

All Saints' Church, Blackheath

**Annual Report
And
Financial Statements
of the Parochial Church Council
for the year ended 31 December 2020**

Incumbent

The Reverend Canon Nicholas WS Cranfield FSA

Churchwardens

Cherry Almond

Patrick Kidd

Bank

Barclays Bank PLC

Charity number

1138076

Independent Examiner

Stephen Lanes FCA

Thorpe House

105 Mycenae Road

Blackheath SE3 7RX

All Saints' Church, Blackheath Annual Report for 2020

Background

All Saints' Parochial Church Council has the responsibility for promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical, in the ecclesiastical parish founded in 1857, which is bounded to the north by the A2, to the east by the Cator Estate, to the south by the railway line and to the west by Orchard Drive and Goffers Road.

The Revd Dr Canon Nicholas Cranfield is the Vicar (since October 1999). Father William Chatterton, a non stipendiary assistant curate.

We remain grateful to a locally retired priest Fr John-Francis Friendship who continues to offer occasional assistance in leading worship. Dr Clare Dowding was licensed as a Reader in the Parish in October 2020.

Membership

Members of the PCC (which met six times during the year; since March 2020 such meetings have been online) are either *ex officio*, elected by the Annual Parochial Church Meeting or co-opted in accordance with the Church Representation Rules. During the year the following served as members of the PCC as detailed below:

Incumbent

Canon Nicholas Cranfield

Assistant Curate (Honorary)

Father William Chatterton

Wardens

Cherry Almond

Deborah Dorrance King to October 2020

Patrick Kidd from October 2020

Elected members

Anne Beck (2017 – 2020)

Gemma Foale Robinson (2020 – 2021)

Matthew Dunn (2020 – 2023)

Richard Swann (2020 – 2023)

Patrick Kidd (2018 – 2021)

Dasha Dougans (2020 – 2023)

David Quarmby (2018 – 2021)

Richard Garratt (2019 – 2022)

Gail Exon (2019 – 2022)

Tom Furber (2020 – 2023)

Peter Flewitt (2019 – 2022)

Ian Jackson (2019 – 2022)

Doreen de Bellotte (2019 – 2022)

Sara George (2018 – 2021)

Cristian Calugaru (2020 – 2022)

Ex Office

Representatives at Deanery Synod

Deborah Dorrance King (2020 – 2023)

Caroline Williams (2020 – 2023)

Sue Heath (2020 – 2023)

Clare Dowding (2020 – 2023)

Representative at Diocesan Synod

William Parker (2018 – 2021)

Honorary Treasurer

Ian Jackson

Honorary Secretary

Richard Garratt

David Sanderson, the **Electoral Roll Officer**, resigned in October 2020 and Rebecca Taylor-Gray has succeeded him.

Clare Dowding is the **vice chair of the PCC**.

The Sidesmen

Sidesmen assist the Church Wardens in ensuring Divine Worship is offered in church in a seemly way. The office (elected at the Annual Parish Church Meeting) is only open to all members of the Electoral Roll.

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. It has met prior to each PCC meeting to plan the agenda and consists in the Vicar, Church Wardens, Vice Chair, and the Hon PCC Treasurer. The Hon PCC Secretary attends. Since March 2020 such meetings have been conducted online.

Finance Committee

The Finance Committee meets to assist the Hon PCC Treasurer in the running of the Parish finances and to oversee the general financial dimension of the work of All Saints' by monitoring income and expenditure and budgeting and will need to co-ordinate plans for fund-raising in the parish. The committee consists of the Treasurer, the Vicar, Stewardship Secretary, (Rebecca Taylor-Gray), Nic Martin, and David Tinsley. Both Nic Martin and David Tinsley resigned at October 2020 on leaving the PCC.

The Stewardship Committee:

This PCC subcommittee meets to encourage all aspects of stewardship, to raise awareness of using our time and talents to the glory of God. David Quarmby and a small team, with Rebecca Taylor-Gray and the help of Sara George, have followed up on a 'Renewal of Stewardship' programme conducted during November 2018.

Charity Committee

This committee promotes the fund-raising for the annual Bishop's Lent Appeal and for the Parish Charity and to be involved generally with the provision of information about the support given by All Saints' to various charities. The charity appointed for the year 2019/2020 was Dimpleby Cancer Care and for the remainder of the year 2020 from the October APCM to Lent 2021, the Lewisham Foodbank.

