	11,690	10,825	-	-	-	-	-	-	-	-	-	10,825	5,179
PayPal	122	-	-	-	122	-	-	-	-	-	-	-	-	-	122	-
Deposit Funds / Mission Housing	-	741	-	-	741	-	-	-	-	-	-	-	-	-	741	-
Unpresented Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash in Hand	91	-	-	-	91	-	-	-	-	-	-	-	-	-	91	-
	1,957	(1,896)	28	11,690	11,779	-	-	-	-	-	-	-	-	-	11,779	5,179
OTHER MONETARY ASSETS																
Gift Aid Recoverable	5,375	-	-	-	5,375	-	-	-	-	-	-	-	-	-	5,375	904
Accrued Income	2	-	-	-	2	-	-	-	-	-	-	-	-	-	2	-
Prepaid Expenditure	38	-	-	-	38	-	-	-	-	-	-	-	-	-	38	36
	5,415	-	-	-	5,415	-	-	-	-	-	-	-	-	-	5,415	940
ASSETS RETAINED FOR CHURCH USE																
Church Equipment	20,905	-	-	-	20,905	-	-	-	-	-	-	-	-	-	20,905	20,905 Note 3(b)
Leasehold Property - 8 Naylor Road	-	118,713	-	-	118,713	-	-	-	-	-	-	-	-	97,287	216,000	216,000 Note 3(a)
	20,905	118,713	-	-	139,618	-	-	-	-	-	-	-	-	97,287	236,905	236,905
LIABILITIES																
Accrued Expenditure	2,114	-	-	-	2,114	-	-	-	-	-	-	-	-	-	2,114	614
Mortgage	-	103,064	-	-	103,064	-	-	-	-	-	-	-	-	-	103,064	107,219 Note 4(a)
	2,114	103,064	-	-	105,178	-	-	-	-	-	-	-	-	-	105,178	107,833

Approved by the Parochial Church Council on _____

Rev'd Hugh Balfour (Chairman)

Samuel Olalunji (Treasurer)

CHRIST CHURCH CAMBERWELL - DETAILED RECEIPTS & PAYMENTS ACCOUNTS

For the year ended 31 December 2022

	General	Unrestricted Funds Naylor Road (designated)	Sozo (designated)	Phone Mast (designated)	Unrestricted Funds Total	Fiona Foreman	Administrat or	Electrics	Paul Manwaring	Haslemere	Youth Holidays	Big Church Day Out	Restricted Funds Total	TOTAL 2022	TOTAL 2021
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
RECEIPTS															
Voluntary Receipts															
Regular Giving: Gift Aid (Int)	31,899	-	-	-	31,899	-	-	-	15	-	-	-	15	31,914	34,279
Regular Giving: Gift Aid (Ext)	484	-	-	-	484	-	-	-	-	-	-	-	-	484	1,594
Regular Giving: Payroll (Int)	1,670	-	-	-	1,670	-	-	-	-	-	-	-	-	1,670	1,200
Regular Giving: Payroll (Ext)	3,184	-	-	-	3,184	-	-	-	-	-	-	-	-	3,184	4,858
Regular Giving: Non-Tax Efficient (Int)	2,027	-	-	-	2,027	-	-	-	50	-	-	-	50	2,077	475
Regular Giving: Non-Tax Efficient (Ext - Donations)	120	-	-	-	120	-	-	-	-	-	-	-	-	120	220
Regular Giving: Non-Tax Efficient (Ext - Grants)	-	-	-	-	-	300	-	-	-	-	-	-	300	300	7,149
Non-Regular Giving: Gift Aid (Int)	1,301	-	-	-	1,301	-	-	-	100	300	-	-	400	1,701	3,568
Non-Regular Giving: Gift Aid (Ext)	1,400	-	-	-	1,400	-	-	-	-	200	510	490	1,200	2,600	-
Non-Regular Giving: GAYE (Int)	1,000	-	-	-	1,000	-	-	-	-	-	-	-	-	1,000	2,107
Non-Regular Giving: GAYE (Ext)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200
Non-Regular Giving: Non-Tax Efficient (Int - Cash Collectic	7,432	-	-	-	7,432	-	-	-	148	-	-	-	148	7,580	3,415
Non-Regular Giving: Non-Tax Efficient (Int - Donations)	1,635	-	-	-	1,635	-	-	-	-	50	-	-	50	1,685	910
Non-Regular Giving: Non-Tax Efficient (Ext - Donations)	190	-	-	-	190	-	-	-	-	-	-	-	-	190	70
Non-Regular Giving: Non-Tax Efficient (Ext - Grants)	54	-	-	-	54	-	-	-	-	-	-	-	-	54	4,220
Tax Recovered on Giving	6,833	-	-	-	6,833	-	-	-	66	50	127	123	366	7,199	12,465
	59,229	-	-	-	59,229	300	-	-	379	600	637	613	2,529	61,758	76,730
Receipts from Investments															
Interest	12	-	-	-	12	-	-	-	-	-	-	-	-	12	8
Church Activities															
Naylor Road Rent	-	18,140	-	-	18,140	-	-	-	-	-	-	-	-	18,140	17,340 Note 5(b)
Kings Grove Rent	2,039	-	-	-	2,039	-	-	-	-	-	-	-	-	2,039	6,040 Note 5(c)
Church Building Rent	450	-	-	6,690	7,140	-	-	-	-	-	-	-	-	7,140	590
Office Income	-	-	-	5,000	5,000	-	-	-	-	-	-	-	-	5,000	299
Residential Fees	-	-	-	-	-	-	-	-	-	672	-	-	672	672	293
Event Fees	-	-	-	-	-	-	-	-	-	-	-	731	731	731	140
Sozo	383	-	2,357	-	2,740	-	-	-	-	-	-	-	-	2,740	1,788
	2,872	18,140	2,357	11,690	35,059	-	-	-	-	672	-	731	1,403	36,462	26,490
TOTAL RECEIPTS	62,113	18,140	2,357	11,690	94,300	300	-	-	379	1,272	637	1,344	3,932	98,232	103,228

	General	Unrestricted Funds Naylor Road (designated)	Unrestricted Funds Sozo (designated)	Unrestricted Funds Phone Mast (designated)	Unrestricted Funds Total	Fiona Foreman	Administrat or	Restricted Funds Electrics	Paul Manwaring	Haslemere	Youth Holidays	Big Church Day Out	Restricted Funds Total	TOTAL 2022	TOTAL 2021
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
PAYMENTS															
Church Activities															
A Giving															
1 Mission	6,493	-	-	-	6,493	-	-	-	378	-	-	-	378	6,871	6,108 Note 5(d)
2 Poor	115	-	-	-	115	-	-	-	-	-	-	-	-	115	35
3 Subscriptions	170	-	-	-	170	-	-	-	-	-	-	-	-	170	370 Note 5(e)
	6,778	-	-	-	6,778	-	-	-	378	-	-	-	378	7,156	6,513
B Staff															
1 Salaries and Pensions	3,038	800	1,800	-	5,638	-	7,380	-	-	-	-	-	7,380	13,018	24,504
2 Parish Support Fund	27,810	-	-	-	27,810	-	-	-	-	-	-	-	-	27,810	27,000
4 Conferences	401	-	-	-	401	-	-	-	-	-	-	-	-	401	204
5 Travel	12	-	-	-	12	-	-	-	-	-	-	-	-	12	50
	31,261	800	1,800	-	33,861	-	7,380	-	-	-	-	-	7,380	41,241	51,758
C Building															
1 Utilities	3,701	-	-	-	3,701	-	-	-	-	-	-	-	-	3,701	2,787
2 Insurance	4,368	-	-	-	4,368	-	-	-	-	-	-	-	-	4,368	3,995
3 Maintenance	6,422	-	-	-	6,422	-	-	500	-	-	-	-	500	6,922	8,593
5 Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	479
	14,491	-	-	-	14,491	-	-	500	-	-	-	-	500	14,991	15,854
D Office															
1 Telephone & Internet	1,120	-	-	-	1,120	-	-	-	-	-	-	-	-	1,120	963
2 Photocopier	154	-	-	-	154	-	-	-	-	-	-	-	-	154	154
3 Catering	62	-	-	-	62	-	-	-	-	-	-	-	-	62	39
4 Consumables	844	-	-	-	844	-	-	-	-	-	-	-	-	844	733
5 Overheads	696	-	-	-	696	-	-	-	-	-	-	-	-	696	755
	2,876	-	-	-	2,876	-	-	-	-	-	-	-	-	2,876	2,644
E Outreach & Evangelism															
1 Publicity	341	-	-	-	341	-	-	-	-	-	-	-	-	341	696
2 Catering	53	-	-	-	53	-	-	-	-	-	-	-	-	53	22
	394	-	-	-	394	-	-	-	-	-	-	-	-	394	718
F Discipleship															
1 Courses	-	-	501	-	501	-	-	-	-	-	-	-	-	501	-
2 Trips	-	-	-	-	-	-	-	-	-	2,058	-	1,816	3,874	3,874	519
3 Bookstall	62	-	-	-	62	-	-	-	-	-	-	-	-	62	30
	62	-	501	-	563	-	-	-	-	2,058	-	1,816	3,874	4,437	549
H1 Children's Work (ages 0-11)															
	46	-	-	-	46	-	-	-	-	-	-	-	-	46	16
I1 Youth Work (ages 11-18)															
	162	-	-	-	162	-	-	-	-	-	-	-	-	162	811
J Sundays															
1 Music & PA	707	-	-	-	707	-	-	-	-	-	-	-	-	707	849
2 Speakers' Fees & Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75
	707	-	-	-	707	-	-	-	-	-	-	-	-	707	924
K1 Bank Charges															
	140	-	28	-	168	-	-	-	-	-	-	-	-	168	119
L1 Naylor Road															
	-	6,955	-	-	6,955	-	-	-	-	-	-	-	-	6,955	7,107 Note 5(b)
Z1 Kings Grove															
	3,196	-	-	-	3,196	-	-	-	-	-	-	-	-	3,196	6,032 Note 5(c)
Total Church Activities	60,113	7,755	2,329	-	70,197	-	7,380	500	378	2,058	-	1,816	12,132	82,329	93,045
Other Payments															
X1 Loan Repayments	-	9,303	-	-	9,303	-	-	-	-	-	-	-	-	9,303	10,903 Note 4
Total Other Payments	-	9,303	-	-	9,303	-	-	-	-	-	-	-	-	9,303	10,903
TOTAL PAYMENTS	60,113	17,058	2,329	-	79,500	-	7,380	500	378	2,058	-	1,816	12,132	91,632	103,948
EXCESS OF RECEIPTS OVER PAYMENTS															
	2,000	1,082	28	11,690	14,800	300	(7,380)	(500)	1	(786)	637	(472)	(8,200)	6,600	(720)
TRANSFERS BETWEEN FUNDS															
	(8,000)	-	-	-	(8,000)	-	7,380	-	(1)	786	(637)	472	8,000	-	- Note 5(f)
NET MOVEMENT IN FUNDS															
	(6,000)	1,082	28	11,690	6,800	300	-	(500)	-	-	-	-	(200)	6,600	(720)

