

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST LUKES (LAMBETH)

England & Wales · Charity number 1138272

Details

Other names	ST LUKE'S PAROCHIAL CHURCH COUNCIL, ST LUKE'S PCC
Status	Registered
Legal form	Other
Registered	2010-10-05
Register	View on the Charity Commission register

Contact

Address	St Luke's Church Knights Hill London SE27 0HS
Phone	02087610068
Email	stlukeswestnorwood@gmail.com
Website	https://stlukeswestnorwood.wordpress.com/

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH

Activities: St Luke's West Norwood is a parish church in the Church of England

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED IN PRACTICE LAMBETH
- Lambeth

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£118,958	£108,986	-	-
2023-12-31	£126,626	£99,872	-	-
2022-12-31	£122,087	£140,792	-	-
2021-12-31	£126,680	£96,470	-	-
2020-12-31	£122,046	£122,025	-	-

Trustees

Name	Role	Appointed
Rev DONALD RICHARD DAVIS	Chair	2008-09-08
ANDREW NICHOLL		2023-05-21
Dr JUDITH ROSEMARY MORGAN		
Joy Olisa		2020-10-12
MAXINE SIMPSON		2021-05-31
Marcela Friedlova		2021-05-31
Nora Velzeboer		2019-04-28
SHAWNETTE GIBBS		2023-05-21

Accounts

Trustees' Annual Report to the Charities Commission for the year ending 31 December 2024

Aims & Purposes

St Luke's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Donald Davis, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the church building on Knights Hill and a house at 12 Chestnut Road, London SE27 9LF.

Objectives & Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Luke's West Norwood. The PCC maintains an overview of worship throughout the parish and makes suggestions on how to involve more of the people living in our parish, in the life of the church.

Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the church building.

Achievements & Performance

Worship & Prayer

The PCC is keen to offer a range of meetings during the week and over the course of the year that our community finds both beneficial and spiritually fulfilling. We run fellowship groups for Bible study and encouragement during the week.

Some of these have a special focus such as evangelism or prayer; some are based at church and others are in people's homes. Our main church service is on Sunday morning at 10.30am. In addition we hold services for St Luke's School at Easter, Summer, Harvest and Christmas, and Revd Donald leads worship in the school on a weekly basis.

We continue to offer the Start course and Alpha course, to introduce anyone to the Christian faith and to prepare them for services of Thanksgiving and Baptism. We usually offer at least one course of marriage preparation/enrichment for anyone marrying or having their banns read at St Luke's during the year.

Our street witness activity on Wednesday afternoons is very effective at taking the gospel to the streets of our parish. There is a regular team of people who go out to witness and share the gospel every Wednesday afternoon. This group is supported by missionaries both local and from overseas.

All are welcome to attend our regular services. At 31 December 2024 there were 73 people on the electoral roll. The average weekly attendance, counted during October 2023, was 108.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through Thanksgiving we thank God for the gift of new life, through Baptism - usually a public event held in the church gardens on Pentecost Sunday - we celebrate repentance and the turning away from sin to new life in Christ.

In marriage, public vows are exchanged with God's blessing, and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world. In 2024 we held three funerals in St Luke's Church, and three people were baptised.

Trustees' Annual Report to the Charities Commission for the year ending 31 December 2024

Deanery Synod

Two members of the PCC sit on Lambeth South Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the church.

The Church Building

The church building is used regularly by many local groups including our own members. In addition to the winter night shelter and homeless outreach twice a week, St Luke's hosts three AA meetings a week and a community choir. The building also hosts the Spring and Summer shows of the Lambeth Horticultural Society each year, and in 2024 hosted a community Halloween event and a Comedy Festival.

In 2024 the major building project was the refurbishment of the upper hall, comprising redecoration and cleaning, new flooring and the installation of a kitchenette. In 2025 the PCC hopes to undertake repairs to the chambers fire door and steps, as well as the steps in the churchyard which lead to Norwood High Street.

Pastoral Care

Some members of the parish are unable to attend church due to sickness or age. Reverend Donald Davis has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. This includes both existing members of the community and people who live in West Norwood but do not attend worship at the church but contact us for help and support.

Mission

In our fellowship, St Luke's mission is as follows:

- To go and make disciples of all nations.
- To baptise them in the name of the Father, the Son and the Holy Spirit.
- To teach them to obey all that Jesus commands.
- To be a family of believers who share a faith and a mission to tell the good news of Jesus.

- To draw closer to Jesus every day through Bible reading, reflection, prayer and fellowship.
- To be Holy Spirit-filled witnesses to the good news of Jesus, and to go on being filled with the Holy Spirit.
- To pray for our family, friends and neighbours, for their lives and for them to know and love Jesus.
- To serve one another and those we meet, together, in the power of the Holy Spirit and in Jesus' name.
- To encourage everyone to repent and come to Jesus.

St Luke's has participated in the Robes Project since 2016, offering the church as a night shelter for rough sleepers one night a week on a take-turns rota. This project is staffed by volunteers from St Luke's and other churches as well as many people from the local community who are not currently part of a church but want to take part in this valuable mission to those in need.

In 2023 St Luke's Church was approached by Spires, a homeless outreach service, to begin hosting advice and breakfast sessions to rough sleepers and the vulnerably-housed. This began in September 2023 and continues, every Tuesday and Friday.

Externally, St Luke's PCC continued to support Release International and Spinnaker in 2024, as well as Lea & Petra Williams in the Czech Republic (working for CMS) and Operation Forgiveness, a project led by London City Mission.

Ecumenical Relationships

St Luke's engages in a series of annual outreach activities with other Christian churches in the parish including Chatsworth Baptist Church, Lansdowne Evangelical Church, Worldwide Mission Fellowship, Tulse Hill Methodist Church and St Matthews RC Church. These include a Walk of Witness on Good Friday. Reverend Donald Davis also enjoys regular meetings with the leaders of other churches in the parish and many of our local churches help us with delivering the winter night shelter for Robes.

Trustees' Annual Report to the Charities Commission for the year ending 31 December 2024

Financial Review

Installation of a kitchen in the upper hall and electrical remedials for church and chambers were successfully funded and completed in 2024. The parish share support of £32,500 was paid against pledge of £32,000. London City Mission has been added to our support of missionary societies - Operation Forgiveness focuses on victims of knife crime. Looking ahead, our focus will be the preparation of Gift Aid claims to generate funds for St Luke's bicentennial celebrations in 2025.

Joy Olisa
Hon Treasurer St Luke's PCC

Volunteers

We would like to thank all our volunteers who work so hard to make our church the lively and vibrant community it is. In particular, we want to give thanks to the Sunday School leaders and helpers for providing exciting sessions that stimulate the children's faith.

Structure, Governance & Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Luke's the membership of the PCC consists of the incumbent (our vicar), our churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent. The full PCC met ten times during the year with an average attendance of 83%.

Given its wide responsibilities the PCC has sub-committees dealing with finance, mission action planning and mission support, which are responsible to the PCC and report to it regularly, with decisions and recommendations.

Administrative Information

St Luke's Church is situated at the centre of West Norwood in the London Borough of Lambeth, in South London. It is part of the Diocese of Southwark. The correspondence address is St Luke's Church, Knights Hill, West Norwood, London SE27 0HS.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity registered with the Charity Commission.
PCC members who have served at any time from 1 January 2024 until the date this report was approved are:

Ex Officio Members

Incumbent: The Reverend Donald Davis (Chairman)
Church Wardens: Andrew Nicholl & Marcela Friedlova

Elected Members

Judith Morgan representative on Deanery Synod
Esther Plumptre representative on Deanery Synod
Joy Olisa Hon Treasurer
Nora Velzeboer
Maxine Simpson
Shawnette Gibbs
Anthony Hodgson

Registered Charity No 1138272
stlukeswestnorwood.wordpress.com

ST LUKE'S CHURCH, WEST NORWOOD

REGISTERED CHARITY NUMBER No: 1138272

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

St Luke's Church, West Norwood

Reports and Financial Statements 2024

Contents	Page
General Information	1
Independent Examiner's Report	2
Annual Report	3
Balance Sheet	4
Statement of Financial Activities	5
Notes to the Financial Statements	6 - 10

St Luke's Church, West Norwood

General Information

Incumbent:

Rev Donald Davis
St Luke's Church
Knights Hill
West Norwood
London SE27 0HS

Bank:

Barclays Bank Plc
543 Norwood Road
West Norwood
London SE27 9DW

Independent Examiner:

Simon Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex
TW4 5PN

**INDEPENDENT EXAMINER'S REPORT
ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024**

To the Parochial Church Council of St Luke's Church, West Norwood

This report on the accounts of the PCC for the year ended 31 December 2024, which are set out attached to the report, is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of the trustees and independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the 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 under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has 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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

21st April 2025

St Luke's Church, West Norwood
Balance Sheet as at 31 December 2024

	Note	£	2024 £	£	2023 £
FIXED ASSETS					
Tangible Fixed Assets	2		16,620		16,620
Investment Assets	3		560		541
			<u>17,180</u>		<u>17,161</u>
CURRENT ASSETS					
Debtors	4	44,042		35,056	
CBF Deposit		88		84	
Cash at Bank and in Hand		<u>66,224</u>		<u>68,723</u>	
		110,354		103,863	
LIABILITIES:AMOUNTS FALLING DUE					
1 WITHIN ONE YEAR	5	<u>6,031</u>		<u>9,512</u>	
		6,031		9,512	
NET CURRENT ASSETS			104,323		94,351
NET ASSETS			<u>121,503</u>		<u>111,512</u>
FUNDS					
Unrestricted	7		94,277		84,305
Restricted	7		27,226		27,207
			<u>121,503</u>		<u>111,512</u>

Approved by the Parochial Church Council on

Rev. D. Davis
Vicar, St. Luke's Church, West Norwood

St Luke's Church, West Norwood
Statement of Financial Activities
For the year ended 31 December 2024

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	Note	£	£	£	£
INCOME AND ENDOWMENTS					
Income from donors	9(a)	76,883	920	77,803	101,131
Income from church activities	9(b)	24,024	0	24,024	10,692
Income from investments	9(c)	18,051	0	18,051	18,053
TOTAL INCOME AND ENDOWMENTS		118,958	920	119,878	129,876
EXPENDITURE					
Missionary and charitable giving	10(a)	9,196	920	10,116	9,188
Activities directly related to the work of the church	10(b)	99,630	0	99,630	90,007
Cost of generating funds	10(c)	160	0	160	1,265
TOTAL EXPENDITURE		108,986	920	109,906	100,460
NET INCOME / (EXPENDITURE)		9,972	0	9,972	29,416
UNREALISED GAIN / (LOSS) ON INVESTMENTS		0	19	19	(166)
BALANCES BROUGHT FORWARD AT 31st December 2023		84,305	27,207	111,512	82,262
BALANCES CARRIED FORWARD AT 31st December 2024		94,277	27,226	121,503	111,512

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2024

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Charities Act 2011, and in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities (FRS 102) and the Church Accounting Regulations 2006 together with applicable accounting standards.

The financial statements have been prepared under the historical cost convention, except for the valuation of investment assets which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in notes 8 and 9.

There are no Endowment funds held.