Health and safety, Child Protection and Vulnerable Adults

The Vicar (designated as Health and Safety Officer by the Church Wardens Measure 2001, and trained as a Diocesan requirement); Cherry Almond, Janet Parrott, Judi Millard, Gail Exon and Dr Helen Oram (Child and Vulnerable Persons Protection Officers). Judi Millard resigned in the course of the year 2020. The Church Wardens share the overall legal responsibility for ensuring the compliance of all members of the PCC with the necessary safeguarding measures. During the year under review, the new website was undertaken in compliance with the necessary notices of compliance.

Children's Church and Youth Work

The Vicar (ex officio); Mandy Richmond, Sue Heath, Deborah Dorrance, Jim Rose Diana Calugaru, Rebecca Braidwood, Mia Wylie, Cath Guest, and others meet termly to plan the Sunday by Sunday education of all of our children, whether in church (with children's bibles, much appreciated story book bags, and a weekly pewsheets for younger readers), in Sunday School, in the creche and plan for our regular Youth Group. All such activities have been suspended since March 2020. The monthly Children's Mass resumed in September 2020 once public worship was allowed, (but was suspended again during Lockdown Two) All helpers are baptised practising Christians.

Quinquennial Report

The last Quinquennial report was in the summer of 2019. All the essential works have been completed. Other recommendations will be actioned as finances allow.

Church Activities

During the year these were limited by the illegal closure of the church by the Diocesan Bishop (22 March 2020) but resumed once public worship was permitted (4 July 2020) apart from the period of the second Lockdown (4 November – 2 December) when Government required all places of worship to be closed; there were six baptisms, no weddings and four funerals that took place in the church. Three persons were confirmed on All Saints Day, in church, by Bishop Stephen Oliver.

The Organ Fund

A dedicated Organ Fund, forming part of the Music Fund, was established in 2014 to enable both the restoration of the 1859 William Hill Organ and to ensure the appropriate maintenance of the instrument in the future. Since July 2018, Mr Matthew Dunn FRCO has been Director of Music and Organist.

On behalf of the PCC

The Revd Canon Nicholas W S Cranfield
Chairman of the PCC

Date:

Mr I M Jackson ACMA (Ret.)
Hon PCC Treasurer

Date :

Income of the Church

Direct giving in 2020, i.e. open plate cash, contributions on which tax could be reclaimed (gift aided open plate and planned giving) and associated income tax recovery, was £122,997 for the full year. This was down by 6.2% (£8,172) versus 2019. Within this, the income tax recoverable on gift aid contributions was £20,979 for 2020, a decrease of £4,168 over the 2019 accounts.

The other main income sources through the year were other voluntary income of £8,490, (including charitable fundraising, donations and a grant of £2,000 towards the junior choir). This was considerable short of 2019 income due to the lockdown preventing events that would have generated income for the adopted charities. Income from the letting of 59 Tranquil Vale, which was £45,500, as for last year, (all income is generated from the annual rental of the former church hall at 59 Tranquil Vale which is currently leased commercially on a long term lease; the property is administered on behalf of the PCC by the Diocese but the PCC receives the beneficial income thereof.).

Overall, total income for 2020 was £178,329. This was £21,712 or 10.9%, less than the level in 2019.

Outgoings of the Church

The total outgoings, including Organ Fund costs, (organ tuning and maintenance), in 2020 were £183,225. This was a decrease of £26,466 from the reported £210,011 the previous year, representing a 12.6% decrease.

The main elements of the outgoings were as follows compared to 2019 costs; Parish Support Fund paid to Diocese was £150,000, (the full amount due which is based on the Church's pledge to the Diocese), up £10,000; Clergy and Staff expenses, £1,965, (down £570); Utilities were £5,593 for the full year, (down £878); Insurance £9,127, (down £114); Music was £5,261 (being the costs of the Director of Music of £3,646, and organ maintenance of £1,615), (down £2,788); Furniture and Equipment costs for the year were £1,841, being the cost of video equipment for service streaming; Church Maintenance was £4,382 consisting of Central Heating £2,098; Church Supplies £1,322; Clock repairs £438; and other general items. The total Church Maintenance costs were down by £21,328 on 2019 exceptional costs; Cost of Services, i.e. weddings, funerals and baptisms were £614, (down £1,638). Costs were generally reduced due to the effect of the lockdowns.

Charitable Giving

In 2020 £2,430 was raised for charity, this being the 2019/20 adopted charity, the Dimbleby Cancer Care. The adopted charity for 2020/2021 was the Lewisham Foodbank, but due to the pandemic, all donations went directly to the charity and not through the church's books. In future charitable giving will go, as far as possible, direct to the adopted charity.

Balance for the Year

Overall, for normal church activities, total income for the year was £178,329 and total outgoings were £183,225, as a result of which there was a net deficit of income over expenditure of £4,896 for the year, (2019 net deficit of £9,970).

