

All Saints' Church, Blackheath

**Annual Report
And
Financial Statements
of the Parochial Church Council
for the year ended 31 December 2021**

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 2021

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. Dr Clare Dowding is a licensed Reader in the parish. We remain grateful to a locally retired priest Fr John-Francis Friendship who continues to preach for us on occasion and to celebrate the Mass.

Membership

Members of the PCC are either *ex officio*, elected by the Annual Parochial Church Meeting or co-opted in accordance with the Church Representation Rules. Since June 2021 meetings of the PCC have again been held in person. 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

Patrick Kidd

Anne Beck (2017 – 2024)

Gemma Foale Robinson (2021 – 2024)

Matthew Dunn (2020 – 2023)

Richard Swann (2020 – 2023)

Patrick Kidd (2018 – 2021)

Dasha Dougans (2020 – 2023)

David Quarmby (2021 – 2024)

Richard Garratt (2019-2022)

Gail Exon (2019 – 2022)

Tom Furber (2020 – 2023)

Peter Flewitt (2019 – 2022)

Ian Jackson (2019 – 2022; deceased September 2021)

Doreen de Bellotte (2019 – 2022)

Sara George (2018 – 2021)

Cristian Calugaru (2020 – 2022)

Ex Officio

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) and

Alex Stronell (2021 - present)

Honorary Treasurer

Ian Jackson (deceased September 2021)

Dasha Dougans (from May 2021)

Honorary Secretary

Richard Garratt

Rebecca Taylor-Gray is the **Electoral Roll Officer**.

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.

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 and Stewardship Secretary (Rebecca Taylor-Gray).

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. A legacy programme was announced in November 2021; Cherry Almond is the Parish Legacy Officer.

Charity Committee

This committee promotes the fund-raising for the annual Bishop's Lent Appeal and for the Parish Charity and is involved generally with the provision of information about the support given by All Saints' to various charities. The charity appointed for the year 2021/22 is the The National Education Society, Saragam, 396155 Via, Bhilad, Tal. Umbergam, Dist. Valasad, Gujarat, India. NES provides Primary School and Junior School education for some 4,000 pupils in Gujarat, India.

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 and Dr Helen Oram (Child and Vulnerable Persons Protection Officers). Sara George is our Safeguarding officer responsible for all DBS related matters. 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, 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 but will recommence in 2022. The monthly Children's Mass resumed in October 2021. All helpers are baptised practising Christians.

Quinquennial Report

The last Quinquennial report was in the summer of 2019. All the essential works are reviewed from time to time and are completed as finances and other priorities allow.

Church Activities

During the year these remained limited once public worship was permitted (4 July 2020); there were six baptisms, two weddings and three funerals that took place in the church. There were no confirmations.

Unlike many collegiate churches and cathedrals, including our own, that were granted emergency funding to remain closed during the continued Pandemic, we were not eligible for any funding to remain open. The annual accounts show the costs relating to keeping the church open seven days a week, with a daily mass and the opportunity for private prayer, and the significant reduction in giving across the parish family that has necessarily led to a reduction in the 2022 Pledge for the Parish Support Fund.

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. In the year the PCC agreed to part fund the post of an Assistant Director of Music and associate organist whose chief responsibility would be to re-establish and enable a Junior Choir.

On behalf of the PCC



The Revd Canon Nicholas W S Cranfield
Chairman of the PCC

Date: 24.04.2022



Mrs Dasha Dougans
Hon PCC Treasurer

Date: 24.04.2022

Income of the Church

Direct giving in 2021, 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 £108,383 for the full year. This was down by 12% (£14,614) versus 2020. Within this, the income tax recoverable on gift aid contributions was £20,949 for 2021.

The other main income sources through the year were other voluntary income of £20,248, (including charitable fundraising and donations). This was considerably higher than 2020 income due to increase in individual donations in 2021 (some as one-off transactions, some as a switch from planned giving via standing orders), as well as the increase in income-generating events for adopted charities that have been prevented due to lockdown in 2020. Income from the letting of 59 Tranquil Vale, which was £45,500, same as for last year (hall 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 2021 was £179,195. This was £866 or 0.5%, higher than the level in 2020.