Income and endowments

Income from donors

Collections are recognised when received by and 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 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.

Funds raised by events are accounted for gross.

Income from church activities

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

Income from investments

Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

Gains and losses on investments

Unrealised gains and losses created by revaluation on 31 December are accounted for via the investment trust fund.

Expenditure

Mission and charitable giving

Mission and charitable giving is given to the following charities:

The Bethany Children's Trust

The Spinnaker Trust

Church Mission Society

Release International - Intiaz

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due.

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2024 (continued)

Fixed Assets

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the CA 2011. No value is placed on movable church furnishings held by the Priest-in-Charge and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements. All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

Other property

The property at 12 Chestnut Road is recorded at historical cost and no provision is made for depreciation. It is vested in the South London Church Fund and Southwark Diocesan Board of Finance as custodian trustees.

Other plant and machinery, fixtures and fittings and office equipment

The sound system and projector used within church premises is depreciated on a straight line basis over 10 years. All other purchases of equipment are written off when the asset is acquired.

Investments

Investments are valued at the bid ruling at 31 December

Current Assets

Amounts owing to the PCC at 31 December are shown as debtors less provision for amounts that may prove uncollectable.

Cash is held on short term deposit with the Central Board of Finance of the Church of England or at the bank.

2. TANGIBLE FIXED ASSETS

	House	Sound	Furniture &	Total
	£	System	Equipment	£
	£	£	£	£
COST				
at 1st January 2024	16,620	9,799	9,889	36,308
Revaluation	0	0	0	0
Additions	0	0	0	0
at 31st December 2024	<u>16,620</u>	<u>9,799</u>	<u>9,889</u>	<u>36,308</u>
DEPRECIATION				
at 1st January 2024	0	9,799	9,889	19,688
Charge for the year	0	0	0	0
at 31st December 2024	<u>0</u>	<u>9,799</u>	<u>9,889</u>	<u>19,688</u>
NET BOOK VALUE				
at 31st December 2024	<u>16,620</u>	<u>0</u>	<u>0</u>	<u>16,620</u>
at 31st December 2023	<u>16,620</u>	<u>0</u>	<u>0</u>	<u>16,620</u>

3. INVESTMENTS

Held in trust:

	Nominal		2024	2023
	Value		Mkt Val.	Mkt Val.
			£	£
Henrietta Atkins	69	3.50% Conversion stock	52	52
Mrs. M. Parkinson	324	Charinco (Income)	<u>473</u>	<u>454</u>
			525	506
Others			<u>35</u>	<u>35</u>
			<u>560</u>	<u>541</u>

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2024 (continued)

4. DEBTORS	2024	2023
	£	£
Income tax recoverable	38,272	28,050
Other debtors	5,770	7,006
	<u>44,042</u>	<u>35,056</u>
5. LIABILITIES FALLING DUE WITHIN ONE YEAR	2024	2023
	£	£
Rental received in advance	1,500	1,500
Foodbank	920	3,807
Accrued expenses	3,611	4,205
	<u>6,031</u>	<u>9,512</u>
6. STAFF COSTS	2024	2023
	£	£
Salaries and N.I.	16,289	17,227
Pension costs	1,444	1,444
	<u>17,733</u>	<u>18,671</u>

During the year the PCC employed a church administrator and a cleaner, nobody earned more than £60,000 p.a. and no other church member received any remuneration.

For eligible salaried employees St Luke's (West Norwood) PCC participates in the Church of England Pension Builder Scheme (PBS) within the Church Workers Pension Fund. The PBS is administered by the Church of England Pensions Board and provides benefits at retirement based on contributions made to the PBS prior to the date of retirement. The assets of the are held separately from those of the employer. As at the formal valuation at December 2022, the PBS was in surplus of £34.8m on an ongoing funding basis. The PBS is considered to be a multi-employer scheme as described in S(28) of Financial Reporting Standard 102. This is because St Luke's (West Norwood) PCC is unable to identify the scheme's assets and liabilities to specific employers, and means that the contributions are accounted for as if the PBS contributions are accounted for as if the PBS were a defined contribution scheme. The pension costs charged to the SOFA in the year are the contributions payable (2024 £1444.32, 2023 £1,444.32).

St Luke's (West Norwood) PCC had one active member and three deferred members in the PBS at 31 December 2024.

7. MOVEMENT IN FUNDS

The Unrestricted funds comprise the following:

	Balance as at 01 Jan-24	Income & Endowments	Expenditure	Surplus/ (Deficit)	Balance as at 31 Dec-24
	£	£	£	£	£
General Fund	84,305	118,958	108,986	9,972	94,277
	<u>84,305</u>	<u>118,958</u>	<u>108,986</u>	<u>9,972</u>	<u>94,277</u>

The Restricted funds comprise the following:

	Balance as at 01 Jan-24	Income & Endowments	Expenditure	Surplus/ (Deficit)	Balance as at 31 Dec-24
	£	£	£	£	£
Foodbank	0	920	920	0	0
Investment Trust Fund	541	19	0	19	560
Trust Fund 12 Chestnut Road	16,620	0	0	0	16,620
Other Restricted Funds	10,046	0	0	0	10,046
	<u>27,207</u>	<u>939</u>	<u>920</u>	<u>19</u>	<u>27,226</u>
Total movement of funds	111,512	119,897	109,906	9,991	121,503

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2024 (continued)

8. FUND DETAILS

Unrestricted Funds

General Fund	Used for all general receipts and expenditure.
Capital Improvements Fund	A reserve for future maintenance of the buildings, and for major work which needs to be carried out on the church.

Restricted Funds

12 Chestnut Road	This reflects the investment in the house at historical cost, if the property was to be put on the market Stephen James Estate Agents would recommend asking for £700,000.
Investment Trust Fund	This reflects the market value of investments held in trust for the benefit of the church.
Other Restricted Funds	This is the net balance of money donated for specific projects not yet spent.

	Balance as at 01 Jan-24	Income & Endowments	Expenditure	Surplus/ (Deficit)	Balance as at 31 Dec-24
	£	£	£	£	£
Children / young people	1,740	0	0	0	1,740
Projector	3,854	0	0	0	3,854
Robes Project	1,483	0	0	0	1,483
Vicar's Discretionary Fund	1,817	0	0	0	1,817
Various	1,152	0	0	0	1,152
	10,046	0	0	0	10,046

9. INCOME AND ENDOWMENTS

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
9(a) Incoming resources from donors				
Planned giving	39,777	920	40,697	58,312
Income tax recovered on gift aid	10,223	0	10,223	11,647
Telecom aerial income	24,265	0	24,265	26,270
General collections	1,117	0	1,117	3,194
Grants	1,501	0	1,501	1,708
	76,883	920	77,803	101,131
9(b) Income from church activities				
Rental income - church halls	22,195	0	22,195	8,823
Fees for weddings and funerals	1,829	0	1,829	1,869
	24,024	0	24,024	10,692
9(c) Income from investments				
Rental income - 12 Chestnut Road	18,000	0	18,000	18,000
Dividends and interest	51	0	51	53
	18,051	0	18,051	18,053
TOTAL INCOME AND ENDOWMENTS	118,958	920	119,878	129,876

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2024 (continued)

10. EXPENDITURE

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
10(a) Missionary and charitable giving				
Overseas				
- CMS	2,400	0	2,400	3,800
- Link International	1,000	0	1,000	0
- Release International (Imtiaz)	2,400	0	2,400	2,400
Home				
- London City Mission	996	0	996	0
- The Spinnaker Trust	2,400	0	2,400	2,400
- Norwood & Brixton Foodbank	0	920	920	588
	9,196	920	10,116	9,188
10(b) Activities directly related to the work of the church				
Ministry:				
diocesan parish share	32,504	0	32,504	24,996
clergy expenses	420	0	420	420
Church running expenses	25,018	0	25,018	33,492
Church maintenance	5,913	0	5,913	10,829
Hall maintenance	1,010	0	1,010	0
Wages & salaries & N.I	16,950	0	16,950	17,227
Pension	1,444	0	1,444	1,444
Administration costs	346	0	346	346
Fees	1,018	0	1,018	0
Independent examiner's fee	350	0	350	325
Ministry and worship expenses	148	0	148	928
Major works - Church	7,062	0	7,062	0
Major works - Church Hall	6,607	0	6,607	0
Major works - Tree	840	0	840	0
	99,630	0	99,630	90,007
10(c) Cost of generating funds				
Maintenance and management of rental property	160	0	160	1,265
	160	0	160	1,265
TOTAL EXPENDITURE	108,986	920	109,906	100,460

11. CAPITAL COMMITMENTS

There were no capital commitments at the year end

12. INDEPENDENT EXAMINER

Simon Lewcock FCCA, was appointed independent examiner for this year's accounts

Accounts

Aims & Purposes

St Luke's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Donald Davis, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the church building on Knights Hill and a house at 12 Chestnut Road, London SE27 9LF.

Objectives & Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Luke's West Norwood. The PCC maintains an overview of worship throughout the parish and makes suggestions on how to involve more of the people living in our parish, in the life of the church. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.
- To facilitate this work it is important that we maintain the fabric of the church building.

Achievements & Performance

Worship & Prayer

The PCC is keen to offer a range of meetings during the week and over the course of the year that our community finds both beneficial and spiritually fulfilling. We run fellowship groups for Bible study and encouragement during the week. Some of these have a special focus such as evangelism or prayer; some are based at church and others are in people's homes. Our main church service is on Sunday morning at 10.30am. In addition we hold services for St Luke's School at Easter, Summer, Harvest and Christmas, and Revd Donald leads worship in the school on a weekly basis.

We continue to offer the Start course and Alpha course, to introduce anyone to the Christian faith and to prepare them for services of Thanksgiving and Baptism. We usually offer at least one course of marriage preparation/enrichment for anyone marrying or having their banns read at St Luke's during the year.

Our street witness activity on Wednesday afternoons is very effective at taking the gospel to the streets of our parish. There is a regular team of people who go out to witness and share the gospel every Wednesday afternoon. This group is supported by missionaries both local and from overseas.

St Luke's has participated in the Robes Project since 2016, offering the church as a night shelter for rough sleepers one night a week on a take-turns rota. This project is staffed by volunteers from St Luke's and other churches as well as many people from the local community who are not currently part of a church but want to take part in this valuable mission to those in need. In 2023 St Luke's Church was approached by Spires, a homeless outreach service, to begin hosting advice and breakfast sessions to rough sleepers and the vulnerable housed twice a week. This began in September 2023.

All are welcome to attend our regular services. At 31 December 2023 there were 64 people on the electoral roll. The average weekly attendance, counted during October 2023, was 70.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through Thanksgiving we thank God for the gift of new life, through Baptism - usually a public event held in the church gardens on Pentecost Sunday - we celebrate repentance and the turning away from sin to new life in Christ.

In marriage, public vows are exchanged with God's blessing, and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world. In 2023 we held seven funerals in St Luke's Church, and four people were baptised.

Deanery Synod

Two members of the PCC sit on Lambeth South deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

The Church Building

The church building is used regularly by many local groups including our own members. In addition to the winter night shelter and homeless outreach twice a week, St Luke's hosts three AA meetings a week and a lunch club for local people who are isolated and vulnerable. The building also hosts the Spring and Summer shows of the Lambeth Horticultural Society each year and in 2023 hosted two concerts by Lambeth Orchestra.