The balance sheet net asset position at the start of 2020 was £60,670 and with the net deficit of £4,896 through 2020 there was a net positive balance sheet position of £55,774 at 31 December 2020.

On behalf of the PCC

The Revd Canon Nicholas W S Cranfield
Chairman of the PCC
Date:

Mr I M Jackson ACMA (Ret.)
Hon PCC Treasurer
Date:

All Saints' Church, Blackheath
Statement of Financial Activities
For the Year Ended 31 December 2020

		Unrestricted Funds	Restricted Funds		Total Funds	
	Note		Repairs & Fabric	Music	2020	2019
		£	£	£	£	£
Incoming Resources						
Voluntary Income (direct giving)	2a	122,997	-	-	122,997	131,169
Other voluntary income	2b	6,490	-	2,000	8,490	16,362
Gross income from events and activities	2c	1,221	-	20	1,241	2,920
Income from investment/lettings	2d	45,597	-	4	45,601	49,590
Total Incoming Resources		176,305	-	2,024	178,329	200,041
Resources Used						
Grants and disbursements	3a	2,430	-	-	2,430	8,513
Directly relating to the work of the Church	3b	177,168	-	1,615	178,783	194,680
Church management and administration	3c	2,012	-	-	2,012	6,818
Total Resources Used		181,610	-	1,615	183,225	210,011
Net Incoming/(Outgoing) Resources		(5,305)	-	409	(4,896)	(9,970)
Balances brought forward at 1 January 2020 (2019)		37,830	22,257	583	60,670	70,640
Balances carried forward at 31 December 2020 (2019)		32,325	22,257	992	55,774	60,670

All Saints' Church, Blackheath
Balance Sheet at 31 December 2020

	Note	2020 £	2019 £
Balance Sheet			
Current Assets			
Receivables	5	20,782	23,171
Cash at bank & in hand		55,520	47,314
		<u>76,302</u>	<u>70,485</u>
Liabilities: Amounts falling due within one year	6	(20,528)	(9,815)
Net Assets	4	<u>55,774</u>	<u>60,670</u>
Funds			
Unrestricted		32,525	37,830
Repair & Fabric		22,257	22,257
Music		992	583
		<u>55,774</u>	<u>60,670</u>

Approved by the Parochial Church Council on

2021 and signed on its behalf by:

The Revd Canon Nicholas W S Cranfield
Chairman of the PCC
Date:

Mr I M Jackson ACMA (Ret.)
Hon PCC Treasurer
Date:

All Saints' Church, Blackheath
Notes to the Financial Statements
For the Year Ended 31 December 2020

Note 1 - Accounting Policies

The Financial statements have been prepared under the Charities Act 2011 and in accordance with the Statement of Recommended Practice for Charities (Financial Reporting Standard for Smaller Entities) 2015 and the Church Accounting Regulations 2006 together with applicable account standards.

The financial statements have been prepared under the historic cost convention.

Funds

General unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. In addition, certain funds are designated for a particular purpose by the PCC, and are classified as restricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of other church groups that owe their main affiliation to another body, or those that are informal gatherings of church members.

Incoming Resources

Voluntary Income

Collections are recognised when received by or on behalf of the PCC.

Planned giving under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Other Income

Parochial fees due to the PCC for weddings, funerals etc. are accounted for on an event by event basis.

Income from Investment/Lettings

Interest is accounted for as it accrues. Tax recoverable on such income is recognised in the same accounting year.

Rental income from the letting of the church premises is recognised when the rental is due.

Resources Used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The Ministry: Parish Support Fund, is accounted for when paid or accrued as required.

All Saints' Church, Blackheath
Notes to the Financial Statements
For the Year Ended 31 December 2020

Fixed Assets

Consecrated property and movable church furnishings

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. All expenditure incurred during the year on consecrated or beneficial buildings and movable church furnishings, whether maintenance or improvement, is written off.

Current Assets

Amounts owing to the PCC at 31 December 2020 in respect of tax, fees, rents or other income are shown as debtors less any provision for amounts that may prove uncollectible.