CASH AT BANK AND IN HAND 01 JANUARY	7,957	(2,978)	-	-	4,979	(300)	-	500	-	-	-	-	200	5,179	5,899
CASH AT BANK AND IN HAND 31 DECEMBER	1,957	(1,896)	28	11,690	11,779	-	-	-	-	-	-	-	-	11,779	5,179

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

1. BASIS OF PREPARATION

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The PCC exercised its right to exemption from audit under section 145 of the Charities Act 2011.

2. DESIGNATED, RESTRICTED AND ENDOWMENT FUNDS

An explanation of each fund is given below:

(a) Naylor Road (designated)

This represents rental payments received and costs associated with the purchase and running of 8 Naylor Road.

(b) Sozo (designated)

This represents donations received following Sozo ministry and costs associated with the ministry.

(c) Phone Mast (designated)

This represents rental payments received and costs associated with the phone mast in the church tower.

(d) Fiona Foreman

This represents donations received and applied to the salary costs of employing Fiona Foreman. Fund closed 31 December 2022.

(e) Administrator

This represents donations received and applied to the salary costs of employing the church administrator.

(f) Electrics

This represents donations received and applied to the costs of electrical repairs in the church building. Fund closed 31 December 2022.

(g) Paul Manwaring

This represents donations received and paid out in support of the ministry of Paul Manwaring. Fund closed 31 December 2022.

(h) Haslemere

This represents payments and donations received and applied to the costs of the youth group's trips to the Haslemere Ventures camp. Fund closed 31 December 2022.

(i) Youth Holidays

This represents payments and donations received and applied to the costs of youth holidays. Fund closed 31 December 2022.

(j) Big Church Day Out

This represents payments and donations received and applied to the costs of the trip to the Big Church Day Out. Fund closed 31 December 2022.

(l) Endowment Fund

The Endowment Fund is a permanent endowment which represents The Christ Church Camberwell Charity. This is a charity set up by a scheme dated 14 December 1966, approved by The Charity Commissioners. The PCC are the managing trustees of the charity.

The PCC may apply the clear income of the charity for the purpose of furthering the religious and

other charitable work of the Church of England in the parish of Christ Church Camberwell. The PCC may apply the whole or any part of the capital in or towards defraying the cost of providing property to be appropriated and used for the above purpose.

3. ASSETS

(a) 8 Naylor Road

In May 2010 the Endowment Fund was valued at £54,087. £54,000 was invested in an interest-free equity loan to Mission Housing Association Ltd to assist them in the purchase of a property at 8 Naylor Road, Peckham, London, for £200,000.

In September 2017 the PCC purchased a further 33% of the house, bringing its share in the property to 60%. The investment was reclassified from an investment property to a property

The property and Endowment have been stated at historic cost as at September 2017 when the additional 33% was purchased.

(b) Church Equipment

Church Equipment represents identifiable moveable fixed assets which do not require a faculty for disposal. These assets have been recorded at purchase cost.

The church building and vicarage are excluded from the financial statements as they are not parish

4. LIABILITIES

(a) Mortgage

In September 2017 a £125,400 Base Rate Term Loan was received from Reliance Bank Ltd. The loan will be repaid over 20 years.

5. OTHER NOTES

(a) During the year ended 31 December 2022, Christ Church received generous financial support from a number of other churches and organisations, including Emmanuel Wimbledon.

(b) The PCC owns a 60% share in a property at 8 Naylor Road and receives rental income from the property's tenants.

(c) The PCC rented a property at 59 Kings Grove from Optivo Housing Association until June 2022. Rental income was received from the property's tenants.

(d) Christ Church is an outward-looking Church, which is reflected in its support of Christian mission work outside the parish, including financial support. During the year ended 31 December 2022 Christ Church gave regular financial support to the following missionary causes: BFOC Evangelistic Missions (The Turning), SIM (Stephen Judson) and Koinonia Church Ghana (Isaac

(e) Additional donations were also made to the following causes: National Churches Trust and Transform Southwark.

(f) A transfer of £637 was made from the Youth Holidays fund to the Haslemere fund as the Youth Holidays fund can be used to subsidise the shortfall in the Haslemere fund. Transfers were made from the unrestricted General fund to the restricted Administrator fund (£7,380), the Haslemere fund (£149) and the Big Church Day Out fund (£472) to fund shortfalls.

Accounts

CHRIST CHURCH

O L D K E N T R O A D
Putting Jesus First

Christ Church, Camberwell
676-680 Old Kent Road
Peckham
London
SE15 1JF

Parochial Church Council

Annual Report for the year 2021

Role of the PCC

The role of the Parochial Church Council (PCC) is defined by law as being 'to co-operate with the incumbent to promote in the parish the whole mission of the Church.' The PCC is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. The Christ Church PCC is registered with the Charity Commission, charity number 1138005.

The aim of Christ Church is to be a place where people can belong, and be saved, healed, and set free.

Members of the PCC

The members of the PCC are either ex-officio (staff) or are elected at the annual Church meeting. For 2020 they have been:

- Hugh Balfour (Incumbent and Chairman)
- Helen Balfour (from March 2017)
- Jeremy Beal (Treasurer)
- Fiona Foreman
- Lena Norman
- Alex Forsythe (from April 2015)
- Jide Akinjuku (from April 2019)
- Beverley Banton (from April 2015)
- Lorna Shaw (Churchwarden, from April 2017)
- Caroline Aden (April 2018)
- Vincent Ausi (April 2018)
- Obi Ozonzeadi (Churchwarden from 2019)
- Samuel Olatunji
- Prince Nwanguma

Electoral Roll

There were 78 members on the church electoral roll at the time of the Church Annual Meeting 2021. The average attendance on Sunday mornings was 80 adults and 44 children.

Patron

Every Church of England church has a patron, whose role is to help the church in the appointment of a new incumbent (vicar). We are fortunate to have the Church Pastoral Aid Society as our patron. CPAS is an Anglican mission society focused on England. The patronage secretary is the Rev Mike Duff who was appointed in 2019.

Summary of Regular Activities

Prayer

Sunday morning: Each Sunday morning there is prayer from 10 am when we wait on God and commit the morning service to Him.

Hungry for God. This time for worship, prayer, and waiting on God continues every Tuesday evening. Although the numbers have been quite small, we continue to experience God's presence powerfully. The purpose remains the same: to enable the Holy Spirit to work in Christ Church at a deeper level, and for God to use us to bring revival to Peckham. *Hugh Balfour* took over running Hungry for God in July 2015.

Preachers

Visiting preachers: Richard Corrie, Bill Wilson

From within Christ Church: Hugh Balfour, Helen Balfour, Obi Ozonzeadi, Lena Norman, Jide Akinjuku, Lorna Shaw, Caroline Aden, Aleksandra Forsythe, Chris Deacon, Fiona Foreman, John Butt, Dale Onayiga, Jake Tasker and Ngozi Ozonzeadi,.