In 2023 the major building project was the fixed wiring inspection and subsequent remedials. The church and chambers will require a full replacement of the wiring and new lighting throughout. In 2024 the PCC hopes to install a kitchenette and new flooring in the upper hall and undertake repairs to the chambers fire door and steps.

Pastoral Care

Some members of the parish are unable to attend church due to sickness or age. Reverend Donald Davis has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. This includes both existing members of the community and people who live in West Norwood but do not attend worship at the church but contact us for help and support.

Mission

Externally, St Luke's PCC continued to support Release International and Spinnaker in 2022. Following the retirement of CMS missionaries Ann Moore and David and Shelley Stokes, the PCC began supporting Lea & Petra Williams in the Czech Republic and - very briefly - David & Christine Torrance in Tanzania. It now also supports Operation Forgiveness, a project led by London City Mission.

In our fellowship, St Luke's mission is as follows:

- To go and make disciples of all nations.
- To baptise them in the name of the Father, the Son and the Holy Spirit.
- To teach them to obey all that Jesus commands.
- To be a family of believers who share a faith and a mission to tell the good news of Jesus.
- To draw closer to Jesus every day through Bible reading, reflection, prayer and fellowship.
- To be Holy Spirit-filled witnesses to the good news of Jesus, and to go on being filled with the Holy Spirit.
- To pray for our family, friends and neighbours, for their lives and for them to know and love Jesus.
- To serve one another and those we meet, together, in the power of the Holy Spirit and in Jesus' name.
- To encourage everyone to repent and come to Jesus.

Ecumenical Relationships

St Luke's engages in a series of annual outreach activities with other Christian churches in the parish including Chatsworth Baptist Church, Lansdowne Evangelical Church, Worldwide Mission Fellowship, Tulse Hill Methodist Church and St Matthews RC Church. These include a Walk of Witness on Good Friday and a family barbecue on Halloween. On Remembrance Sunday we have a joint Act of Remembrance with St Matthews Roman Catholic Church. Reverend Donald Davis also enjoys regular fellowship with the leaders of other churches in the parish and many of our local churches help us with delivering the winter night shelter for Robes.

Financial Review

No significant projects were undertaken in 2023 as we allowed finances to recover from the roof repair project and major works to the trees in the churchyard, both commenced in 2022, and to prepare for 2024. In the coming year, we hope venture into improvements to the Upper Hall (new flooring and installation of a kitchenette). We also need to prepare for complete rewiring of the church and new lighting. In 2025 we will be required to embark on the quinquennial building inspection. It will also be the church's bicentennial year.

Joy Olisa

Hon Treasurer St Luke's PCC

Volunteers

We would like to thank all our volunteers who work so hard to make our church the lively and vibrant community it is. In particular, we want to give thanks to the Sunday School leaders and helpers for providing exciting sessions that stimulate the children's faith.

Structure, Governance & Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Luke's the membership of the PCC consists of the incumbent (our vicar), churchwardens, the Southwark Pastoral Auxiliary and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent. The full PCC met ten times during the year with an average attendance of 71%. Given its wide responsibilities the PCC has sub-committees dealing with finance, mission action planning and mission support, which are responsible to the PCC and report to it regularly, with decisions and recommendations.

Administrative Information

St Luke's Church is situated at the centre of West Norwood in the London Borough of Lambeth, in South London. It is part of the Diocese of Southwark. The correspondence address is St Luke's Church, Knights Hill, West Norwood, London SE27 0HS. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity registered with the Charity Commission. The church's website is at stlukeswestnorwood.wordpress.com.

PCC members who have served at any time from 1 January 2023 until the date this report was approved are:

Ex Officio Members

Incumbent: The Reverend Donald Davis (Chairman)

Church Wardens: Budget Banya, Andrew Nicholl & Marcela Friedlova

Elected Members

Judith Morgan representative on Deanery Synod

Esther Plumptre representative on Deanery Synod

Joy Olisa Hon Treasurer

Collins Akumefula

Mona Boateng

Nora Velzeboer

Maxine Simpson

Shawnette Gibbs

ST LUKE'S CHURCH, WEST NORWOOD

REGISTERED CHARITY NUMBER No: 1138272

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

St Luke's Church, West Norwood

Reports and Financial Statements 2023

Contents	Page
General Information	1
Independent Examiner's Report	2
Annual Report	3
Balance Sheet	4
Statement of Financial Activities	5
Notes to the Financial Statements	6 - 10

St Luke's Church, West Norwood

General Information

Incumbent:

Rev Donald Davis
St Luke's Church
Knights Hill
West Norwood
London SE27 0HS

Bank:

Barclays Bank Plc
136 Streatham High Road
London
SW16 1BN

Independent Examiner:

Simon Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex
TW4 5PN

**INDEPENDENT EXAMINER'S REPORT
ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**

To the Parochial Church Council of St Luke's Church, West Norwood

This report on the accounts of the PCC for the year ended 31 December 2023, which are set out attached to the report, is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of the trustees and independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the 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 under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has 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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

1st April 2024

St Luke's Church, West Norwood
Balance Sheet as at 31 December 2023

	Note	2023 £	2022 £
FIXED ASSETS			
Tangible Fixed Assets	2	16,620	16,620
Investment Assets	3	541	707
		<u>17,161</u>	<u>17,327</u>
CURRENT ASSETS			
Debtors	4	35,056	20,582
CBF Deposit		84	81
Cash at Bank and in Hand		68,723	54,308
		<u>103,863</u>	<u>74,971</u>
LIABILITIES:AMOUNTS FALLING DUE			
1 WITHIN ONE YEAR	5	9,512	10,036
		<u>9,512</u>	<u>10,036</u>
NET CURRENT ASSETS		94,351	64,935
NET ASSETS		<u><u>111,512</u></u>	<u><u>82,262</u></u>
FUNDS			
Unrestricted	7	84,305	57,551
Restricted	7	27,207	24,711
		<u><u>111,512</u></u>	<u><u>82,262</u></u>

Approved by the Parochial Church Council on 13.05.24



Rev. D. Davis
Vicar, St. Luke's Church, West Norwood

St Luke's Church, West Norwood
Statement of Financial Activities
For the year ended 31 December 2023

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	Note	£	£	£	£
INCOME AND ENDOWMENTS					
Income from donors	9(a)	97,881	3,250	101,131	82,289
Income from church activities	9(b)	10,692	0	10,692	13,767
Income from investments	9(c)	18,053	0	18,053	18,054
Other income	9(d)	0	0	0	7,977
TOTAL INCOME AND ENDOWMENTS		126,626	3,250	129,876	122,087
EXPENDITURE					
Missionary and charitable giving	10(a)	8,600	588	9,188	9,156
Activities directly related to the work of the church	10(b)	90,007	0	90,007	131,477
Cost of generating funds	10(c)	1,265	0	1,265	159
TOTAL EXPENDITURE		99,872	588	100,460	140,792
NET INCOME / (EXPENDITURE)		26,754	2,662	29,416	-18,705
UNREALISED LOSS ON INVESTMENTS		0	-166	-166	0
BALANCES BROUGHT FORWARD AT 31st December 2021		57,551	24,711	82,262	100,967
BALANCES CARRIED FORWARD AT 31st December 2022		84,305	27,207	111,512	82,262

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Charities Act 2011, and in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities (FRS 102) and the Church Accounting Regulations 2006 together with applicable accounting standards.

The financial statements have been prepared under the historical cost convention, except for the valuation of investment assets which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in notes 8 and 9.

There are no Endowment funds held.

Income and endowments

Income from donors

Collections are recognised when received by and 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 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.

Funds raised by events are accounted for gross.

Income from church activities

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

Income from investments

Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

Gains and losses on investments

Unrealised gains and losses created by revaluation on 31 December are accounted for via the investment trust fund.

Expenditure

Mission and charitable giving

Mission and charitable giving is given to the following charities:

The Bethany Children's Trust

The Spinnaker Trust

Church Mission Society

Release International - Imtiaz

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due.

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2023 (continued)

Fixed Assets

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the CA 2011. No value is placed on moveable church furnishings held by the Priest-in-Charge and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements. All expenditure incurred in the year on consecrated or beneficed buildings and the repair of moveable church furnishings is written off.

Other property

The property at 12 Chestnut Road is recorded at historical cost and no provision is made for depreciation. It is vested in the South London Church Fund and Southwark Diocesan Board of Finance as custodian trustees.

Other plant and machinery, fixtures and fittings and office equipment

The sound system and projector used within church premises is depreciated on a straight line basis over 10 years. All other purchases of equipment are written off when the asset is acquired.

Investments

Investments are valued at the bid ruling at 31 December

Current Assets

Amounts owing to the PCC at 31 December are shown as debtors less provision for amounts that may prove uncollectable.

Cash is held on short term deposit with the Central Board of Finance of the Church of England or at the bank.

2. TANGIBLE FIXED ASSETS

	House	Sound	Furniture &	Total
	£	System	Equipment	£
	£	£	£	£
COST				
at 1st January 2023	16,620	9,799	9,889	36,308
Revaluation	0	0	0	0
Additions	0	0	0	0
at 31st December 2023	16,620	9,799	9,889	36,308
DEPRECIATION				
at 1st January 2023	0	9,799	9,889	19,688
Charge for the year	0	0	0	0
at 31st December 2023	0	9,799	9,889	19,688
NET BOOK VALUE				
at 31st December 2023	16,620	0	0	16,620
at 31st December 2022	16,620	0	0	16,620

3. INVESTMENTS

Held in trust:

	Nominal		2023	2022
	Value		Mkt Val.	Mkt Val.
			£	£
Henrietta Atkins	69	3.50% Conversion stock	52	52
Mrs. M. Parkinson	324	Charinco (Income)	454	620
			506	672
Others			35	35
			541	707

X

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2023 (continued)

4. DEBTORS	2023	2022
	£	£
Income tax recoverable	28,050	16,403
Other debtors	7,006	4,179
	<u>35,056</u>	<u>20,582</u>
5. LIABILITIES FALLING DUE WITHIN ONE YEAR	2023	2022
	£	£
Rental received in advance	1,500	1,500
Missionary and other giving	0	1,817
Foodbank	3,807	3,219
Accrued expenses	4,205	3,500
	<u>9,512</u>	<u>10,036</u>
6. STAFF COSTS	2023	2022
	£	£
Salaries and N.I.	17,227	17,984
Pension costs	1,444	1,444
	<u>18,671</u>	<u>19,428</u>

During the year the PCC employed a church administrator and a cleaner, nobody earned more than £60,000 p.a. and no other church member received any remuneration.

For eligible salaried employees St Luke's (West Norwood) PCC participates in the Church of England Pension Builder Scheme (PBS) within the Church Workers Pension Fund. The PBS is administered by the Church of England Pensions Board and provides benefits at retirement based on contributions made to the PBS prior to the date of retirement.

