

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 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 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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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

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	-	-	-	-	-	-	-	-	97,287	216,000	216,000 Note 3(a)
	20,905	118,713	-	139,618	-	-	-	-	-	-	-	-	97,287	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)

CHRIST CHURCH CAMBERWELL - DETAILED RECEIPTS & PAYMENTS ACCOUNTS

For the year ended 31 December 2021

RECEIPTS

Voluntary Receipts

Regular Giving: Gift Aid (Int)
Regular Giving: Gift Aid (Ext)
Regular Giving: Payroll (Int)
Regular Giving: Payroll (Ext)
Regular Giving: Non-Tax Efficient (Int)
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)
Non-Regular Giving: Non-Tax Efficient (Int - Cash Collections)
Non-Regular Giving: Non-Tax Efficient (Int - Donations)
Non-Regular Giving: Non-Tax Efficient (Ext - Donations)
Non-Regular Giving: Non-Tax Efficient (Ext - Grants)
Gift Days: Gift Aid
Gift Days: GAYE
Gift Days: Non-Tax Efficient
Tax Recovered on Giving
Government Contribution
Legacies

General	Unrestricted Funds		Unrestricted Funds Total		Fiona Foreman	Haslemere	Helen Balfour	Restricted Funds		Family Outreach	Guttering	Electrics	Restricted Funds Total	Endowment Funds	TOTAL 2021		TOTAL 2020
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
31,589	-	-	31,589	-	2,690	-	-	-	-	-	-	-	2,690	-	34,279	-	35,796
414	-	-	414	-	1,180	-	-	-	-	-	-	-	1,180	-	1,594	-	1,064
1,200	-	-	1,200	-	-	-	-	-	-	-	-	-	-	-	1,200	-	3,986
4,133	-	-	4,133	-	725	-	-	-	-	-	-	-	725	-	4,858	-	2,569
465	-	-	465	-	10	-	-	-	-	-	-	-	10	-	475	-	2,928
220	-	-	220	-	-	-	-	-	-	-	-	-	-	-	220	-	360
-	-	-	-	-	2,100	-	2,400	2,649	-	-	-	-	7,149	-	7,149	-	3,600
2,363	-	-	2,363	-	860	345	-	-	-	-	-	-	1,205	-	3,568	-	3,715
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32
1,986	-	-	1,986	-	121	-	-	-	-	-	-	-	121	-	2,107	-	2,972
-	-	-	-	-	200	-	-	-	-	-	-	-	-	-	200	-	8,172
3,415	-	-	3,415	-	-	-	-	-	-	-	-	-	-	-	3,415	-	1,761
630	-	-	630	-	70	210	-	-	-	-	-	-	280	-	910	-	993
70	-	-	70	-	-	-	-	-	-	-	-	-	-	-	70	-	185
2,740	-	-	2,740	-	-	-	-	-	-	-	1,480	-	1,480	-	4,220	-	5,608
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10,936	-	-	10,936	-	1,443	86	-	-	-	-	-	-	1,529	-	12,465	-	11,356
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60,161	-	200	60,361	9,199	641	2,400	2,400	2,649	-	-	1,480	-	16,369	-	76,730	-	85,097

Receipts from Investments

Interest

8	-	-	8	-	-	-	-	-	-	-	-	-	-	-	8	-	-
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Church Activities

Naylor Road Rent
Kings Grove Rent
Church Building Rent
Office Income
Residential Fees
Event Fees
Sozo
Bookstall
Sales at Youth Events

-	17,340	-	17,340	-	-	-	-	-	-	-	-	-	-	-	17,340	-	12,020 Note 5(b)
6,040	-	-	6,040	-	-	-	-	-	-	-	-	-	-	-	6,040	-	6,000 Note 5(c)
590	-	-	590	-	-	-	-	-	-	-	-	-	-	-	590	-	70
279	20	-	299	-	-	-	-	-	-	-	-	-	-	-	299	-	20
-	-	-	-	-	-	293	-	-	-	-	-	-	293	-	293	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	140	-	140	-	-
-	-	1,788	1,788	-	-	-	-	-	-	-	-	-	-	-	1,788	-	1,959
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6,909	17,360	1,788	26,057	-	293	-	-	-	-	140	-	-	433	-	26,490	-	20,069