Outgoings of the Church

The total outgoings, including Organ Fund costs, (organ tuning and maintenance), in 2021 were £185,934. This was an increase of £2,709 from the reported £183,225 the previous year, representing a 1% increase.

The main elements of the outgoings were as follows compared to 2020 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), same as in 2020; Clergy and Staff expenses, £2,287, (up £322); Utilities were £7,274 for the full year, (up £1,679); Insurance £8,694 (down £433); Music was £4,875 (including the costs of the Director of Music of £3,240, and organ maintenance of £1,131), (down £386); Church Maintenance was £5,715 consisting of Central Heating £2,203; Church Supplies £2,879, and other general items). The total Church Maintenance costs were up by £1,333 on 2020; Cost of Services, i.e. weddings, funerals and baptisms were £854, (up £240). Costs were generally stable over the prior year, although some increases happened due to post-lockdown rise in events and activities.

Charitable Giving

In 2021 £4,412 was raised for charity, this being the 2021/22 adopted charity, the National Education Society, Sarigam (India). 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. However, charitable fundraising via special events (concerts, cake sales, etc.) will continue to be arranged by the church.

Balance for the Year

Overall, for normal church activities, total income for the year was £179,195 and total outgoings were £185,934, as a result of which there was a net deficit of income over expenditure of £6,739 for the year, (2020 net deficit of £4,896).

The balance sheet net asset position at the start of 2021 was £55,774 and with the net deficit of £6,739 through 2021 there was a net positive balance sheet position of £49,035 at 31 December 2021.

On behalf of the PCC



The Revd Canon Nicholas W S Cranfield
Chairman of the PCC

Date: 24.04.2022



Mrs Dasha Dougans
Hon PCC Treasurer

Date: 24.04.2022

All Saints' Church, Blackheath
Statement of Financial Activities
For the Year Ended 31 December 2021

		Unrestricted Funds	Restricted Funds		Total Funds	
	Note		Repairs & Fabric	Music & Organ Fund	2021	2020
		£	£	£	£	£
Incoming Resources						
Voluntary Income (direct giving)	2a	108,383	-	-	108,383	122,997
Other voluntary income	2b	20,248	-	-	20,248	8,490
Gross income from events and activities	2c	2,038	-	922	2,960	1,241
Income from investment/lettings	2d	47,604	-	-	47,604	45,601
Total Incoming Resources		178,273	-	922	179,195	178,329
Resources Used						
Grants and disbursements	3a	4,436	-	-	4,436	2,430
Directly relating to the work of the Church	3b	179,544	-	394	179,939	178,783
Church management and administration	3c	1,559	-	-	1,559	2,012
Total Resources Used		185,540	-	394	185,934	183,225
Net Incoming/(Outgoing) Resources		(7,267)	-	528	(6,739)	(4,896)
Balances brought forward at 1 January 2021 (2020)		32,525	22,257	992	55,774	60,670
Balances carried forward at 31 December 2021 (2020)		25,258	22,257	1,520	49,035	55,774

All Saints' Church, Blackheath
Balance Sheet at 31 December 2021

	Note	2021 £	2020 £
Balance Sheet			
Current Assets			
Receivables & Prepayments	5	43,557	20,782
Cash at bank & in hand		65,842	55,520
		<u>109,399</u>	<u>76,302</u>
Liabilities: Amounts falling due within one year			
	6	(60,364)	(20,528)
Net Assets			
	4	<u>49,035</u>	<u>55,774</u>
Funds			
Unrestricted		25,258	32,525
Repair & Fabric		22,257	22,257
Music & Organ Fund		1,520	992
		<u>49,035</u>	<u>55,774</u>

Approved by the Parochial Church Council on

2022 and signed on its behalf by:



The Revd Canon Nicholas W S Cranfield
Chairman of the PCC
Date: 24.04.2022



Mrs Dasha Dougans
Hon PCC Treasurer
Date: 24.04.2022

**All Saints' Church, Blackheath
Notes to the Financial Statements
For the Year Ended 31 December 2021**

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 2021

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 2021 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