Worship

In 2021 the following were involved in the Worship/PA team:

Jeremy Beal, Ngozi Ozonzeadi, Lorna Shaw, Fiona Foreman, Aleksandra Forsyth, and Anju Ebanks

Tom Hartley-Booth, Andrea Okinding. Isaac Komone, Henry Moore, and Sam Olatunji

We also had visiting worship leader helping us on YouTube: Hannah Barnett.

Review: The members of the church who serve on PA are always humble and willing to help and we so appreciate what they bring to the band. Without them we would not have the structure/boundaries within which freedom can develop in worship. Thank you to those who serve in that way.

This year has been very different with services on YouTube since 22 March. Jez and Anju have done the bulk of the leading and have done an amazing job, enabling us to connect with the presence of God in our homes. Ngozi, Umesh, and Hannah have also taken some turns and we are very grateful to them

During the summer we held a number of Summer Praise worship sessions in the churchyard which were well attended and very encouraging. Here again, we are grateful to Anju, Jez, Lorna, Ngozi, Aleks, and Fi for leading and playing.

We also started a small evening Communion service in July.

We were able to have six Sunday morning services in the autumn before the November lockdown, and then re-opened in December. For these services, the congregation was divided into two teams (blue and orange) coming on alternate Sundays. Older members, ID members, and the core team were able to come every Sunday. This seemed to work well, with good numbers attending.

The PA team was re-formed for meetings in the autumn and now consists of Andrea Okinding, Sam Olatunji, Isaac Komone, and Henry Moore.

Sunday School (S-Club)

S-Club ran virtually and in-person during 2021. During the national lockdown early in the year, we continued S-Club on Zoom, then as Covid restrictions lifted, we reverted to in-person classes in the top hall. This was risk assessed, with social distancing, hygiene measures and limits on the number of children all implemented to minimise the risk of infection spread. The number of children is considerably lower than pre-pandemic, with average attendance between 6-10 children.

We have used teaching resources from Energize UK (Urban Saints) and Bethel School this year, as well as the excellent Jesus Storybook Bible. Care and consideration is given to making sure that visual materials represent the ethnic diversity of our own congregation. Our goal continues to be for children to learn about God through the Bible, believe in Him for themselves, and to experience the reality of God in their lives through the Holy Spirit.

We have been in wonder at how easily our children relate to God and the simplicity of how they trust Him. We have seen beautiful examples of children writing letters to God, having Spirit-inspired pictures of them with Father God and Jesus, and learning to talk to God by themselves. This has been such a joy!

A big thank you must go to the leaders & helpers of S-Club from the past year: Clare, Chris, Caroline, Lorna, Toyin, Jide, Isaac, and Vivienne. A particular commendation goes to Toyin & Jide for leading S-Club for the first time. All the leaders & helpers are committed to teaching our children about Jesus, put in a significant amount of preparation time, and faithfully serve in Christ Church.

Please pray for three things over the coming year: (1) That our children & young people would come to know Father God for themselves and that their fledgling faith would be protected (2) For more leaders & helpers to run S-Club & Sparklers (3)

That we as adults would be prepared to learn from our children in the way they can come to Father God so easily!

Report on ID (Identity in Christ)

ID (Identity in Christ) is our group for school Year 6 and upwards. We have a vibrant group who are increasingly confident and full of character. If everyone of those we have regular contact with came along to ID, there would be 21 young people. The vast majority are from church families and have grown up in Christ Church. The growth in ID is very much down to the 'sowing' in S-Club.

The last year has been much closer to 'normal' than that which we experienced the year before in that the group has met face-to-face regularly and without breaks owing to lockdowns. Sunday morning sessions have been a staple of ID interaction and it's here that we looked at the book of Romans throughout the Summer term. On Thursday evenings we tackled topical themes and what the Bible says about them. They included friendship, family, truth, climate chaos, world hunger, and justice. On Sundays, we would have any number between 3 and 13. On Thursdays often it was up to 5 young people.

Come the summer and we were again enjoying the Haslemere Venture holidays. On the Taster holiday, one young person attended, and to Haslemere 3, three attended. Having not had an in-person holiday for two years, we were rejoicing that young people still attended. They also had a brilliant time connecting with people from other churches and growing in spiritual confidence.

The programme for the Autumn term was to work through Youth Alpha. Into the group, we welcomed four Year 6s and it was helpful to use the course as an introduction to the Gospel and explore personal faith. We enjoyed a Bonfire Night with the church family and also had a really fun time on an adventure day at Stubbers Activity Centre. We laughed, challenged one another, and enjoyed winning (and losing!) at laser tag, the high wires, archery, and team-building games. Prince, Hugh, and I took a car load each.

Come the beginning of November and I ended my contract with Christ Church, taking on more days in my other job. The Sunday sessions have continued every other week, with Obi running one session and me running the other. Since January we have been looking at a course from Energize looking at what God says about our identity. Seven young people also attended the Haslemere Bitesize day at the beginning of April; connecting again with old friends and making new ones.

Healing on the Streets (HOTS)

Due to the COVID-19 lockdowns, this did not happen.

Crèche

This year crèche carried on working within the COVID restrictions. There were no particular changes, we could still keep the hall set up most of the time although a few other people did use the hall meaning we had to set up and tidy up more often, and we expect this will continue more next year. We had a few regular families and really enjoyed working with the children, getting to know them all, and having fun together.

The team have all been brilliant at stepping in for each other when anyone was unwell or away. Everyone has been so generous with their time - it's such a great thing to offer parents, that they know their young children are safe and happy while they can take part in the service.

Stay and Play

Stay and Play continued to run every Wednesday 10-12 including during the school holidays. We have a lovely group of families who come regularly, and most weeks there's also a new family there too - even some who just saw the poster on the front of the church and came in. It's a very friendly group who support each other really well.

In Jan 2022 Caroline stepped in to run the sessions as Anna had started studying full time and wasn't free in the daytime anymore. It's been really great to have Caroline there to take care of the group and the families were really happy that the group could still run.

We have been partnering with Spring Community Hub to provide other support to our families during school holidays. They have done 2 sessions so far where they have brought lunch in for the families and provided a craft activity plus free entry tickets to the Tower of London which was a much appreciated offer! They are hoping to do more with us in other school holidays too. They run free days out for local families during the summer and do lots of free meals during the holidays for families in the borough who suffer from food poverty.

Nativity Service

We wanted to include the Stay and Play families in our Christmas services, so decided to put on a Nativity service in December. Several of our families came along with their friends and families from Church. We wanted a way to link these families into the church community rather than having them as a separate group. Everyone enjoyed the service, dressed up, and joined in. It was led brilliantly by Fiona with great music from the worship team. And we had a Christmas party afterward with lots of games and craft activities. We had wanted to serve food at the party but decided against it due to the risk of spreading COVID. Hopefully next year we'll be able to do a Christmas meal for all of our Church and Stay & Play families!

Bethel Sozo Ministry

The ministry aims to connect people closer to the Godhead and to break agreements with wrong thinking. We also train people in the tools.

There was a pause once the lockdown started, people could not envisage doing such deep, personal work on Zoom. But then, as people got used to the online world, we were able to offer Zoom Sozos. We only have two teams operating like this, Helen with Zsofi, and Richard with Louise, Richard is the first with full safeguarding, Louise has yet to finish her training and safeguarding, but seconds for Richard. Helen is listed on the national Bethel Sozo website as being someone to offer Zoom Sozos. The Holy Spirit has worked amazingly. We tend to do about 3 a week.

We lost the chance to do another live training and to meet monthly to mentor people but in some ways, this has clarified the way forward as we see what really works in terms of releasing and training.

The main event in the autumn was filing the Stand course with the help HTB connect group. The Stand course will be launched very soon.

Zsofi Kocsmarski is paid a small amount per month for working one day a week, the money is raised by the donations to the ministry. She is an invaluable colleague to Helen in the Sozo Training and sessions and is incredibly willing to bring her DIY skills to Naylor Rd.

David's Tent

It was a blessing for nine members of the church who attended following the lockdown the previous year.

Christmas Events

On the 12th of December, the Nativity service was held in the church with people dressed as their favourite Christmas characters.

We held one Carol Services on 19th December where the whole worship group came together led by Anju. This was an amazing blessing for the group and the whole church.

On 19th December we did carol singing in the Aldi. This was amazing as we were unable to do this the previous year.

Old Kent Road Development

Large redevelopment of the Old Kent Road is planned with a potential threefold increase in the population of the parish. Hugh has joined the Planning Review Group which has met so far has met four times on Zoom and continues to meet once a month.

Other Points:

Baptisms and Confirmations

Three children and one adult baptism were held on 21st November.