The assets of the are held separately from those of the employer. As at the formal valuation at December 2019, the PBS was in surplus on an ongoing funding basis. The PBS is considered to be a multi-employer scheme as described in S(28) of Financial Reporting Standard 102. This is because St Luke's (West Norwood) PCC is unable to identify the scheme's assets and liabilities to specific employers, and means that the contributions are accounted for as if the PBS contributions are accounted for as if the PBS were a defined contribution scheme. The pension costs charged to the SOFA in the year are the contributions payable (2023 £1444.32, 2022 £1,444.32).

St Luke's (West Norwood) PCC had one active member and three deferred members in the PBS at 31 December 2023.

7. MOVEMENT IN FUNDS

The Unrestricted funds comprise the following:

	Balance as at 01 Jan-23	Income & Endowments	Expenditure	Surplus/ (Deficit)	Balance as at 31 Dec-23
	£	£	£	£	£
General Fund	57,551	126,626	99,872	26,754	84,305
	<u>57,551</u>	<u>126,626</u>	<u>99,872</u>	<u>26,754</u>	<u>84,305</u>

The Restricted funds comprise the following:

	Balance as at 01 Jan-23	Income & Endowments	Expenditure	Surplus/ (Deficit)	Balance as at 31 Dec-23
	£	£	£	£	£
Foodbank	588	0	588	-588	0
Investment Trust Fund	707	0	166	-166	541
Trust Fund 12 Chestnut Road	16,620	0	0	0	16,620
Other Restricted Funds	6,796	3,250	0	3,250	10,046
	<u>24,711</u>	<u>3,250</u>	<u>754</u>	<u>2,496</u>	<u>27,207</u>
Total movement of funds	82,262	129,876	100,626	29,250	111,512

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2023 (continued)

8. FUND DETAILS

Unrestricted Funds

General Fund	Used for all general receipts and expenditure.
Capital Improvements Fund	A reserve for future maintenance of the buildings, and for major work which needs to be carried out on the church.

Restricted Funds

12 Chestnut Road	This reflects the investment in the house at historical cost, if the property was to be put on the market Stephen James Estate Agents would recommend asking for £700,000.
Investment Trust Fund	This reflects the market value of investments held in trust for the benefit of the church.
Other Restricted Funds	This is the net balance of money donated for specific projects not yet spent.

	Balance as at 01 Jan-23	Income & Expenditure Endowments	Surplus/ (Deficit)	Balance as at 31 Dec-23
	£	£	£	£
Children / young people	1,740	0	0	1,740
Projector	3,854	0	0	3,854
Robes Project	50	1,433	0	1,483
Vicar's Discretionary Fur	0	1,817	0	1,817
Various	1,152	0	0	1,152
	<u>6,796</u>	<u>3,250</u>	<u>0</u>	<u>10,046</u>

9. INCOME AND ENDOWMENTS

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£
9(a) Incoming resources from donors				
Planned giving	58,312	0	58,312	55,209
Income tax recovered on gift aid	11,647	0	11,647	5,941
Telecom aerial income	26,270	0	26,270	19,176
General collections	1,144	2,050	3,194	563
Grants	508	1,200	1,708	1,400
	<u>97,881</u>	<u>3,250</u>	<u>101,131</u>	<u>82,289</u>
9(b) Income from church activities				
Rental income - church halls	8,823	0	8,823	12,337
Fees for weddings and funerals	1,869	0	1,869	1,430
	<u>10,692</u>	<u>0</u>	<u>10,692</u>	<u>13,767</u>
9(c) Income from investments				
Rental income - 12 Chestnut Road	18,000	0	18,000	18,000
Dividends and interest	53	0	53	54
	<u>18,053</u>	<u>0</u>	<u>18,053</u>	<u>18,054</u>
9(d) Other income				
Insurance claims	0	0	0	7,977
	<u>0</u>	<u>0</u>	<u>0</u>	<u>7,977</u>
TOTAL INCOME AND ENDOWMENTS	<u>126,626</u>	<u>3,250</u>	<u>129,876</u>	<u>122,087</u>

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2023 (continued)

10. EXPENDITURE

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£
10(a) Missionary and charitable giving				
Overseas				
- CMS	3,800	0	3,800	3,717
- The Bethany Children's Trust	0	0	0	613
- Release International (Imtiaz)	2,400	0	2,400	2,400
Home				
- The Spinnaker Trust	2,400	0	2,400	2,426
- Norwood & Brixton Foodbank	0	588	588	0
	<u>8,600</u>	<u>588</u>	<u>9,188</u>	<u>9,156</u>
10(b) Activities directly related to the work of the church				
Ministry:				
diocesan parish share	24,996	0	24,996	31,332
clergy expenses	420	0	420	420
Church running expenses	33,492	0	33,492	22,752
Church maintenance	10,829	0	10,829	5,780
Wages & salaries & N.I	17,227	0	17,227	17,984
Pension	1,444	0	1,444	1,444
Administration costs	346	0	346	346
Independent examiner's fee	325	0	325	325
Ministry and worship expenses	928	0	928	1,189
Major works - Church	0	0	0	21,613
Major works - Tree	0	0	0	28,292
	<u>90,007</u>	<u>0</u>	<u>90,007</u>	<u>131,477</u>
10(c) Cost of generating funds				
Maintenance and management of rental property	1,265	0	1,265	159
	<u>1,265</u>	<u>0</u>	<u>1,265</u>	<u>159</u>
TOTAL EXPENDITURE	99,872	588	100,460	140,792

11. CAPITAL COMMITMENTS

There were no capital commitments at the year end

12. INDEPENDENT EXAMINER

Simon Lewcock FCCA, was appointed independent examiner for this year's accounts

ST LUKE'S CHURCH, WEST NORWOOD

REGISTERED CHARITY NUMBER No: 1138272

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

St Luke's Church, West Norwood

Reports and Financial Statements 2023

Contents	Page
General Information	1
Independent Examiner's Report	2
Annual Report	3
Balance Sheet	4
Statement of Financial Activities	5
Notes to the Financial Statements	6 - 10

St Luke's Church, West Norwood

General Information

Incumbent:

Rev Donald Davis
St Luke's Church
Knights Hill
West Norwood
London SE27 0HS

Bank:

Barclays Bank Plc
136 Streatham High Road
London
SW16 1BN

Independent Examiner:

Simon Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex
TW4 5PN

**INDEPENDENT EXAMINER'S REPORT
ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**

To the Parochial Church Council of St Luke's Church, West Norwood

This report on the accounts of the PCC for the year ended 31 December 2023, which are set out attached to the report, is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of the trustees and independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the 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 under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has 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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

1st April 2024

St Luke's Church, West Norwood
Balance Sheet as at 31 December 2023

	Note	2023 £	2022 £
FIXED ASSETS			
Tangible Fixed Assets	2	16,620	16,620
Investment Assets	3	541	707
		<u>17,161</u>	<u>17,327</u>
CURRENT ASSETS			
Debtors	4	35,056	20,582
CBF Deposit		84	81
Cash at Bank and in Hand		68,723	54,308
		<u>103,863</u>	<u>74,971</u>
LIABILITIES:AMOUNTS FALLING DUE			
1 WITHIN ONE YEAR	5	9,512	10,036
		<u>9,512</u>	<u>10,036</u>
NET CURRENT ASSETS		94,351	64,935
NET ASSETS		<u><u>111,512</u></u>	<u><u>82,262</u></u>
FUNDS			
Unrestricted	7	84,305	57,551
Restricted	7	27,207	24,711
		<u><u>111,512</u></u>	<u><u>82,262</u></u>

Approved by the Parochial Church Council on 13.05.24



Rev. D. Davis
Vicar, St. Luke's Church, West Norwood

St Luke's Church, West Norwood
Statement of Financial Activities
For the year ended 31 December 2023

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	Note	£	£	£	£
INCOME AND ENDOWMENTS					
Income from donors	9(a)	97,881	3,250	101,131	82,289
Income from church activities	9(b)	10,692	0	10,692	13,767
Income from investments	9(c)	18,053	0	18,053	18,054
Other income	9(d)	0	0	0	7,977
TOTAL INCOME AND ENDOWMENTS		126,626	3,250	129,876	122,087
EXPENDITURE					
Missionary and charitable giving	10(a)	8,600	588	9,188	9,156
Activities directly related to the work of the church	10(b)	90,007	0	90,007	131,477
Cost of generating funds	10(c)	1,265	0	1,265	159
TOTAL EXPENDITURE		99,872	588	100,460	140,792
NET INCOME / (EXPENDITURE)		26,754	2,662	29,416	-18,705
UNREALISED LOSS ON INVESTMENTS		0	-166	-166	0
BALANCES BROUGHT FORWARD AT 31st December 2021		57,551	24,711	82,262	100,967
BALANCES CARRIED FORWARD AT 31st December 2022		84,305	27,207	111,512	82,262

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Charities Act 2011, and in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities (FRS 102) and the Church Accounting Regulations 2006 together with applicable accounting standards.

The financial statements have been prepared under the historical cost convention, except for the valuation of investment assets which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in notes 8 and 9.

There are no Endowment funds held.

Income and endowments

Income from donors

Collections are recognised when received by and 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 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.

Funds raised by events are accounted for gross.

Income from church activities

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

Income from investments

Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

Gains and losses on investments

Unrealised gains and losses created by revaluation on 31 December are accounted for via the investment trust fund.

Expenditure

Mission and charitable giving

Mission and charitable giving is given to the following charities:

The Bethany Children's Trust

The Spinnaker Trust

Church Mission Society

Release International - Imtiaz

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due.

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2023 (continued)

Fixed Assets

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the CA 2011. No value is placed on moveable church furnishings held by the Priest-in-Charge and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements. All expenditure incurred in the year on consecrated or beneficed buildings and the repair of moveable church furnishings is written off.

Other property

The property at 12 Chestnut Road is recorded at historical cost and no provision is made for depreciation. It is vested in the South London Church Fund and Southwark Diocesan Board of Finance as custodian trustees.

Other plant and machinery, fixtures and fittings and office equipment

The sound system and projector used within church premises is depreciated on a straight line basis over 10 years. All other purchases of equipment are written off when the asset is acquired.

Investments

Investments are valued at the bid ruling at 31 December

Current Assets

Amounts owing to the PCC at 31 December are shown as debtors less provision for amounts that may prove uncollectable.

Cash is held on short term deposit with the Central Board of Finance of the Church of England or at the bank.

2. TANGIBLE FIXED ASSETS

	House	Sound	Furniture &	Total
	£	System	Equipment	£
	£	£	£	£
COST				
at 1st January 2023	16,620	9,799	9,889	36,308
Revaluation	0	0	0	0
Additions	0	0	0	0
at 31st December 2023	16,620	9,799	9,889	36,308
DEPRECIATION				
at 1st January 2023	0	9,799	9,889	19,688
Charge for the year	0	0	0	0
at 31st December 2023	0	9,799	9,889	19,688
NET BOOK VALUE				
at 31st December 2023	16,620	0	0	16,620
at 31st December 2022	16,620	0	0	16,620

3. INVESTMENTS

Held in trust:

	Nominal		2023	2022
	Value		Mkt Val.	Mkt Val.
			£	£
Henrietta Atkins	69	3.50% Conversion stock	52	52
Mrs. M. Parkinson	324	Charinco (Income)	454	620
			506	672
Others			35	35
			541	707

X

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2023 (continued)

4. DEBTORS	2023	2022
	£	£
Income tax recoverable	28,050	16,403
Other debtors	7,006	4,179
	<u>35,056</u>	<u>20,582</u>
5. LIABILITIES FALLING DUE WITHIN ONE YEAR	2023	2022
	£	£
Rental received in advance	1,500	1,500
Missionary and other giving	0	1,817
Foodbank	3,807	3,219
Accrued expenses	4,205	3,500
	<u>9,512</u>	<u>10,036</u>
6. STAFF COSTS	2023	2022
	£	£
Salaries and N.I.	17,227	17,984
Pension costs	1,444	1,444
	<u>18,671</u>	<u>19,428</u>

During the year the PCC employed a church administrator and a cleaner, nobody earned more than £60,000 p.a. and no other church member received any remuneration.