TOTAL RECEIPTS

67,078	17,360	1,988	86,426	9,199	934	2,400	2,400	2,649	140	-	1,480	-	16,802	-	103,228	-	105,166
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PAYMENTS															7,281	Note 5(d)	
Church Activities															6,108		
A	Giving	-	-	-	6,108	-	-	-	-	-	-	-	-	-	35	-	
1	Mission	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	
2	Poor	-	-	-	370	-	-	-	-	-	-	-	-	-	370	Note 5(e)	
3	Subscriptions	-	-	-	6,513	-	-	-	-	-	-	-	-	-	6,513	7,651	
<hr/>																	
B	Staff	300	2,025	-	4,570	10,854	-	2,400	5,080	-	-	1,600	-	-	24,504	25,388	
1	Salaries and Pensions	-	-	-	-	-	-	-	-	-	-	-	-	-	27,000	27,000	
2	Parish Support Fund	-	-	-	27,000	-	-	-	-	-	-	-	-	-	204	122	
4	Conferences	-	-	-	204	-	-	-	-	-	-	-	-	-	50	-	
5	Travel	-	-	-	-	-	-	-	-	-	-	50	-	-	-	-	
<hr/>																	
C	Building	300	2,025	-	31,774	10,854	-	2,400	5,080	-	50	1,600	-	-	51,758	52,510	
1	Utilities	-	-	-	2,787	-	-	-	-	-	-	-	-	-	2,787	3,369	
2	Insurance	-	-	-	3,995	-	-	-	-	-	-	-	-	-	3,995	4,001	
3	Maintenance	-	-	-	5,401	-	-	-	-	-	-	-	3,192	-	8,593	4,285	
5	Fixed Assets	-	-	-	479	-	-	-	-	-	-	-	-	-	479	850	
<hr/>																	
		-	-	-	12,662	-	-	-	-	-	-	-	3,192	-	15,854	12,505	
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D	Office	-	-	-	963	-	-	-	-	-	-	-	-	-	963	1,538	
1	Telephone & Internet	-	-	-	154	-	-	-	-	-	-	-	-	-	154	419	
2	Photocopier	-	-	-	39	-	-	-	-	-	-	-	-	-	39	406	
3	Catering	-	-	-	733	-	-	-	-	-	-	-	-	-	733	859	
4	Consumables	-	-	-	755	-	-	-	-	-	-	-	-	-	755	753	
5	Overheads	-	-	-	2,644	-	-	-	-	-	-	-	-	-	2,644	3,975	
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E	Outreach & Evangelism	-	-	-	696	-	-	-	-	-	-	-	-	-	696	862	
1	Publicity	-	-	-	22	-	-	-	-	-	-	-	-	-	22	28	
2	Catering	-	-	-	718	-	-	-	-	-	-	-	-	-	718	890	
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F	Discipleship	-	-	-	-	-	-	-	-	-	-	-	-	-	-	403	
1	Courses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Trips	-	-	-	519	-	-	-	-	-	-	-	519	-	519	80	
3	Bookstall	30	-	-	30	-	-	-	-	-	-	-	-	-	30	81	
		30	-	-	519	-	-	-	-	-	-	-	519	-	549	564	
<hr/>																	
		16	-	-	16	-	-	-	-	-	-	-	-	-	16	252	
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		118	-	-	118	-	-	-	-	693	-	-	693	-	811	192	
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H1	Children's Work (ages 0-11)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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I1	Youth Work (ages 11-18)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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J	Sundays	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1	Music & PA	849	-	-	849	-	-	-	-	-	-	-	-	-	849	1,210	
2	Speakers' Fees & Expenses	75	-	-	75	-	-	-	-	-	-	-	-	-	75	-	
		924	-	-	924	-	-	-	-	-	-	-	-	-	924	1,210	
<hr/>																	
		119	-	-	119	-	-	-	-	-	-	-	-	-	119	79	
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K1	Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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L1	Naylor Road	-	7,107	-	7,107	-	-	-	-	-	-	-	-	-	7,107	5,995	
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Z1	Kings Grove	-	-	-	6,032	-	-	-	-	-	-	-	-	-	6,032	5,953	
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Total Church Activities															-	93,045	91,776
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Other Payments																	
X1	Loan Repayments	1,600	9,303	-	10,903	-	-	-	-	-	-	-	-	-	10,903	11,823	
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Total Other Payments															-	10,903	11,823
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TOTAL PAYMENTS															-	103,948	103,599
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EXCESS OF RECEIPTS OVER PAYMENTS																	
															-	(720)	1,567
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TRANSFERS BETWEEN FUNDS																	
															500	3,548	-
<hr/>																	
NET MOVEMENT IN FUNDS																	
															-	(720)	1,567
<hr/>																	
CASH AT BANK AND IN HAND 01 JANUARY																	
															-	4,238	5,899
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CASH AT BANK AND IN HAND 31 DECEMBER																	
															500	200	5,179
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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.

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

22/04/2022