Missionaries

In 2020 we supported the following people and projects financially and in prayer:

- Stephen and Jane Judson supporting persecuted Christians in the Middle East
- Isaac and Grace Wuni leading a Baptist church in Tamale northern Ghana
- The Turning Outreach.

Links with other churches

Hugh has been attending Church Leaders Zoom meetings.

We are linked with Southwark into Jesus and Christ Church is part of the Camberwell Deanery chapter (Church of England).

Practical Matters

Church Building

The gutters have been repaired, James Clow continues with the work of general maintenance of the church.

Mobile phone antenna

There was a site visit from BT open reach to install the cable, permission is needed in order for this work to be carried out.

The building owner's representative need to sign a document that BT junction box can drill a 5mm hole into the wall. The Architect has confirmed she is happy for this work to be carried out.

We have had two surveys carried out; we have full support from the Diocese and will continue to liaise with them.

Personnel

Hugh Balfour continued as vicar into his 36th year at Christ Church.

Anna Ghadia took over from Caroline Aden and Joined the team working one day week as an Administrator.

Fiona Foreman works one and a half days a week overseeing youth work.

Helen Balfour was co-opted onto the PCC as Naylor Road representative and began working on preparing Naylor Road for tenants and selecting those tenants, on the PCC's behalf.

Website and Publicity

The Christ Church Facebook group and WhatsApp group continue to provide a great place for people to share testimonies and words of encouragement. The church website is constantly updated with events and church news.

YouTube has worked well during COVID-19 lockdown, providing means to reach a wider audience as well as the members.

8 Naylor Road Management in 2021

The house saw James, Jen, and Olly through the lockdown. In June, Olly moved out to get married and in September, Jen moved north. The house is managed by Helen Balfour, with maintenance help from James or a specialist. We needed mending to the washing machine but little else. James did a lot of admin sorting out the Council Tax but that is in order and updated for students.

Milli DeVoy replaced Olly Peel for a few weeks and Naomi moved in shortly after and Lena Norman replaced Jen Whytock. James changed the terms of his tenancy so that he is now reimbursed for his maintenance work via invoicing, not through cheap rent. The house will need a deep clean to restore it after the extensive use during COVID-19 but the tenants have treated it with care and the photos, that Helen has been able to take, mean that we can attract new tenants on Christian Flatshare. The market for a rental in London has been hit by many people choosing to self-isolate 'back home and we are grateful to God for a full house.

Bankers and Accounts

The PCC's bankers are CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.

The 2021 accounts have been independently examined by Gareth Cooper of GRC Accountants Limited.

Finances

God continued to faithfully provide for Christ Church in 2021.

In 2021, payments exceeded receipts by £720 (2020: receipts exceeded payments by £1,567).

At the end of the year, Christ Church had £5,179 in the bank (2020: £5,899). £4,979 of this was unrestricted and £200 restricted.

At the end of the year, there was an outstanding liability of £107,219 to Reliance Bank for a mortgage on 8 Naylor Road (2020: £111,909).

The PCC gives thanks for God's faithfulness and for people's generosity, from both within and outside of Christ Church.

Full details of the 2021 accounts are published in the Financial Statements.



FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

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Summary Receipts and Payments Accounts	2
Statement of Assets and Liabilities	3
Detailed Receipts and Payments Accounts	4-5
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CHRIST CHURCH CAMBERWELL
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 December 2021

I report to the trustees on my examination of the accounts of Christ Church Camberwell PCC for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

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

- 1 accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- 2 the accounts do not accord with those records.

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



Gareth Cooper
GRC Accountants Limited
166 Banks Road
West Kirby
Wirral
CH48 0RH

22/04/2021

CHRIST CHURCH CAMBERWELL - SUMMARY RECEIPTS & PAYMENTS ACCOUNTS

For the year ended 31 December 2021

	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2021	TOTAL 2020
	£	£	£	£	£
RECEIPTS					
Voluntary Receipts	60,361	16,369	-	76,730	85,097
Receipts from Investments	8	-	-	8	-
Church Activities	26,057	433	-	26,490	20,069
TOTAL RECEIPTS	86,426	16,802	-	103,228	105,166
PAYMENTS					
Church Activities	68,657	24,388	-	93,045	91,776
Other Payments	10,903	-	-	10,903	11,823
TOTAL PAYMENTS	79,560	24,388	-	103,948	103,599
EXCESS OF RECEIPTS OVER PAYMENTS	6,866	(7,586)	-	(720)	1,567
TRANSFERS BETWEEN FUNDS	(3,548)	3,548	-	-	-
NET MOVEMENT IN FUNDS	3,318	(4,038)	-	(720)	1,567
CASH AT BANK AND IN HAND 01 JANUARY	1,661	4,238	-	5,899	4,332
CASH AT BANK AND IN HAND 31 DECEMBER	4,979	200	-	5,179	5,899

CHRIST CHURCH CAMBERWELL - STATEMENT OF ASSETS AND LIABILITIES

For the year ended 31 December 2021

	Unrestricted Funds		Unrestricted Funds Total		Restricted Funds		Restricted Funds Total		Restricted Funds		Restricted Funds Total		Endowment Funds		TOTAL 2021		TOTAL 2020	
	General	Naylor Road (designated)	Sozo (designated)			Fiona Foreman	Haslemere	Helen Balfour		Administrat or	Youth Work	Family Outreach	Guttering	Electrics				
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
CASH FUNDS																		
Current Bank Accounts	7,957	(2,978)	-	4,979	(300)	-	-	-	-	-	-	-	-	500	200	-	5,179	5,899
	7,957	(2,978)	-	4,979	(300)	-	-	-	-	-	-	-	-	500	200	-	5,179	5,899
OTHER MONETARY ASSETS																		
Gift Aid Recoverable	904	-	-	904	-	-	-	-	-	-	-	-	-	-	-	-	904	1,223
Prepaid Expenditure	36	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	36	84
	940	-	-	940	-	-	-	-	-	-	-	-	-	-	-	-	940	1,307
ASSETS RETAINED FOR CHURCH USE																		
Church Equipment	20,905	-	-	20,905	-	-	-	-	-	-	-	-	-	-	-	-	20,905	21,330 Note 3(b)
Leasehold Property - 8 Naylor Road	-	118,713	-	118,713	-	-	-	-	-	-	-	-	-	-	-	-	216,000	216,000 Note 3(a)
	20,905	118,713	-	139,618	-	-	-	-	-	-	-	-	-	-	-	-	236,905	237,330
LIABILITIES																		
Accrued Expenditure	614	-	-	614	-	-	-	-	-	-	-	-	-	-	-	-	614	667
Interest-Free Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,600 Note 4(a)
Mortgage	-	107,219	-	107,219	-	-	-	-	-	-	-	-	-	-	-	-	107,219	111,909 Note 4(b)
	614	107,219	-	107,833	-	-	-	-	-	-	-	-	-	-	-	-	107,833	114,176

Approved by the Parochial Church Council on 28 March 2022



Revd Hugh Balfour (Chairman)



Jeremy Beal ACMA CGMA (Treasurer)

For the year ended 31 December 2021

Page 4

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

1. BASIS OF PREPARATION

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The PCC exercised its right to exemption from audit under section 145 of the Charities Act 2011.

2. DESIGNATED, RESTRICTED AND ENDOWMENT FUNDS

An explanation of each fund is given below:

(a) Naylor Road (designated)

This represents rental payments received and costs associated with the purchase and running of 8 Naylor Road.

(b) Sozo (designated)

This represents donations received following Sozo ministry and costs associated with the ministry.

(c) Fiona Foreman

This represents donations received and applied to the salary costs of employing Fiona Foreman.

(d) Haslemere

This represents payments and donations received and applied to the costs of the youth group's trips to the Haslemere Ventures camp. Fund closed 31 December 2021.

(e) Helen Balfour

This represents donations received and applied to the salary costs of employing Helen Balfour. Fund closed 31 December 2021.

(f) Administrator

This represents donations received and applied to the salary costs of employing the church administrator.

(g) Youth Work

This represents donations received and applied to the costs of youth work. Fund closed 31 December 2021.

(h) Family Outreach

This represents donations received and applied to the costs of Family Outreach. Fund closed 31 December 2021.

(i) Guttering

This represents grants and donations received and applied to the costs of repairs to the guttering on the church building. Fund closed 31 December 2021.

(j) Electrics

This represents donations received and applied to the costs of electrical repairs in the church building.

(k) Endowment Fund

The Endowment Fund is a permanent endowment which represents The Christ Church Camberwell Charity. This is a charity set up by a scheme dated 14 December 1966, approved by The Charity Commissioners. The PCC are the managing trustees of the charity.

The PCC may apply the clear income of the charity for the purpose of furthering the religious and other charitable work of the Church of England in the parish of Christ Church Camberwell. The PCC may apply the whole or any part of the capital in or towards defraying the cost of providing property to be appropriated and used for the above purpose.