For eligible salaried employees St Luke's (West Norwood) PCC participates in the Church of England Pension Builder Scheme (PBS) within the Church Workers Pension Fund. The PBS is administered by the Church of England Pensions Board and provides benefits at retirement based on contributions made to the PBS prior to the date of retirement.

The assets of the are held separately from those of the employer. As at the formal valuation at December 2019, the PBS was in surplus on an ongoing funding basis. The PBS is considered to be a multi-employer scheme as described in S(28) of Financial Reporting Standard 102. This is because St Luke's (West Norwood) PCC is unable to identify the scheme's assets and liabilities to specific employers, and means that the contributions are accounted for as if the PBS contributions are accounted for as if the PBS were a defined contribution scheme. The pension costs charged to the SOFA in the year are the contributions payable (2023 £1444.32, 2022 £1,444.32).

St Luke's (West Norwood) PCC had one active member and three deferred members in the PBS at 31 December 2023.

7. MOVEMENT IN FUNDS

The Unrestricted funds comprise the following:

	Balance as at 01 Jan-23	Income & Endowments	Expenditure	Surplus/ (Deficit)	Balance as at 31 Dec-23
	£	£	£	£	£
General Fund	57,551	126,626	99,872	26,754	84,305
	<u>57,551</u>	<u>126,626</u>	<u>99,872</u>	<u>26,754</u>	<u>84,305</u>

The Restricted funds comprise the following:

	Balance as at 01 Jan-23	Income & Endowments	Expenditure	Surplus/ (Deficit)	Balance as at 31 Dec-23
	£	£	£	£	£
Foodbank	588	0	588	-588	0
Investment Trust Fund	707	0	166	-166	541
Trust Fund 12 Chestnut Road	16,620	0	0	0	16,620
Other Restricted Funds	6,796	3,250	0	3,250	10,046
	<u>24,711</u>	<u>3,250</u>	<u>754</u>	<u>2,496</u>	<u>27,207</u>
Total movement of funds	82,262	129,876	100,626	29,250	111,512

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2023 (continued)

8. FUND DETAILS

Unrestricted Funds

General Fund	Used for all general receipts and expenditure.
Capital Improvements Fund	A reserve for future maintenance of the buildings, and for major work which needs to be carried out on the church.

Restricted Funds

12 Chestnut Road	This reflects the investment in the house at historical cost, if the property was to be put on the market Stephen James Estate Agents would recommend asking for £700,000.
Investment Trust Fund	This reflects the market value of investments held in trust for the benefit of the church.
Other Restricted Funds	This is the net balance of money donated for specific projects not yet spent.

	Balance as at 01 Jan-23	Income & Expenditure Endowments	Surplus/ (Deficit)	Balance as at 31 Dec-23
	£	£	£	£
Children / young people	1,740	0	0	1,740
Projector	3,854	0	0	3,854
Robes Project	50	1,433	0	1,483
Vicar's Discretionary Fur	0	1,817	0	1,817
Various	1,152	0	0	1,152
	<u>6,796</u>	<u>3,250</u>	<u>0</u>	<u>10,046</u>

9. INCOME AND ENDOWMENTS

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£
9(a) Incoming resources from donors				
Planned giving	58,312	0	58,312	55,209
Income tax recovered on gift aid	11,647	0	11,647	5,941
Telecom aerial income	26,270	0	26,270	19,176
General collections	1,144	2,050	3,194	563
Grants	508	1,200	1,708	1,400
	<u>97,881</u>	<u>3,250</u>	<u>101,131</u>	<u>82,289</u>
9(b) Income from church activities				
Rental income - church halls	8,823	0	8,823	12,337
Fees for weddings and funerals	1,869	0	1,869	1,430
	<u>10,692</u>	<u>0</u>	<u>10,692</u>	<u>13,767</u>
9(c) Income from investments				
Rental income - 12 Chestnut Road	18,000	0	18,000	18,000
Dividends and interest	53	0	53	54
	<u>18,053</u>	<u>0</u>	<u>18,053</u>	<u>18,054</u>
9(d) Other income				
Insurance claims	0	0	0	7,977
	<u>0</u>	<u>0</u>	<u>0</u>	<u>7,977</u>
TOTAL INCOME AND ENDOWMENTS	<u>126,626</u>	<u>3,250</u>	<u>129,876</u>	<u>122,087</u>

St Luke's Church, West Norwood
Notes to the Financial Statements
For the year ended 31 December 2023 (continued)

10. EXPENDITURE

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£
10(a) Missionary and charitable giving				
Overseas				
- CMS	3,800	0	3,800	3,717
- The Bethany Children's Trust	0	0	0	613
- Release International (Imtiaz)	2,400	0	2,400	2,400
Home				
- The Spinnaker Trust	2,400	0	2,400	2,426
- Norwood & Brixton Foodbank	0	588	588	0
	<u>8,600</u>	<u>588</u>	<u>9,188</u>	<u>9,156</u>
10(b) Activities directly related to the work of the church				
Ministry:				
diocesan parish share	24,996	0	24,996	31,332
clergy expenses	420	0	420	420
Church running expenses	33,492	0	33,492	22,752
Church maintenance	10,829	0	10,829	5,780
Wages & salaries & N.I	17,227	0	17,227	17,984
Pension	1,444	0	1,444	1,444
Administration costs	346	0	346	346
Independent examiner's fee	325	0	325	325
Ministry and worship expenses	928	0	928	1,189
Major works - Church	0	0	0	21,613
Major works - Tree	0	0	0	28,292
	<u>90,007</u>	<u>0</u>	<u>90,007</u>	<u>131,477</u>
10(c) Cost of generating funds				
Maintenance and management of rental property	1,265	0	1,265	159
	<u>1,265</u>	<u>0</u>	<u>1,265</u>	<u>159</u>
TOTAL EXPENDITURE	99,872	588	100,460	140,792

11. CAPITAL COMMITMENTS

There were no capital commitments at the year end

12. INDEPENDENT EXAMINER

Simon Lewcock FCCA, was appointed independent examiner for this year's accounts

Accounts

St Luke's Church

WEST NORWOOD

Annual Report & Accounts

For the Year Ending 31 December 2022



The Parochial Church Council of The Ecclesiastical Parish of St Luke's (Lambeth)
Registered Charity No: 1138272



THE CHURCH
OF ENGLAND



The Diocese of
Southwark

Contents

General Information	Page 2
Independent Examiner's Report	Page 3
Trustees' Annual Report	Pages 4-7
Balance Sheet	Page 8
Statement of Financial Activities	Page 9
Notes to the Financial Statements	Pages 10-18

General Information

Incumbent:

Revd Donald Davis
St Luke's Church
Knights Hill
West Norwood
London SE27 0HS

Bank:

Barclays Bank plc
136 Streatham High Road
London SW16 1BN

Independent Examiner:

Simon Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

stlukeswestnorwood.wordpress.com
Registered Charity No 1138272

Independent Examiner's Report

To the Parochial Church Council of St Luke's Church, West Norwood

This report on the accounts of the PCC for the year ended 31 December 2022, which are set out attached to the report, is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of the trustees and independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the 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 under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has 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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

8 April 2023

Trustees' Annual Report for the year ending 31 December 2022

Aims & Purposes

St Luke's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Donald Davis, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the church building on Knights Hill and a house at 12 Chestnut Road, London SE27 9LF.

Objectives & Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Luke's West Norwood. The PCC maintains an overview of worship throughout the parish and makes suggestions on how to involve more of the people living in our parish, in the life of the church. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.
- To facilitate this work it is important that we maintain the fabric of the church building.

Achievements & Performance

Worship & Prayer

The PCC is keen to offer a range of meetings during the week and over the course of the year that our community finds both beneficial and spiritually fulfilling. We run fellowship groups for Bible study and encouragement during the week. Some of these have a special focus such as evangelism or prayer; some are based at church and others are in people's homes. Our main church service is on Sunday morning at 10.30am. In addition we hold services for St Luke's School at Easter, Summer, Harvest and Winter and Revd Donald leads worship in the school on a weekly basis.

We continue to offer the Start course and Alpha course, to introduce anyone to the Christian faith and to prepare them for services of Thanksgiving and Baptism. We usually offer at least one course of marriage preparation/enrichment for anyone marrying or having their banns read at St Luke's during the year.

Our street witness activity on Wednesday afternoons is very effective at taking the gospel to the streets of our parish. There is a regular team of people who go out to witness and share the gospel every Wednesday afternoon. This group is supported by missionaries both local and from overseas.

St Luke's has participated in the Robes Project since 2016, offering the church as a night shelter for rough sleepers one night a week on a take-turns rota. This project is staffed by volunteers from St Luke's and other churches as well as many people from the local community who are not currently part of a church but want to take part in this valuable mission to those in need. St Luke's Church resumed hosting a dormitory-style shelter in the winter of 2022/23 for the first time since the covid pandemic.

All are welcome to attend our regular services. At 31 December 2022 there were 61 people on the electoral roll. The average weekly attendance, counted during October 2022, was 42. Services have not resumed at the British Home since lockdown.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through Thanksgiving we thank God for the gift of new life, through Baptism - usually a public event held in the church gardens on Pentecost Sunday - we celebrate repentance and the turning away from sin to new life in Christ.

In marriage, public vows are exchanged with God's blessing, and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world. In 2022 we held four funerals in St Luke's Church, six thanksgivings and one wedding. Four people were baptised at our Service of Baptism.

Deanery Synod

Two members of the PCC sit on Lambeth South deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

The Church Building

The church building is open Monday to Wednesday for private prayer and contemplation. For eight years the church has opened its doors and churchyard to the West Norwood Feast, a street market run by local volunteers. The building also hosts the Spring and Summer shows of the Lambeth Horticultural Society each year. In 2021 we began hosting Trinity Social Club, a lunch club for local people who need support. This has proved successful and the group is growing once again thanks to having a large venue in which to meet safely.

In 2022 the PCC completed a project to repair the roof and had to have two large trees removed from the churchyard due to disease. Current projects will allow St Luke's Church building to better serve the needs of its community. These include a kitchenette and new flooring in the upper hall and repairs to the chambers fire door and steps. The PCC's buildings group has identified the need to relocate electrical supply from the crypt to the ground floor of the church due to the issues of access, health and safety and the effects of damp. The group has successfully located an electrical consultant to work with and this project is now moving forward.

Pastoral Care

Some members of the parish are unable to attend church due to sickness or age. Reverend Donald Davis has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. This includes both existing members of the community and people who live in West Norwood but do not attend worship at the church but contact us for help and support.