Note 2 – Breakdown of Incoming Resources

		Unrestricted Funds		Restricted Funds		Total Funds	
				Repairs & Fabric	Music	2020	2019
		£	£	£	£	£	£
2	Incoming Resources						
2a	Voluntary income (direct giving)						
	Planned giving:						
	Gift Aid Contributions	95,340	-	-	-	95,340	90,676
	Income tax recoverable	20,979	-	-	-	20,979	25,147
	Collections (open plate)	6,678	-	-	-	6,678	15,346
		122,997	-	-	-	122,997	131,169
2b	Other voluntary income						
	Charitable fund raising	2,406	-	-	-	2,406	8,489
	Donations	3,097	-	-	-	3,097	3,339
	Other	987	-	2,000	-	2,987	4,534
		6,490	-	2,000	-	8,490	16,362
2c	Gross income from events and activities						
	Concerts and Organ Fund Raising	-	-	20	-	20	57
	Fees	1,221	-	-	-	1,221	2,863
		1,221	-	20	-	1,241	2,920
2d	Income from investment/lettings						
	Income from 59 Tranquil Vale	45,500	-	-	-	45,500	45,500
	Church Hire	60	-	-	-	60	1,718
	Sale of Assets	-	-	-	-	-	-
	Interest and VAT reclaim	37	-	4	-	41	2,372
		45,597	-	4	-	45,601	49,590
Total Incoming Resources		176,305	-	2,024	-	178,329	200,041

All Saints' Church, Blackheath
Notes to the Financial Statements
For the Year Ended 31 December 2020

Note 3 – Breakdown of Resources Used

		Restricted Funds			Total Funds	
		Unrestricted Funds	Repairs & Fabric	Music	2020	2019
		£	£	£	£	£
3	Resources Used					
3a	Grants					
	Missionary and Charitable Giving	2,430	-	-	2,430	8,513
		2,430	-	-	2,430	8,513
3b	Directly relating to the work of the Church					
	Ministry: Parish Support Fund	150,000	-	-	150,000	140,000
	Clergy and staff expenses	1,965	-	-	1,965	2,535
	Other	-	-	-	-	422
	Utilities	5,593	-	-	5,593	6,471
	Insurance	9,127	-	-	9,127	9,241
	Music	3,646	-	1,615	5,261	8,049
	Church maintenance	4,382	-	-	4,382	25,710
	Cost of services	614	-	-	614	2,252
	Furniture and Equipment	1,841	-	-	1,841	-
		177,168	-	1,615	178,783	194,680
3c	Church management and administration					
	Other	2,012	-	-	2,012	6,818
		2,012	-	-	2,012	6,818
Total Resources Used		181,610	-	1,615	183,225	210,011

All Saints' Church, Blackheath
Notes to the Financial Statements
For the Year Ended 31 December 2020

Notes 4 to 6 – Breakdown of Balance Sheet Items

	Unrestricted Funds	Restricted Funds		Total	
		Repairs & Fabric	Music	2020	2019
	£	£	£	£	£
4 Analysis of Net assets by Fund					
Current Assets	53,053	22,257	992	76,302	70,485
Current Liabilities	(20,528)	-	-	(20,528)	(9,815)
	32,525	22,257	992	55,774	60,670

				2020	2019
				£	£
Assets: Receivables					
5	Tax refund due			20,606	22,672
	Other Receivables			176	499
				<u>20,782</u>	<u>23,171</u>

				2020	2019
				£	£
6	Liabilities: Amounts falling due within one year				
	Payables for goods and services			17,863	4,539
	Other Payables			2,665	5,276
				<u>20,528</u>	<u>9,815</u>

Legacies

The Unrestricted Funds include Legacies which the PCC are committed to commemorate at some stage in the future to record the generosity and commitment by former parishioners of the church. The PCC is currently discussing establishing a legacy officer and making appropriate arrangements for a legacy fund.

Those Legacies remaining outstanding include:

Name	Year	Amount £
Mr Bill Slater	2006	14,702
Father John Furness	2013	1,000
Mrs Irene Missen	2013	5,000
Mr Derek Lamb	2014	500
Total		<u>21,202</u>

Related Party Transactions

Father Nicholas claimed expenses to the value of £1,120 during the year, representing expenses consisting mainly of travel and stationery. Father William claimed expenses of £395, also travel and stationery costs.

Independent Examiner's Report to the PCC of All Saints' Church, Blackheath

I report on the accounts for the year ended 31st December 2020 which are set out on pages 6 to 12.

Respective responsibilities of the PCC and the Independent Examiner

The PCC is responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below..

Independent Examiner's Statement

The PCC held an economic interest in 59 Tranquil Vale, receiving an income during the year of £45,500. The investment property has not been included in the Balance Sheet and gives me reasonable cause to believe that in this respect, the accounts do not comply with the accounting requirements of the 2011 Act.

In connection with my examination, no matters except that referred to in the above paragraph have come to my attention

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section s. 130 of the 2011 Act; and
 - to prepare accounts which accord with these accounting records and comply with the accounting requirements of the 2011 Act, have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

S A Lanes FCA
Thorpe House
105 Mycenae Road
Blackheath
London SE3 7RX

Date: