

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 2020

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 Akinuju (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)

Electoral Roll

There were 80 members on the church electoral roll at the time of the Church Annual Meeting 2019. The average attendance on Sunday mornings was 80 adults and 44 children.

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

CONTENTS

	Page
Independent Examiner's Report	1
Summary Receipts and Payments Accounts	2
Statement of Assets and Liabilities	3
Detailed Receipts and Payments Accounts	4-5
Notes to the Financial Statements	6-7

**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 Note 3(b)
Leasehold Property - 8 Naylor Road	-	118,713	-	118,713	-	-	-	-	-	-	-	-	-	-	-	-	97,287	216,000	216,000 Note 3(a)
	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 Note 4(a)
Mortgage	-	111,909	-	111,909	-	-	-	-	-	-	-	-	-	-	-	-	-	111,909	116,394 Note 4(b)
	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	Restricted Funds										Restricted Funds Total	Endowment Funds	TOTAL 2020	TOTAL 2019		
	General	Naylor Road (designate)	Sozo (designate d)	£	Naylor Road (restricted)	Fiona Foreman	Haslemere	Helen Balfour	Administrator	Youth Work	S-Club	Give a Tent for Lent	Church Online	Family Outreach	Guttering	£	£	£	£	£
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
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 Collections)	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
GRC Accountants Limited
166 Banks Road
West Kirby
Wirral
CH48 0RH

09/04/2021