Mission

Externally, St Luke's PCC continued to support Release International and Spinnaker in 2022. Following the retirement of CMS missionaries Ann Moore and David and Shelley Stokes, the PCC began supporting Lea & Petra Williams in the Czech Republic and David & Christine Torrance in Tanzania.

In our fellowship, St Luke's mission is as follows:

- To go and make disciples of all nations.
- To baptise them in the name of the Father, the Son and the Holy Spirit.
- To teach them to obey all that Jesus commands.
- To be a family of believers who share a faith and a mission to tell the good news of Jesus.
- To draw closer to Jesus every day through Bible reading, reflection, prayer and fellowship.
- To be Holy Spirit-filled witnesses to the good news of Jesus, and to go on being filled with the Holy Spirit.
- To pray for our family, friends and neighbours, for their lives and for them to know and love Jesus.
- To serve one another and those we meet, together, in the power of the Holy Spirit and in Jesus' name.
- To encourage everyone to repent and come to Jesus.

Ecumenical Relationships

St Luke's engages in a series of annual outreach activities with other Christian churches in the parish including Chatsworth Baptist Church, Lansdowne Evangelical Church, UP Church, Worldwide Mission Fellowship, Tulse Hill Methodist Church, St Matthews RC Church and the Salvation Army. These include a Walk of Witness on Good Friday and a family barbecue on Halloween. On Remembrance Sunday we have a joint Act of Remembrance with St Matthews Roman Catholic Church. Reverend Donald Davis also enjoys regular fellowship with the leaders of other churches in the parish and many of our local churches help us with delivering the winter night shelter for Robes.

Financial Review

Treatment and felling of aged trees in the churchyard had a massive impact on our cashflow this year. However, we are on course to completing the refurbishment of the upper hall kitchenette and new flooring - a project funded by a bequest and the generosity of members of the congregation. Other accomplishments this year include the completion of repairs to the roof, gatepost and railing as well as progressing work to repair the door and steps at the front of the chambers. We hope to continue this work in 2023 together with addressing accessibility issues to the church and making plans for the vestry.

Joy Olisa

Hon Treasurer
St Luke's PCC

Volunteers

We would like to thank all our volunteers who work so hard to make our church the lively and vibrant community it is. In particular, we want to give thanks to the Sunday School leaders and helpers for providing exciting sessions that stimulate the children's faith.

Structure, Governance & Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Luke's the membership of the PCC consists of the incumbent (our vicar), churchwardens, the Southwark Pastoral Auxiliary and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent. The full PCC met seven times during the year with an average attendance of 75%. Given its wide responsibilities the PCC has sub-committees dealing with finance, mission action planning and mission support, which are responsible to the PCC and report to it regularly, with decisions and recommendations.

Administrative Information

St Luke's Church is situated at the centre of West Norwood in the London Borough of Lambeth, in South London. It is part of the Diocese of Southwark. The correspondence address is St Luke's Church, Knights Hill, West Norwood, London SE27 0HS. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity registered with the Charity Commission. The church's website is at stlukeswestnorwood.wordpress.com.

PCC members who have served at any time from 1 January 2022 until the date this report was approved are:

Ex Officio Members

Incumbent: The Reverend Donald Davis (Chairman)
Church Wardens: Budget Banya & Marcela Friedlova
Southwark Pastoral Auxiliary: Maria Layne Springer

Elected Members

Judith Morgan representative on Deanery Synod
Esther Plumptre representative on Deanery Synod
Joy Olisa Hon Treasurer
Collins Akumefula
Mona Boateng
Nora Velzeboer
Maxine Simpson.

Balance Sheet as at 31 December 2022

	Note	2022	2021
		£	£
FIXED ASSETS			
Tangible Fixed Assets	2	16,620	16,620
Investment Assets	3	707	707
		<u>17,327</u>	<u>17,327</u>
CURRENT ASSETS			
Debtors	4	20,582	21,861
CBF Deposit		81	80
Cash at Bank and in Hand		54,308	68,535
		<u>74,971</u>	<u>90,476</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	5	10,036	6,836
		<u>10,036</u>	<u>6,836</u>
NET CURRENT ASSETS		64,935	83,640
NET ASSETS		<u>82,262</u>	<u>100,967</u>
FUNDS			
Unrestricted	7	57,551	76,256
Restricted	7	24,711	24,711
		<u>82,262</u>	<u>100,967</u>

Approved by the Parochial Church Council on 10 April 2023



Rev. D. Davis
Vicar, St. Luke's Church, West Norwood

Statement of Financial Activities

For the year ending 31 December 2022

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	Note	£	£	£	£
INCOME AND ENDOWMENTS					
Income from donors	9(a)	82,289	0	82,289	91,376
Income from church activities	9(b)	13,767	0	13,767	17,249
Income from investments	9(c)	18,054	0	18,054	18,056
Other income	9(d)	7,977	0	7,977	0
TOTAL INCOME AND ENDOWMENTS		122,087	0	122,087	126,680
EXPENDITURE					
Missionary and charitable giving	10(a)	9,156	0	9,156	6,906
Activities directly related to the work of the church	10(b)	131,477	0	131,477	102,381
Cost of generating funds	10(c)	159	0	159	0
TOTAL EXPENDITURE		140,792	0	140,792	109,287
NET INCOME / (EXPENDITURE)		-18,705	0	-18,705	17,393
BALANCES BROUGHT FORWARD AT 31st December 2021		76,256	24,711	100,967	70,757
BALANCES CARRIED FORWARD AT 31st December 2022		57,551	24,711	82,262	88,150

Notes to the Financial Statements

1. Accounting Policies

Basis of Financial Statements

The financial statements have been prepared under the Charities Act 2011, and in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities (FRS 102) and the Church Accounting Regulations 2006 together with applicable accounting standards.

The financial statements have been prepared under the historical cost convention, except for the valuation of investment assets which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in notes 8 and 9.

There are no Endowment funds held.

Income and endowments

Income from donors

Collections are recognised when received by and 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 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. Funds raised by events are accounted for gross.

Income from church activities

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

Income from investments

Dividends are accounted for when due and payable, and interest entitlements are accounted for as they accrue.

Gains and losses on investments

Unrealised gains and losses created by revaluation on 31 December are accounted for via the investment trust fund.

Notes to the Financial Statements

Expenditure

Mission and charitable giving

Mission and charitable giving is given to the following charities:

The Bethany Children's Trust

The Spinnaker Trust

Church Mission Society

Release International.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due.

Fixed Assets

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c)b of the CA 2011. No value is placed on movable church furnishings held by the Priest-in-Charge and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements. All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

Other property

The property at 12 Chestnut Road is recorded at historical cost and no provision is made for depreciation. It is vested in the South London Church Fund and Southwark Diocesan Board of Finance as custodian trustees.

Other plant and machinery, fixtures and fittings and office equipment

The sound system and projector used within church premises is depreciated on a straight line basis over 10 years. All other purchases of equipment are written off when the asset is acquired.

Investments

Investments are valued at the bid ruling at 31 December.

Current Assets

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

Cash is held on short term deposit with the Central Board of Finance of the Church of England or at the bank.

Notes to the Financial Statements

2. Tangible Fixed Assets

	House £	Sound Furniture & System Equipment £	£	Total £
COST				
at 1st January 2022	16,620	9,799	9,889	36,308
Revaluation	0	0	0	0
Additions	0	0	0	0
at 31st December 2022	16,620	9,799	9,889	36,308
DEPRECIATION				
at 1st January 2022	0	9,799	9,889	19,688
Charge for the year	0	0	0	0
at 31st December 2022	0	9,799	9,889	19,688
NET BOOK VALUE				
at 31st December 2022	16,620	0	0	16,620
at 31st December 2021	16,620	0	0	16,620

3. Investments

Held in trust:

	Nominal Value		2022 Mkt Val. £	2021 Mkt Val. £
Henrietta Atkins	69	3.50% Conversion stock	52	52
Mrs. M. Parkinson	324	Charinco (Income)	620	620
			672	672
Others			35	35
			707	707

4. Debtors

	2022 £	2021 £
Income tax recoverable	16,403	19,800
Other debtors	4,179	2,061
	20,582	21,861

Notes to the Financial Statements

5. Liabilities Falling Due Within One Year

	2022	2021
	£	£
Rental received in advance	1,500	1,500
Missionary and other giving	1,817	1,817
Foodbank	3,219	3,219
Accrued expenses	3,500	300
	<u>10,036</u>	<u>6,836</u>

6. Staff Costs

	2022	2021
	£	£
Salaries and N.I.	17,984	17,755
Pension costs	1,444	1,444
	<u>19,428</u>	<u>19,199</u>

During the year the PCC employed a church administrator and a cleaner. Nobody earned more than £60,000 PA and no other church member received any remuneration.

For eligible salaried employees St Luke's (West Norwood) PCC participates in the Church of England Pension Builder Scheme (PBS) within the Church Workers Pension Fund. The PBS is administered by the Church of England Pensions Board and provides benefits at retirement based on contributions made to the PBS prior to the date of retirement. The assets are held separately from those of the employer. As at the formal valuation at December 2019, the PBS was in surplus on an ongoing funding basis. The PBS is considered to be a multi-employer scheme as described in S(28) of Financial Reporting Standard 102. This is because St Luke's (West Norwood) PCC is unable to identify the scheme's assets and liabilities to specific employers, and means that the contributions are accounted for as if the PBS were a defined contribution scheme. The pension costs charged to the SOFA in the year are the contributions payable (2022 £1442.32, 2021 £1,442.32).

St Luke's (West Norwood) PCC had one active member and three deferred members in the PBS at 31 December 2022.

Notes to the Financial Statements

7. Movement in Funds

The Unrestricted funds comprise the following:

The Unrestricted funds comprise the following:

	Bal-				Balance
	as at	Income &	Expenditure	Surplus/	as at 31
	Jan-	Endowments		(Deficit)	Dec-22
	£	£	£	£	£
General Fund	76,25	122,087	140,792	-18,705	57,551
	76,25	122,087	140,792	-18,705	57,551

The Restricted funds comprise the following:

	Bal-				Balance
	as at	Income &	Expenditure	Surplus/	as at 31
	Jan-	Endowments		(Deficit)	Dec-22
	£	£	£	£	£
Foodbank	588	0	0	0	588
Investment Trust Fund	707	0	0	0	707
Trust Fund 12 Chestnut Road	16,62	0	0	0	16,620
Other Restricted Funds	6,796	0	0	0	6,796
	24,71	0	0	0	24,711
Total movement of funds	100,9	122,087	140,792	-18,705	82,262

Notes to the Financial Statements

8. Fund Details

Unrestricted Funds

General Fund

Capital Improvements Fund

Used for all general receipts and expenditure.

A reserve for future maintenance of the buildings, and for major work which needs to be carried out on the church.

Restricted Funds

12 Chestnut Road

This reflects the investment in the house at historical cost, if the property was to be put on the market Stephen James Estate Agents would recommend asking for £700,000.

Foodbank

This reflects the net of donations less expenses incurred in running 'The Norwood Foodbank'.

Investment Trust Fund

This reflects the market value of investments held in trust for the benefit of the church.

Other Restricted Funds

This is the net balance of money donated for specific projects not yet spent.

	Balance as at 01 Jan-21	Income & Expenditure Endowments	Surplus/ (Deficit)	Balance as at 31 Dec-21
	£	£	£	£
Alpha	53	0	0	53
Bibles	195	0	0	195
Children / youth	1,740	0	0	1,740
Gardens / Car Park	42	0	0	42
Gideons	25	0	0	25
Mission	122	0	0	122
Projector	3,854	0	0	3,854
Robes Project	50	0	0	50
Website	96	0	0	96
Various	619	0	0	619
	6,796	0	0	6,796

Notes to the Financial Statements

9. Income and Endowments

	Unrestricted Funds	Restricted Funds		TOTAL FUNDS 2022	TOTAL FUNDS 2021
	General £	Foodbank £	Other £	£	£
9(a) Incoming resources from donors					
Planned giving	55,209	0	0	55,209	55,733
Income tax recovered on gift aid	5,941	0	0	5,941	10,000
Telecom aerial income	19,176	0	0	19,176	21,506
General collections	563	0	0	563	562
Grants	1,400	0	0	1,400	3,056
Other funds generated	0	0	0	0	519
	82,289	0	0	82,289	91,376
9(b) Income from church activities					
Rental income - church halls	12,337	0	0	12,337	16,159
Fees for weddings and funerals	1,430	0	0	1,430	1,090
	13,767	0	0	13,767	17,249
9(c) Income from investments					
Rental income - 12 Chestnut Road	18,000	0	0	18,000	18,000
Dividends and interest	54	0	0	54	56
	18,054	0	0	18,054	18,056
9(d) Other income					
Insurance claims	7,977	0	0	7,977	0
	7,977	0	0	7,977	0
TOTAL INCOME AND ENDOWMENTS	122,087	0	0	122,087	126,680

Notes to the Financial Statements

10. Expenditure

	Unrestricted Funds General £	Restricted Foodbank £	Funds Other £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
10(a) Missionary and charitable giing					
Overseas					
- CMS	3,717	0	0	3,717	699
- The Bethany Children's Trust	613	0	0	613	2,452
- Release International (Imtiaz)	2,400	0	0	2,400	1,803
Home					
- The Spinnaker Trust	2,426	0	0	2,426	2,452
- Options	0	0	0	0	(500)
	9,156	0	0	9,156	6,906
10(b) Activities directly related to the work of the church					
Ministry:					
diocesan parish share	31,332	0	0	31,332	30,000
diocesan parish share 2020	0	0	0	0(12,817)	
clergy expenses	420	0	0	420	420
Church running expenses	22,752	0	0	22,752	20,195
Church maintenance	5,780	0	0	5,780	3,799
Wages & salaries & N.I	17,984	0	0	17,984	17,755
Pension	1,444	0	0	1,444	1,444
Administration costs	346	0	0	346	346
Independent examiner's fee	325	0	0	325	300
Ministry and worship expenses	1,189	0	0	1,189	467
Major works - Church	21,613	0	0	21,613	27,654
Major works - Tree	28,292	0	0	28,292	0
	131,477	0	0	131,477	102,381
10(c) Cost of generating funds					
Maintenance & management of rental property	159	0	0	159	0
	159	0	0	159	0
TOTAL EXPENDTURE	140,792	0	0	140,792	96,470

Notes to the Financial Statements

11. Capital Commitments

There were no capital commitments at the year end.

12. Independent Examiner

Simon Lewcock FCCA, was appointed independent examiner for this year's accounts.

Accounts

Annual Report & Accounts

For the Year Ending 31 December 2021



Contents

General Information	Page 2
Independent Examiner's Report	Page 3
Trustees' Annual Report	Pages 4-7
Balance Sheet	Page 8
Statement of Financial Activities	Page 9
Notes to the Financial Statements	Pages 10-18

General Information

Incumbent:

Revd Donald Davis
St Luke's Church
Knights Hill
West Norwood
London SE27 0HS

Bank:

Barclays Bank plc
136 Streatham High Road
London SW16 1BN

Independent Examiner:

Simon Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

www.stlukeswestnorwood.org
Registered Charity No 1138272

Independent Examiner's Report

To the Parochial Church Council of St Luke's Church, West Norwood

This report on the accounts of the PCC for the year ended 31 December 2021, which are set out attached to the report, is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of the trustees and independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the 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 under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

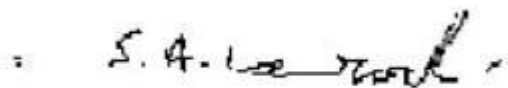
Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has 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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

10 April 2022

Trustees' Annual Report for the year ending 31 December 2021

Aims & Purposes

St Luke's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Donald Davis, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the church building on Knights Hill and a house at 12 Chestnut Road, London SE27 9LF.

Objectives & Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Luke's West Norwood. The PCC maintains an overview of worship throughout the parish and makes suggestions on how to involve more of the people living in our parish, in the life of the church. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.
- To facilitate this work it is important that we maintain the fabric of the church building.

Achievements & Performance

Worship & Prayer

The PCC is keen to offer a range of meetings during the week and over the course of the year that our community finds both beneficial and spiritually fulfilling. We run fellowship groups for Bible study and encouragement during the week. Some of these have a special focus such as evangelism or prayer; some are based at church and others are in people's homes. Our main church service is on Sunday morning at 10.30am and we also lead a service at the British Home every Sunday afternoon. In addition we hold services for St Luke's School at Easter, Summer, Harvest and Winter and Revd Donald leads worship in the school on a weekly basis.

We continue to offer the Start course and Alpha course, to introduce anyone to the Christian faith and to prepare them for services of Thanksgiving and Baptism. We usually offer at least one course of marriage preparation/enrichment for anyone marrying or having their banns read at St Luke's during the year. This year we joined with another church to offer the Alpha course online.

Our street witness activity on Wednesday afternoons is very effective at taking the gospel to the streets of our parish. There is a regular team of people who go out to witness and share the gospel every Wednesday afternoon. This group is supported by missionaries sent by the International Mission Board. The IMB is now renting the PCC's house at 12 Chestnut Road to house missionaries in training or on furlough, thereby returning the house to the original purpose of this bequest to St Luke's.

The church has been used as a distribution centre for Norwood & Brixton Foodbank Limited, which offers emergency food, advice and a community cafe at St Luke's on Tuesday and Friday mornings. This was suspended at the end of March 2020 and has not resumed although there is now hub at Emmanuel West Dulwich which is open on Thursdays for advice and signposting. Much of the food distribution is by delivery to the voucher holder's address.

St Luke's has also participated in the Robes Project for the past five years, offering the church as a homeless night shelter one night a week on a take-turns rota. This project is staffed by volunteers from St Luke's and other churches as well as many people from the local community who are not currently part of a church but want to take part in this valuable mission to those in need. Once again, in the 2021/2 season we were not able to host a dormitory-style shelter due to covid but we were offered the opportunity to take dinner to the guests in their hostel on our usual night of hosting.

All are welcome to attend our regular services. At 31 December 2021 there were 69 parishioners on the electoral roll, 34 of whom are not resident in the parish. The average weekly attendance, counted during October 2021, was 94. Services have not resumed at the British Home since lockdown and some school services have been held in the school, although these have largely resumed.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through Thanksgiving we thank God for the gift of new life, through Baptism - usually a public event held in the church gardens on Pentecost Sunday - we celebrate repentance and the turning away from sin to new life in Christ. In marriage, public vows are exchanged with God's blessing, and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world. In 2021 we held six funerals in St Luke's Church, two thanksgivings and one wedding. Two people were baptised at our Service of Baptism.

Deanery Synod

Two members of the PCC sit on Lambeth South deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

The Church Building

The church building is open Monday to Wednesday for private prayer and contemplation. For seven years the church has opened its doors and churchyard to the West Norwood Feast, a street market run by local volunteers. The building also hosts the Spring and Summer shows of the Lambeth Horticultural Society each year. In 2021 we began hosting Trinity Social Club, a lunch club for local people who need support. This has proved successful and the group is growing once again thanks to having a large venue in which to meet safely.

In 2021 the PCC completed projects to provide the church with new toilet facilities and address the remedial issues relating to its electrical report. The aim of this work is to allow St Luke's Church building to better serve the needs of its community. It is hoped that the coffee bar facilities will be refurbished to complete this staged project. The PCC's buildings group has identified the need to relocate electrical supply from the crypt to the ground floor of the church due to the issues of access, health and safety and the effects of damp. The group has successfully located an electrical consultant to work with and this project is now moving forward.

Pastoral Care

Some members of the parish are unable to attend church due to sickness or age. Reverend Donald Davis has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital.

Mission

Externally, St Luke's PCC continued to support David & Shelley Stokes in Argentina, Release International, the Bethany Children's Trust and Spinnaker in 2021. This year discretionary payments were made to Release International.

In our fellowship, St Luke's mission is as follows:

- To go and make disciples of all nations.
- To baptise them in the name of the Father, the Son and the Holy Spirit.
- To teach them to obey all that Jesus commands.
- To be a family of believers who share a faith and a mission to tell the good news of Jesus.
- To draw closer to Jesus every day through Bible reading, reflection, prayer and fellowship.
- To be Holy Spirit-filled witnesses to the good news of Jesus, and to go on being filled with the Holy Spirit.
- To pray for our family, friends and neighbours, for their lives and for them to know and love Jesus.
- To serve one another and those we meet, together, in the power of the Holy Spirit and in Jesus' name.
- To encourage everyone to repent and come to Jesus.

Ecumenical Relationships

St Luke's engages in a series of annual outreach activities with other Christian churches in the parish including Chatsworth Baptist Church, Lansdowne Evangelical Church, UP Church, Worldwide Mission Fellowship, Tulse Hill Methodist Church, St Matthews RC Church and the Salvation Army. These include a Walk of Witness on Good Friday and a family barbecue on Halloween. On Remembrance Sunday we have a joint Act of Remembrance with St Matthews Roman Catholic Church. Reverend Donald Davis also enjoys regular fellowship with the leaders of other churches in the parish.

Financial Review

St Luke's made a profit of £30,210 for the year ending 31 December 2021. Though we've made a 'profit' this is for essential repairs to the building. Increase in unrestricted funds to £91,376 together with £17,249 from church activities and £3,056 from grants have contributed towards this profitable position, cashflow will be further improved when gift aid claims have been made in respect of 2020 and 2021.

Following a review of our missionary support, the PCC and Missionary Committee agreed on a monthly contribution of £200 to support our missionaries. A contractor has been selected to carry out the roof repairs which will commence early 2022, other projects include overhaul of the electrics and various upgrades/improvements to the chambers and vestry.

Joy Olisa
Hon Treasurer
St Luke's PCC

Volunteers

We would like to thank all our volunteers who work so hard to make our church the lively and vibrant community it is. In particular, we want to give thanks to the Sunday School leaders and helpers for providing exciting sessions that stimulate the children's faith.

Structure, Governance & Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Luke's the membership of the PCC consists of the incumbent (our vicar), churchwardens, the Southwark Pastoral Auxiliary and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent. The full PCC met ten times during the year with an average attendance of 73%. Given its wide responsibilities the PCC has sub-committees dealing with the church building, finance and mission support, which are responsible to the PCC and report to it regularly, with decisions and recommendations.