		Restricted Funds			Total Funds	
		Unrestricted Funds	Repairs & Fabric	Music	2021	2020
		£	£	£	£	£
2	Incoming Resources					
2a	Voluntary income (direct giving)					
	Planned giving:					
	Gift Aid Contributions	78,889	-	-	78,889	95,340
	Income tax recoverable	20,949	-	-	20,949	20,979
	Collections (open plate)	8,545	-	-	8,545	6,678
		108,383	-	-	108,383	122,997
2b	Other voluntary income					
	Charitable fund raising	4,681	-	-	4,681	2,406
	Donations	12,432	-	-	12,432	3,097
	Other	3,135	-	-	3,135	2,987
		20,248	-	-	20,248	8,490
2c	Gross income from events and activities					
	Concerts and Organ Fund Raising	-	-	922	922	20
	Fees	2,038	-	-	2,038	1,221
		2,038	-	922	2,960	1,241
2d	Income from investment/lettings					
	Income from 59 Tranquil Vale	45,500	-	-	45,500	45,500
	Church / Vestry Hire	2,100	-	-	2,100	60
	Interest and VAT reclaim	4	-	-	4	41
		47,604	-	-	47,604	45,601
Total Incoming Resources		178,273	-	922	179,195	178,329

All Saints' Church, Blackheath
Notes to the Financial Statements
For the Year Ended 31 December 2021

Note 3 – Breakdown of Resources Used

		Unrestricted Funds	Restricted Funds		Total Funds	
			Repairs & Fabric	Music	2021	2020
		£	£	£	£	£
3	Resources Used					
3a	Grants & disbursements:					
	Missionary and Charitable Giving	4,436	-	-	4,436	2,430
		4,436	-	-	4,436	2,430
3b	Directly relating to the work of the Church					
	Ministry: Parish Support Fund	150,000	-	-	150,000	150,000
	Clergy and staff expenses	2,287	-	-	2,287	1,965
	Utilities	7,274	-	-	7,274	5,593
	Insurance	8,694	-	-	8,694	9,127
	Music	4,481	-	394	4,875	5,261
	Church maintenance	5,715	-	-	5,715	4,382
	Cost of services	854	-	-	854	614
	Events Costs	240	-	-	240	-
	Furniture and Equipment	-	-	-	-	1,841
		179,545	-	394	179,939	178,783
3c	Church management and administration	1,559	-	-	1,559	2,012
		1,559	-	-	1,559	2,012
Total Resources Used		185,540	-	394	185,934	183,225

All Saints' Church, Blackheath
Notes to the Financial Statements
For the Year Ended 31 December 2021

Notes 4 to 6 – Breakdown of Balance Sheet Items

	Unrestricted Funds	Restricted Funds		Total	
		Repairs & Fabric	Music & Organ Fund	2021	2020
				£	£
4 Analysis of Net assets by Fund					
Current Assets	85,622	22,257	1,520	109,399	76,302
Current Liabilities	(60,364)	-	-	(60,364)	(20,528)
	<u>25,258</u>	<u>22,257</u>	<u>1,520</u>	<u>49,035</u>	<u>55,774</u>
				2021	2020
				£	£
Assets: Receivables & Prepayments					
5					
Tax refund due				41,928	20,606
Other Receivables				427	176
Prepayments				1,202	-
				<u>43,557</u>	<u>20,782</u>
				2021	2020
				£	£
6 Liabilities: Amounts falling due within one year					
Payables for goods and services				55,952	17,863
Other Payables				4,412	2,665
				<u>60,364</u>	<u>20,528</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. Cherry Almond has been appointed as the Parish Legacy Officer and will be overseeing 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 £841 during the year, representing expenses consisting mainly of travel and stationery. Father William claimed expenses of £960, also travel, stationery and church supplies costs reimbursement.

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

I report on the accounts for the year ended 31st December 2021 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.

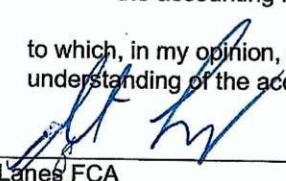
An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures 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.


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London SE3 7RX

Date: 24.04.2022