3. ASSETS

(a) 8 Naylor Road

In May 2010 the Endowment Fund was valued at £54,087. £54,000 was invested in an interest-free equity loan to Mission Housing Association Ltd to assist them in the purchase of a property at 8 Naylor Road, Peckham, London, for £200,000.

In September 2017 the PCC purchased a further 33% of the house, bringing its share in the property to 60%. The investment was reclassified from an investment property to a property retained for Church use.

The property and Endowment have been stated at historic cost as at September 2017 when the additional 33% was purchased.

(b) Church Equipment

Church Equipment represents identifiable moveable fixed assets which do not require a faculty for disposal. These assets have been recorded at purchase cost.

The church building and vicarage are excluded from the financial statements as they are not parish assets.

4. LIABILITIES

(a) Interest-Free Loan

In August 2017 a £10,000 interest-free loan was received from the Diocese of Southwark. The loan was repaid over 4 years and was fully repaid in August 2021.

(b) Mortgage

In September 2017 a £125,400 Base Rate Term Loan was received from Reliance Bank Ltd. The loan will be repaid over 20 years.

5. OTHER NOTES

(a) During the year ended 31 December 2021, Christ Church received generous financial support from a number of other churches and organisations. These included the Emmanuel Wimbledon, National Churches Trust, St Luke's South Melbourne and St Mark's Battersea Rise.

(b) The PCC owns a 60% share in a property at 8 Naylor Road and receives rental income from the property's tenants.

(c) The PCC rents a property at 59 Kings Grove from Optivo Housing Association. Rental income is received from the property's tenants.

(d) Christ Church is an outward-looking Church, which is reflected in its support of Christian mission work outside the parish, including financial support. During the year ended 31 December 2021 Christ Church gave regular financial support to the following missionary causes: BFOC Evangelistic Missions (The Turning), SIM (Stephen Judson) and Koinonia Church Ghana (Isaac and Grace Wuni).

(e) Additional donations were also made to the following causes: Church Pastoral Aid Society, Evangelical Alliance, National Churches Trust and Transform Southwark.

(f) Transfers were made from the unrestricted General fund to the restricted Fiona Foreman fund (£1,355) and Administrator fund (£2,431) to fund shortfalls.

With permission from the donors a transfer of £587 was made from the Haslemere fund to the Youth Work fund.

With permission from the donor a transfer of £500 was made from the Guttering Fund to the Electrics fund.

With permission from the donors a transfer of £238 was made from the Guttering Fund to the unrestricted General fund.

CHRIST CHURCH CAMBERWELL
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 December 2021

I report to the trustees on my examination of the accounts of Christ Church Camberwell PCC for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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GRC Accountants Limited
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Wirral
CH48 0RH

22/04/2022

Accounts

CHRIST CHURCH

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Annual Report for the year 2020

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Electoral Roll

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Bankers and Accounts

Patron

Every Church of England church has a patron, whose role is to help the church in the appointment of a new incumbent (vicar). We are fortunate to have the Church Pastoral Aid Society as our patron. CPAS is an Anglican mission society focused on England. The patronage secretary is the Rev Mike Duff who was appointed in 2019.

Summary of Regular Activities

Prayer

Sunday morning: Each Sunday morning there is prayer from 10am, when we wait on God and commit the morning service to Him.

Hungry for God. This time for worship, prayer and waiting on God continues every Tuesday evenings. Although the numbers have been quite small, we continue to experience God's presence powerfully. The purpose remains the same: to enable the Holy Spirit to work in Christ Church at a deeper level, and for God to use us to bring revival to Peckham. *Hugh Balfour* took over running Hungry for God in July 2015.

Preachers

Visiting preachers: Richard Corrie

From within Christ Church: Hugh Balfour, Helen Balfour, Obi Ozonzeadi, Lena Norman, Jide Akinjuku, Lorna Shaw, Chris Deacon, Dale Onayiga.

Worship

In 2020 the following were involved in the Worship/PA team:

Dom & Becky Callaghan, Isaac Komone, Musti Fikret, Henry Moore, Helen Balfour, Jeremy Beal, Bev Banton, Ngozi Ozonzeadi, Lorna Shaw, Judith Enobakhare, Fiona Foreman, Alex Forsyth, Tom Hartley-Booth, Danielle Sefton and Anju Ebanks.

We also had visiting worship leaders helping us on YouTube: Hannah Barnett and Umesh Vivekananda.

Review: The members of the church who serve on PA are always humble and willing to help and we so appreciate what they bring to the band. Without them we would not have the structure/boundaries within which freedom can develop in worship.

Thank you to those who serve in that way.

This year has been very different with services on YouTube since 22 March. Jez and Anju have done the bulk of the leading and have done an amazing job, enabling us to connect with the presence of God in our homes. Ngozi, Umesh and Hannah have also taken some turns and we are very grateful to them

During the summer we held a number of Summer Praise worship sessions in the churchyard which were well attended and very encouraging. Here again we are grateful to Anju, Jez, Lorna, Ngozi, Alex and Fi for leading and playing.

We also started a small evening Communion service in July.

We were able to have six Sunday morning services in the autumn before the November lockdown, and then re-opened in December. For these services the congregation was divided into two teams (blue and orange) coming on alternate Sundays. Older members, ID members and core team were able to come every Sunday. This seemed to work well, with good numbers attending.

The PA team was re-formed for meetings in the autumn and now consists of Andrea and Donnell Okinding, Sam Olutunji, Isaac Komone and Henry Moore.

Sunday School (S-Club & Sparklers)

Along with the rest of the world, S-Club moved online this year! During the national lockdowns we have used Zoom to teach S-Club to our 4 to 10 year-olds. We've been grateful to the support of parents, often sitting in the background, helping to keep the children focused on lessons, mute / un-mute and providing other technical assistance. In the late summer and autumn we ran S-Club in the church building. This was risk assessed and we put in place social distancing and hygiene measures to minimise the risk of infection spread.

We have used a range of materials this year, blending Energize UK (Urban Saints), Steph Cox's lesson plans and those of our own creation. Topics have included the 'I Am' sayings of Jesus and learning how to pray. Our goal has been for children to learn about God through the Bible, believe in Him for themselves and to experience the reality of God in their lives through the Holy Spirit. It has been wonderful to see how easily children can engage with God! The number of children attending the Zoom lessons has ranged from 6 to 18.

Our hopes for the year ahead when we resume S-Club at church is to divide the group into Key Stage 1 (Sparklers) and KS2 (S-Club). Trials of this were going well in the previous year.

A big thank you must go to the leaders & helpers of S-Club from the past year: Clare, Chris, Caroline, Debbie, Lorna, Toyin, Jide, Isaac, Immaculate and Vivienne. They are committed to teaching our children about Jesus, put in a significant amount of preparation time and faithfully serve in Christ Church. Particular mention to Caroline who is stepping down from leading S-Club. Thank you for supporting this ministry and your faithful service over a number of years!

We began to hold training sessions for leaders this year, including the sharing of testimonies and praying for each other. If you are interested in joining the S-Club team, please speak with Chris. Stepping out in ministry is a certain way to grow in your own relationship with God.

Please pray for three things over the coming year: (1) That our children & young people would come to know Father God for themselves and that their fledgling faith would be protected (2) For more leaders & helpers to run S-Club & Sparklers (3) That we as adults would be prepared to learn from our children in the way they can come to Father God so easily!

Report on ID (Identity in Christ)

At Christ Church, one of the big encouragements during this difficult year, has been the work that has been going on with our young people. I've now been running our youth work for the last two and a half years. I continue to work with 12-15 young people from school Year 6 and above in our group called ID, identity in Christ.

During the Covid lockdowns I have worked at maintaining the group through Zoom meetings, and thus keeping both the social contact and the discipleship going at the same time. My hope is that through all this I've been able to nurture the next generation of church leaders and kingdom warriors! With the help of really valued adults Clare, Lorna, Lena, Lawrence and a number of married couples who came to share during our *Relationships Academy* series, we have covered a number of topics including a studies on Daniel, Colossians, Revelation, Fear and Hope, the *Four Points of the Gospel* and the experience of the persecuted church.

Here are some testimonies and stories:

'Every opportunity has been taken to gather and be a physical community. Following all guidelines in the summer, we enjoyed film nights, water wide games in the heat of August in the vicarage garden, ball games in the playground behind church, fireworks and marshmallows in November and members of ID took part in the Christ Church Carol Service.' *'The Haslemere house parties went virtual this year and three of our young people signed up and joined the sessions over four days. A particular highlight was the Murder Mystery on the last night. The cross-questioning from one young person in ID would put any detective to shame...but did win the game!'*

'In the autumn, when support bubbles with young people were possible, we met in two separate groups; a girl's group and a boy's group. As well as playing (very!) competitive games, we looked at identity, how God sees us and how we then should see ourselves. With the boy's group, I recognised that their interest in animé was a way to disciple. As such we watched an episode and then explored how to analyse what we watch and how to see it through a 'gospel lens'.'

'More recently as we turned again to Zoom we've had activities on a Thursday evening and worshipped, studied the Bible and shared on a Sunday morning. Only one young person has fallen asleep. The best activity so far was a Bake-Off creating two mini-marble cakes with parents judging the outcome. Whilst on the Sundays we've explored the experience of the permanent lock-down those in the persecuted church experience using resources from Open Doors. Part of this was memorising a Bible verse written on toilet paper and then flushing it away and lighting a candle as we reflected, although more than a candle was lit at one stage, spotted in time and disaster was avoided.'

At the end of this academic year dedicated youth work at Christ Church will have been going for 2 years. Since the 2019 AGM I have committed to consolidate the work already established with our young people. The group we call 'ID' (Identity in Christ) consists of those who are in the school Year 6 and above. I've been blessed with the freedom to develop the youth group as I've seen fit. We have continued to meet on Sunday mornings and every other Thursday evening with the aim of challenging the young people to consider who the person of Jesus is for themselves. My constant question to them has been 'Who is Jesus and what is He saying to you?' with the aim that they own their faith rather than that of their parents, friends or of me. During the social isolation of COVID-19 I upped the number of times I connected with the young people to twice every week, meeting with them remotely via Zoom.

Healing on the streets (HOTS)

Due to the COVID-19 lockdowns this did not happen.

The Turning

We had one meeting with the Turning Outreach in February based at Peckham Park Baptist Church.

Crèche

This year we had to reorganise the crèche due to social distancing in the church building. We used room dividers to portion off part of the church hall which also meant the space looked more cosy. And, because no other groups were using the hall, we could leave the room set up and looking inviting all the time.

We also took the opportunity to recruit lots of great volunteers to run the crèche - thank you all! And we did some training with everyone to make sure we were protecting our children from any potential harm, and making sure the crèche leaders felt confident about running the sessions.

Stay and Play

Instead of running this once a month on a Saturday, we changed the Stay and Play sessions to once a week on a weekday. We had a few families around in the week, and with not much else open for young children, we felt it was important to have something more regular. We haven't been able to run the sessions during the lockdowns so are really looking forward to being able to open back up again.

Families really valued having the big space and fun toys to play with while being mostly stuck at home. We have a simple craft activity available each week, tea and a chat for adults, and a safe space for preschool children to play and explore.

Bethel Sozo Ministry

Reflection: The whole team met on December 18th for an end of year meal, to share testimonies and to rejoice at so many growing in prayer ministry. It was the last time that a large group of us met like that.

The ministry aims to connect people closing to the Godhead and to break agreements with wrong thinking. We also train people in the tools. The highlight of the year was the Sozo Basic Training in March. We had around 30 people in attendance with 22 tickets sold through Eventbrite, three of whom were church leaders. It was as though the Lord filled us all just in time for lockdown. It was a huge blessing when Isaac and Fiona and others turned up to help put everything away.

There was a pause once lockdown started, people could not envisage doing such deep, personal work on Zoom. But then, as people got used to the online world, we were able to offer Zoom Sozos. We only have two teams operating like this, Helen with Zsofi, and Richard with Louise, Richard is a first with full safeguarding, Louise has yet to finish her training and safeguarding, but seconds for Richard. Helen is listed on the national Bethel Sozo website as being someone to offer Zoom Sozos. The Holy Spirit has worked amazingly. We tend to do about 3 a week but the third lockdown, over Christmas, we took a break.

We lost the chance to do another live training and to meet monthly to mentor people but in some ways this has clarified the way forward as we see what really works in terms of releasing and training.

Zsofi Kocsmarski is paid a small amount per month for working one day a week, the money is raised by the donations to the ministry. She is an invaluable colleague to Helen in the Sozo Training and sessions, and is incredibly willing to bring her DIY skills to Naylor Rd.

David's Tent

Due to the COVID-19 lockdowns this event was cancelled.

Christmas Events

We held two Carol Services on 13 and 20 December where the whole worship group came together led by Anju. This was an amazing blessing for the group and the whole church.

On 13th December we did carol singing in the churchyard. This was cancelled on the 20th as London had moved into Tier 4.

Links with the Community

Community Events

There were no community events due to Covid-19, and for the same reason no outside groups used our building.

Old Kent Road Development

Large redevelopment of the Old Kent Road is planned with a potential threefold increase of the population of the parish. Hugh has joined the Planning Review Group which has met so far has met four times on Zoom

Other Points:

Baptisms and Confirmations

One adult baptism was held in February

Missionaries

In 2020 we supported the following people and projects financially and in prayer:

- Stephen and Jane Judson supporting persecuted Christians in the Middle East
- Isaac and Grace Wuni leading a Baptist church in Tamale northern Ghana
- The Turning Outreach.

Links with other churches

Hugh has been attending Church Leaders Zoom meetings.

Practical Matters

Church Building

The main works on the church have been the refurbishment of the lobby to make a more welcoming area.

Mobile phone antenna

There was site visit from BT open reach to install the cable, permission is needed in order for this work to be carried out.

The building owners representative need to sign a document that BT junction box can drill 5mm hole into the wall. The Architect has confirmed she is happy for this work to be carried out.

We have had two surveys carried out; we have full support from the Diocese and will continue to liaise with them.

Personnel

Hugh Balfour continued as vicar into his 35th year at Christ Church.

Caroline Aden Joined the team working one day a week as an Administrator.

Fiona Foreman works one and a half days a week overseeing youth work.

Helen Balfour was co-opted onto the PCC as Naylor Road representative and began working on preparing Naylor Road for tenants and selecting those tenants, on the PCC's behalf.

Website and Publicity

The Christ Church Facebook group and WhatsApp group continue to provide a great place for people to share testimonies and words of encouragement. The church website is constantly updated with events and church news.

YouTube has worked well during COVID-19 lockdown, providing means to reach a wider audience as well as the members.

8 Naylor Road Management in 2020

The house saw James, Jen and Olly through lockdown. In June, Olly moved out to get married and in September, Jen moved north. The house is managed by Helen Balfour, with maintenance help from James or a specialist. We needed a mend to the washing machine but little else. James did a lot of admin sorting out the Council Tax but that is in order and updated for students.

Milli DeVoy replaced Olly Peel and Lena Norman replaced Jen Whytock. James changed the terms of his tenancy so that he is now reimbursed for his maintenance work via invoicing, not through cheap rent. The house will need a deep clean to restore it after the extensive use during COVID-19 but the tenants have treated it with care and the photos, that Helen has been able to take, mean that we can attract new tenants on Christian Flatshare. The market for rental in London has been hit by many people choosing to self-isolate 'back home' and we are grateful to God for a full house.

Bankers and Accounts

The PCC's bankers are CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.

The 2020 accounts have been independently examined by Gareth Cooper of GRC Accountants Limited.

Finances

God continued to faithfully provide for Christ Church in 2020.

In 2020, receipts exceeded payments by £1,567 (2019: payments exceeded receipts by £6,734).

At the end of the year Christ Church had £5,899 in the bank (2019: £4,332). £1,661 of this was unrestricted and £4,238 restricted.

At the end of the year there were outstanding liabilities of £111,909 to Reliance Bank for a mortgage on 8 Naylor Road (2019: £116,394) and £1,600 to the Diocese of Southwark in relation to an interest-free loan (2019: £4,120).

The PCC gives thanks for God's faithfulness and for people's generosity, from both within and outside of Christ Church.

Full details of the 2020 accounts are published in the Financial Statements.



FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

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**CHRIST CHURCH CAMBERWELL
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 December 2020**

I report to the trustees on my examination of the accounts of Christ Church Camberwell PCC for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

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

- 1 accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- 2 the accounts do not accord with those records.

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



Gareth Cooper
GRC Accountants Limited
166 Banks Road
West Kirby
Wirral
CH48 0RH

09/04/2021

CHRIST CHURCH CAMBERWELL - SUMMARY RECEIPTS & PAYMENTS ACCOUNT

For the year ended 31 December 2020

	Unrestricted Funds	Restricted Funds	TOTAL 2020	TOTAL 2019
	£	£	£	£
RECEIPTS				
Voluntary Receipts	69,926	15,171	85,097	82,643
Receipts from Investments	-	-	-	11
Church Activities	20,069	-	20,069	23,587
TOTAL RECEIPTS	89,995	15,171	105,166	106,241
PAYMENTS				
Church Activities	61,535	30,241	91,776	101,183
Other Payments	11,823	-	11,823	11,792
TOTAL PAYMENTS	73,358	30,241	103,599	112,975
EXCESS OF RECEIPTS OVER PAYMENTS	16,637	(15,070)	1,567	(6,734)
TRANSFERS BETWEEN FUNDS	(17,740)	17,740	-	-
NET MOVEMENT IN FUNDS	(1,103)	2,670	1,567	(6,734)
CASH AT BANK AND IN HAND 01 JANUARY	2,764	1,568	4,332	11,066
CASH AT BANK AND IN HAND 31 DECEMBER	1,661	4,238	5,899	4,332

CHRIST CHURCH CAMBERWELL - STATEMENT OF ASSETS AND LIABILITIES

For the year ended 31 December 2020

	Unrestricted Funds			Unrestricted Funds Total	Naylor Road (restricted)	Fiona Foreman	Haslemere	Helen Balfour	Administr ator	Youth Work	S-Club	Give a Tent for Lent	Church Online	Family Outreach	Guttering	Restricted Funds Total	Endowment Funds	TOTAL 2020	TOTAL 2019
	General	Naylor Road (designate)	Sozo (designate d)																
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
CASH FUNDS																			
Current Bank Accounts	5,252	(3,628)	37	1,661	-	-	172	-	-	16	-	-	-	1,600	2,450	4,238	-	5,899	4,226
Deposit Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	106
	5,252	(3,628)	37	1,661	-	-	172	-	-	16	-	-	-	1,600	2,450	4,238	-	5,899	4,332
OTHER MONETARY ASSETS																			
Gift Aid Recoverable	1,178	-	-	1,178	-	45	-	-	-	-	-	-	-	-	-	45	-	1,223	1,946
Prepaid Expenditure	84	-	-	84	-	-	-	-	-	-	-	-	-	-	-	-	-	84	31
	1,262	-	-	1,262	-	45	-	-	-	-	-	-	-	-	-	45	-	1,307	1,977
ASSETS RETAINED FOR CHURCH USE																			
Church Equipment	21,330	-	-	21,330	-	-	-	-	-	-	-	-	-	-	-	-	-	21,330	21,437
Leasehold Property - 8 Naylor Road	-	118,713	-	118,713	-	-	-	-	-	-	-	-	-	-	-	-	97,287	216,000	216,000
	21,330	118,713	-	140,043	-	-	-	-	-	-	-	-	-	-	-	-	97,287	237,330	237,437
LIABILITIES																			
Accrued Expenditure	667	-	-	667	-	-	-	-	-	-	-	-	-	-	-	-	-	667	1,512
Interest-Free Loan	1,600	-	-	1,600	-	-	-	-	-	-	-	-	-	-	-	-	-	1,600	4,120
Mortgage	-	111,909	-	111,909	-	-	-	-	-	-	-	-	-	-	-	-	-	111,909	116,394
	2,267	111,909	-	114,176	-	-	-	-	-	-	-	-	-	-	-	-	-	114,176	122,026

Approved by the Parochial Church Council on 22 March 2021.


Hugh Balfour (Chairman)


Jeremy Beal ACMA CGMA (Treasurer)

CHRIST CHURCH CAMBERWELL - DETAILED RECEIPTS & PAYMENTS ACCOUNTS

For the year ended 31 December 2020

	Unrestricted Funds			Unrestricted Funds Total	Naylor Road (restricted)	Fiona Foreman	Haslemere	Helen Balfour	Administrator	Youth Work	S-Club	Give a Tent for Lent	Church Online	Family Outreach	Guttering	Restricted Funds Total	Endowment Funds	TOTAL 2020	TOTAL 2019
	General	Naylor Road (designate)	Sozo (designate d)																
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
RECEIPTS																			
Voluntary Receipts																			
Regular Giving: Gift Aid (Int)	34,596	-	-	34,596	-	1,200	-	-	-	-	-	-	-	-	-	1,200	-	35,796	26,147
Regular Giving: Gift Aid (Ext)	534	-	-	534	-	530	-	-	-	-	-	-	-	-	-	530	-	1,064	4,784
Regular Giving: Payroll (Int)	3,986	-	-	3,986	-	-	-	-	-	-	-	-	-	-	-	-	-	3,986	8,564
Regular Giving: Payroll (Ext)	2,569	-	-	2,569	-	-	-	-	-	-	-	-	-	-	-	-	-	2,569	2,891
Regular Giving: Non-Tax Efficient (Int)	2,278	-	-	2,278	-	650	-	-	-	-	-	-	-	-	-	650	-	2,928	2,723
Regular Giving: Non-Tax Efficient (Ext - Donations)	360	-	-	360	-	-	-	-	-	-	-	-	-	-	-	-	-	360	150
Regular Giving: Non-Tax Efficient (Ext - Grants)	-	-	-	-	-	-	-	3,600	-	-	-	-	-	-	-	3,600	-	3,600	4,600
Non-Regular Giving: Gift Aid (Int)	2,765	-	-	2,765	-	-	108	-	-	-	-	-	-	-	842	950	-	3,715	4,571
Non-Regular Giving: Gift Aid (Ext)	32	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	32	120
Non-Regular Giving: GAYE (Int)	1,467	-	-	1,467	-	-	-	-	-	-	-	438	-	-	1,067	1,505	-	2,972	-
Non-Regular Giving: GAYE (Ext)	8,172	-	-	8,172	-	-	-	-	-	-	-	-	-	-	-	-	-	8,172	-
Non-Regular Giving: Non-Tax Efficient (Int - Cash Collection)	1,761	-	-	1,761	-	-	-	-	-	-	-	-	-	-	-	-	-	1,761	4,475
Non-Regular Giving: Non-Tax Efficient (Int - Donations)	663	-	-	663	-	100	-	-	-	-	-	-	-	-	230	330	-	993	535
Non-Regular Giving: Non-Tax Efficient (Ext - Donations)	85	-	-	85	-	-	-	-	-	-	-	-	-	-	100	100	-	185	5,212
Non-Regular Giving: Non-Tax Efficient (Ext - Grants)	28	-	-	28	-	-	-	-	2,680	-	-	-	500	2,400	-	5,580	-	5,608	8,673
Gift Days: Gift Aid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	512
Gift Days: Non-Tax Efficient	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	125
Tax Recovered on Giving	10,630	-	-	10,630	-	413	27	-	-	50	25	-	-	-	211	726	-	11,356	8,561
	69,926	-	-	69,926	-	2,893	135	3,600	2,680	50	25	438	500	2,400	2,450	15,171	-	85,097	82,643
Receipts from Investments																			
Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11
Church Activities																			
Naylor Road Rent	-	12,020	-	12,020	-	-	-	-	-	-	-	-	-	-	-	-	-	12,020	9,150 Note 5(b)
Kings Grove Rent	6,000	-	-	6,000	-	-	-	-	-	-	-	-	-	-	-	-	-	6,000	8,588 Note 5(c)
Church Building Rent	70	-	-	70	-	-	-	-	-	-	-	-	-	-	-	-	-	70	2,658
Office Income	20	-	-	20	-	-	-	-	-	-	-	-	-	-	-	-	-	20	25
Residential Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	469
Sozo	-	-	1,959	1,959	-	-	-	-	-	-	-	-	-	-	-	-	-	1,959	2,350
Bookstall	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	347
	6,090	12,020	1,959	20,069	-	-	-	-	-	-	-	-	-	-	-	-	-	20,069	23,587
TOTAL RECEIPTS	76,016	12,020	1,959	89,995	-	2,893	135	3,600	2,680	50	25	438	500	2,400	2,450	15,171	-	105,166	106,241

	General	Unrestricted Funds Naylor Road (designate)	Sozo (designate d)	Unrestricted Funds Total	Naylor Road (restricted)	Fiona Foreman	Haslemere	Helen Balfour	Administr ator	Youth Work	S-Club	Give a Tent for Lent	Church Online	Family Outreach	Guttering	Restricted Funds Total	Endowment Funds	TOTAL 2020	TOTAL 2019
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
PAYMENTS																			
Church Activities																			
A Giving																			
1 Mission	6,843	-	-	6,843	-	-	-	-	-	-	-	438	-	-	-	438	-	7,281	7,750 Note 5(d)
2 Poor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61
3 Subscriptions	370	-	-	370	-	-	-	-	-	-	-	-	-	-	-	-	-	370	370 Note 5(e)
	7,213	-	-	7,213	-	-	-	-	-	-	-	438	-	-	-	438	-	7,651	8,181
B Staff																			
1 Salaries and Pensions	680	-	1,800	2,480	-	13,112	-	3,600	5,396	-	-	-	-	800	-	22,908	-	25,388	26,655
2 Parish Support Fund	27,000	-	-	27,000	-	-	-	-	-	-	-	-	-	-	-	-	-	27,000	29,250
4 Conferences	-	-	122	122	-	-	-	-	-	-	-	-	-	-	-	-	-	122	1,297
5 Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	208
	27,680	-	1,922	29,602	-	13,112	-	3,600	5,396	-	-	-	-	800	-	22,908	-	52,510	57,410
C Building																			
1 Utilities	3,369	-	-	3,369	-	-	-	-	-	-	-	-	-	-	-	-	-	3,369	4,144
2 Insurance	4,001	-	-	4,001	-	-	-	-	-	-	-	-	-	-	-	-	-	4,001	3,905
3 Maintenance	4,285	-	-	4,285	-	-	-	-	-	-	-	-	-	-	-	-	-	4,285	3,801
5 Fixed Assets	551	-	-	551	-	-	-	-	-	-	-	-	299	-	-	299	-	850	1,157
	12,206	-	-	12,206	-	-	-	-	-	-	-	-	299	-	-	299	-	12,505	13,007
D Office																			
1 Telephone & Internet	1,538	-	-	1,538	-	-	-	-	-	-	-	-	-	-	-	-	-	1,538	1,704
2 Photocopier	419	-	-	419	-	-	-	-	-	-	-	-	-	-	-	-	-	419	308
3 Catering	406	-	-	406	-	-	-	-	-	-	-	-	-	-	-	-	-	406	569
4 Consumables	859	-	-	859	-	-	-	-	-	-	-	-	-	-	-	-	-	859	637
5 Overheads	753	-	-	753	-	-	-	-	-	-	-	-	-	-	-	-	-	753	700
	3,975	-	-	3,975	-	-	-	-	-	-	-	-	-	-	-	-	-	3,975	3,918
E Outreach & Evangelism																			
1 Publicity	862	-	-	862	-	-	-	-	-	-	-	-	-	-	-	-	-	862	864
2 Catering	28	-	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	28	37
	890	-	-	890	-	-	-	-	-	-	-	-	-	-	-	-	-	890	901
F Discipleship																			
1 Courses	403	-	-	403	-	-	-	-	-	-	-	-	-	-	-	-	-	403	282
2 Trips	-	-	-	-	-	-	80	-	-	-	-	-	-	-	-	80	-	80	920
3 Bookstall	81	-	-	81	-	-	-	-	-	-	-	-	-	-	-	-	-	81	610
	484	-	-	484	-	-	80	-	-	-	-	-	-	-	-	80	-	564	1,812
H1 Children's Work (ages 0-11)	142	-	-	142	-	-	-	-	-	-	110	-	-	-	-	110	-	252	272
I1 Youth Work (ages 11-18)	-	-	-	-	-	-	-	-	-	192	-	-	-	-	-	192	-	192	222
J Sundays																			
1 Music & PA	991	-	-	991	-	-	-	-	-	-	-	-	219	-	-	219	-	1,210	627
2 Speakers' Fees & Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	368
	991	-	-	991	-	-	-	-	-	-	-	-	219	-	-	219	-	1,210	995
K1 Bank Charges	79	-	-	79	-	-	-	-	-	-	-	-	-	-	-	-	-	79	71
L1 Naylor Road	-	-	-	-	5,995	-	-	-	-	-	-	-	-	-	-	5,995	-	5,995	5,751 Note 5(b)
Z1 Kings Grove	5,953	-	-	5,953	-	-	-	-	-	-	-	-	-	-	-	-	-	5,953	8,643 Note 5(c)
Total Church Activities	59,613	-	1,922	61,535	5,995	13,112	80	3,600	5,396	192	110	438	518	800	-	30,241	-	91,776	101,183
Other Payments																			
X1 Loan Repayments	2,520	9,303	-	11,823	-	-	-	-	-	-	-	-	-	-	-	-	-	11,823	11,792 Note 4
Total Other Payments	2,520	9,303	-	11,823	-	-	-	-	-	-	-	-	-	-	-	-	-	11,823	11,792
TOTAL PAYMENTS	62,133	9,303	1,922	73,358	5,995	13,112	80	3,600	5,396	192	110	438	518	800	-	30,241	-	103,599	112,975
EXCESS OF RECEIPTS OVER PAYMENTS	13,883	2,717	37	16,637	(5,995)	(10,219)	55	-	(2,716)	(142)	(85)	-	(18)	1,600	2,450	(15,070)	-	1,567	(6,734)
TRANSFERS BETWEEN FUNDS	(11,395)	(6,345)	-	(17,740)	6,345	10,348	-	-	1,029	-	-	-	18	-	-	17,740	-	-	- Note 5(f)
NET MOVEMENT IN FUNDS	2,488	(3,628)	37	(1,103)	350	129	55	-	(1,687)	(142)	(85)	-	-	1,600	2,450	2,670	-	1,567	(6,734)
CASH AT BANK AND IN HAND 01 JANUARY	2,764	-	-	2,764	(350)	(129)	117	-	1,687	158	85	-	-	-	-	1,568	-	4,332	11,066
CASH AT BANK AND IN HAND 31 DECEMBER	5,252	(3,628)	37	1,661	-	-	172	-	-	16	-	-	-	1,600	2,450	4,238	-	5,899	4,332

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

1. BASIS OF PREPARATION

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The PCC exercised its right to exemption from audit under section 145 of the Charities Act 2011.

2. DESIGNATED, RESTRICTED AND ENDOWMENT FUNDS

An explanation of each fund is given below:

(a) Naylor Road (designated)

This represents rental payments received and costs associated with the purchase and running of 8 Naylor Road.

(b) Sozo (designated)

This represents donations received following Sozo ministry and costs associated with the ministry.

(c) Naylor Road (restricted)

This represents donations received and costs associated with the purchase and running of 8 Naylor Road. Fund closed 31 December 2020.

(d) Fiona Foreman

This represents donations received and applied to the salary costs of employing Fiona Foreman.

(e) Haslemere

This represents donations received and applied to the costs of the youth group's trips to the Haslemere camp.

(f) Helen Balfour

This represents donations received and applied to the salary costs of employing Helen Balfour.

(g) Administrator

This represents donations received and applied to the salary costs of employing the church administrator.

(h) Youth Work

This represents donations received and applied to the costs of youth work.

(i) S-Club

This represents donations received and applied to the costs of the S-Club children's group. Fund closed 31 December 2020.

(j) Give a Tent for Lent

This represents donations received and paid out to the Shelterbox Give a Tent for Lent campaign. Fund closed 31 December 2020.

(k) Church Online

This represents donations received and applied to the costs of putting church services online. Fund closed 31 December 2020.

(l) Family Outreach

This represents donations received and applied to the costs of Family Outreach.

(m) Guttering

This represents donations received and applied to the costs of repairs to the guttering on the church building.

(n) Endowment Fund

The Endowment Fund is a permanent endowment which represents The Christ Church Camberwell Charity. This is a charity set up by a scheme dated 14 December 1966, approved by The Charity Commissioners. The PCC are the managing trustees of the charity.

The PCC may apply the clear income of the charity for the purpose of furthering the religious and other charitable work of the Church of England in the parish of Christ Church Camberwell. The PCC may apply the whole or any part of the capital in or towards defraying the cost of providing property to be appropriated and used for the above purpose.

3. ASSETS

(a) 8 Naylor Road

In May 2010 the Endowment Fund was valued at £54,087. £54,000 was invested in an interest-free equity loan to Mission Housing Association Ltd to assist them in the purchase of a property at 8 Naylor Road, Peckham, London, for £200,000.

In September 2017 the PCC purchased a further 33% of the house, bringing its share in the property to 60%. The investment was reclassified from an investment property to a property

The property and Endowment have been stated at historic cost as at September 2017 when the additional 33% was purchased.

(b) Church Equipment

Church Equipment represents identifiable moveable fixed assets which do not require a faculty for disposal. These assets have been recorded at purchase cost.

The church building and vicarage are excluded from the financial statements as they are not parish

4. LIABILITIES

(a) Interest-Free Loan

In August 2017 a £10,000 interest-free loan was received from the Diocese of Southwark. The loan will be repaid over 4 years.

(b) Mortgage

In September 2017 a £125,400 Base Rate Term Loan was received from Reliance Bank Ltd. The loan will be repaid over 20 years.

5. OTHER NOTES

(a) During the year ended 31 December 2020, Christ Church received generous financial support from a number of other churches and organisations. These included the Diocese of Southwark, Emmanuel Wimbledon, St Luke's South Melbourne and St Mark's Battersea Rise.

(b) The PCC owns a 60% share in a property at 8 Naylor Road and receives rental income from the property's tenants.

(c) The PCC rents a property on Kings Grove from Optivo Housing Association. Rental income is received from the property's tenants.

(d) Christ Church is an outward-looking Church, which is reflected in its support of Christian mission work outside the parish, including financial support. During the year ended 31 December 2020 Christ Church gave regular financial support to the following missionary causes: BFOC Evangelistic Missions (The Turning), SIM and Isaac and Grace Wuni (Koinonia Church Ghana).

(e) Additional donations were also made to the following causes: the Church Pastoral Aid Society, the Evangelical Alliance, the National Churches Trust, Shelterbox and Transform Southwark.

(f) A transfer was made from the unrestricted General fund to the restricted Fiona Foreman, Administrator and Church Online funds to leave the yearend balances at £nil. A transfer was made from the Naylor Road designated fund to the Naylor Road restricted fund to leave the restricted

**CHRIST CHURCH CAMBERWELL
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
For the year ended 31 December 2020**

I report to the trustees on my examination of the accounts of Christ Church Camberwell PCC for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

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

- 1 accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- 2 the accounts do not accord with those records.

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



Gareth Cooper
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09/04/2021