Administrative Information

St Luke's Church is situated at the centre of West Norwood in the London Borough of Lambeth, in South London. It is part of the Diocese of Southwark. The correspondence address is St Luke's Church, Knights Hill, West Norwood, London SE27 0HS. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity registered with the Charity Commission. The church's website is at stlukeswestnorwood.wordpress.com.

PCC members who have served at any time from 1 January 2021 until the date this report was approved are:

Ex Officio Members

Incumbent: The Reverend Donald Davis (Chairman)
Church Wardens: Budget Banya & Marcela Friedlova
Southwark Pastoral Auxiliary: Maria Layne Springer

Elected Members

Judith Morgan representative on Deanery Synod
Esther Plumptre representative on Deanery Synod
Joy Olisa Hon Treasurer
Val Rowe
Robert Rowe
Collins Akumefula
Mona Boateng
Nora Velzeboer
Maxine Simpson.

Balance Sheet as at 31 December 2021

St Luke's Church, West Norwood Balance Sheet as at 31 December 2021

	Note	2021	2020
		£	£
FIXED ASSETS			
Tangible Fixed Assets	2	16,620	17,152
Investment Assets	3	<u>707</u>	<u>707</u>
		17,327	17,859
CURRENT ASSETS			
Debtors	4	21,861	13,390
CBF Deposit		80	80
Cash at Bank and in Hand		<u>68,535</u>	<u>60,673</u>
		90,476	74,143
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	5	<u>6,836</u>	<u>21,245</u>
		6,836	21,245
NET CURRENT ASSETS		83,640	52,898
NET ASSETS		<u>100,967</u>	<u>70,757</u>
FUNDS			
Unrestricted	7	76,256	46,565
Restricted	7	24,711	24,192
		<u>100,967</u>	<u>70,757</u>

Approved by the Parochial Church Council on 9
May 2022



Rev. D. Davis
Vicar, St. Luke's Church, West Norwood

Statement of Financial Activities

For the year ending 31 December 2021

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2021	TOTAL FUNDS 2020
	Note	£	£	£	£
INCOME AND ENDOWMENTS					
Income from donors	9(a)	90,857	519	91,376	89,008
Income from church activities	9(b)	17,249	0	17,249	14,964
Income from investments	9(c)	18,056	0	18,056	18,074
TOTAL INCOME AND ENDOWMENTS		126,161	519	126,680	122,046
EXPENDITURE					
Missionary and charitable giving	10(a)	6,906	0	6,906	13,083
Activities directly related to the work of the church	10(b)	89,564	0	89,564	108,211
Cost of generating funds	10(c)	0	0	0	731
TOTAL EXPENDITURE		96,470	0	96,470	122,025
NET INCOME / (EXPENDITURE)		29,691	519	30,210	21
BALANCES BROUGHT FORWARD AT 31st December 2020		46,565	24,192	70,757	70,736
BALANCES CARRIED FORWARD AT 31st December 2021		76,256	24,711	100,967	70,757

Notes to the Financial Statements

1. Accounting Policies

Basis of Financial Statements

The financial statements have been prepared under the Charities Act 2011, and in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities (FRS 102) and the Church Accounting Regulations 2006 together with applicable accounting standards.

The financial statements have been prepared under the historical cost convention, except for the valuation of investment assets which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in notes 8 and 9.

There are no Endowment funds held.

Income and endowments

Income from donors

Collections are recognised when received by and 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 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. Funds raised by events are accounted for gross.

Income from church activities

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

Income from investments

Dividends are accounted for when due and payable, and interest entitlements are accounted for as they accrue.

Gains and losses on investments

Unrealised gains and losses created by revaluation on 31 December are accounted for via the investment trust fund.

Notes to the Financial Statements

Expenditure

Mission and charitable giving

Mission and charitable giving is calculated as 10% of the total income in the previous year's accounts. This is divided into six shares. Five of these shares are divided equally between The Bethany Children's Trust, The Spinnaker Trust, Ann Moore (Church Mission Society), David & Shelley Stokes (Church Mission Society) and Release International (Imtiaz). The sixth share is allocated on a discretionary basis on the recommendation of the missionary committee.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due.

Fixed Assets

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c)b of the CA 2011. No value is placed on movable church furnishings held by the Priest-in-Charge and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements. All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

Other property

The property at 12 Chestnut Road is recorded at historical cost and no provision is made for depreciation. It is vested in the South London Church Fund and Southwark Diocesan Board of Finance as custodian trustees.

Other plant and machinery, fixtures and fittings and office equipment

The sound system and projector used within church premises is depreciated on a straight line basis over 10 years. All other purchases of equipment are written off when the asset is acquired.

Investments

Investments are valued at the bid ruling at 31 December.

Current Assets

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

Cash is held on short term deposit with the Central Board of Finance of the Church of England or at the bank.

Notes to the Financial Statements

2. Tangible Fixed Assets

	House £	Sound Furniture & System Equipment £	Equipment £	Total £
COST				
at 1st January 2021	16,620	9,799	9,889	36,308
Revaluation	0	0	0	0
Additions	0	0	0	0
at 31st December 2021	16,620	9,799	9,889	36,308
DEPRECIATION				
at 1st January 2021	0	9,267	9,889	19,156
Charge for the year	0	532	0	532
at 31st December 2021	0	9,799	9,889	19,688
NET BOOK VALUE				
at 31st December 2021	16,620	0	0	16,620
at 31st December 2020	16,620	532	0	17,152

3. Investments

Held in trust:

	Nominal Value		2021 Mkt Val. £	2020 Mkt Val. £
Henrietta Atkins	69	3.50% Conversion stock	52	52
Mrs. M. Parkinson	324	Charinco (Income)	620	620
			672	672
Others			35	35
			707	707

4. Debtors

	2021 £	2020 £
Income tax recoverable	19,800	9,800
Other debtors	2,061	3,590
	21,861	13,390

Notes to the Financial Statements

5. Liabilities Falling Due Within One Year

	2021	2020
	£	£
Diocesan parish share	0	12,817
Rental received in advance	1,500	1,500
Missionary and other giving	1,817	1,817
Foodbank	3,219	4,474
Payroll	0	237
Accrued expenses	300	400
	<u>6,836</u>	<u>21,245</u>

6. Staff Costs

	2021	2020
	£	£
Salaries and N.I.	17,755	17,796
Pension costs	1,444	1,442
	<u>19,199</u>	<u>19,238</u>

During the year the PCC employed a church administrator and a cleaner. Nobody earned more than £60,000 PA and no other church member received any remuneration.

For eligible salaried employees St Luke's (West Norwood) PCC participates in the Church of England Defined Contribution Scheme (DCS) within the Church Workers Pension Fund. The DCS is administered by the Church of England Pensions Board and provides benefits at retirement based on contributions made to the DCS prior to the date of retirement. The assets of the DCS are held separately from those of the employer. As at the formal valuation at December 2010, the DCS was in surplus on an ongoing funding basis. St Luke's (West Norwood) PCC is unable to identify its share of the underlying assets and liabilities as each employer is exposed to actuarial risks associated with the current and former employees of other entities participating in the DCS. Para 9(b) of the Financial Reporting Standard 17 requires St Luke's (West Norwood) PCC to account for pension costs on the basis of contributions payable to the Scheme in the year. St Luke's (West Norwood) PCC contributes 10% of basic salary and the employees are not required to contribute anything. The contributions for the year totalled £1,444.32 (2020 - £1,442.54).

St Luke's (West Norwood) PCC had one active member and three deferred members in the DCS at 31 December 2021.

Notes to the Financial Statements

7. Movement in Funds

The Unrestricted funds comprise the following:

	Balance as at 01 Jan-21	Income & Endowments	Expenditure	Surplus/ (Deficit)	Balance as at 31 Dec-21
	£	£	£	£	£
General Fund	46,565	126,161	96,470	29,691	76,256
	46,565	126,161	96,470	29,691	76,256

The Restricted funds comprise the following:

	Balance as at 01 Jan-21	Income & Endowments	Expenditure	Surplus/ (Deficit)	Balance as at 31 Dec-21
	£	£	£	£	£
Foodbank	588	0	0	0	588
Investment Trust Fund	707	0	0	0	707
Trust Fund 12 Chestnut Road	16,620	0	0	0	16,620
Other Restricted Funds	6,277	519	0	519	6,796
	24,192	519	0	519	24,711
Total movement of funds	70,757	126,680	96,470	30,210	100,967

Notes to the Financial Statements

8. Fund Details

Unrestricted Funds

General Fund

Capital Improvements Fund

Used for all general receipts and expenditure.

A reserve for future maintenance of the buildings, and for major work which needs to be carried out on the church.

Restricted Funds

12 Chestnut Road

This reflects the investment in the house at historical cost, if the property was to be put on the market Stephen James Estate Agents would recommend asking for £700,000.

Foodbank

This reflects the net of donations less expenses incurred in running 'The Norwood Foodbank'.

Investment Trust Fund

This reflects the market value of investments held in trust for the benefit of the church.

Other Restricted Funds

This is the net balance of money donated for specific projects not yet spent.

	Balance as at 01 Jan-21	Income & Expenditure Endowments	Surplus/ (Deficit)	Balance as at 31 Dec-21
	£	£	£	£
Alpha	53	0	0	53
Bibles	195	0	0	195
Children / young people	1,221	519	0	1,740
Gardens / Car Park	42	0	0	42
Gideons	25	0	0	25
Mission	122	0	0	122
Projector	3,854	0	0	3,854
Robes Project	50	0	0	50
Website	96	0	0	96
Various	619	0	0	619
	6,277	519	0	6,796

Notes to the Financial Statements

9. Income and Endowments

	Unrestricted Funds	Restricted Funds		TOTAL FUNDS 2021	TOTAL FUNDS 2020
	General	Foodbank	Other		
	£	£	£	£	£
9(a) Incoming resources from donors					
Planned giving	55,733	0	0	55,733	62,307
Income tax recovered on gift aid	10,000	0	0	10,000	9,018
Telecom aerial income	21,506	0	0	21,506	14,300
General collections	562	0	0	562	3,325
Grants	3,056	0	0	3,056	0
Other funds generated	0	0	519	519	58
	90,857	0	519	91,376	89,008
9(b) Income from church activities					
Rental income - church halls	16,159	0	0	16,159	13,453
Fees for weddings and funerals	1,090	0	0	1,090	1,511
	17,249	0	0	17,249	14,964
9(c) Income from investments					
Rental income - 12 Chestnut Road	18,000	0	0	18,000	18,000
Dividends and interest	56	0	0	56	74
	18,056	0	0	18,056	18,074
TOTAL INCOME AND ENDOWMENTS	126,161	0	519	126,680	122,046

Notes to the Financial Statements

10. Expenditure

	Unrestricted Funds	Restricted Funds	Funds	TOTAL FUNDS	TOTAL FUNDS
	General	Foodbank	Other	2021	2020
	£	£	£	£	£
10(a) Missionary and charitable giving					
Overseas					
- CMS - David & Shelly Stokes	699	0	0	699	2,170
- CMS - Ann Moore	0	0	0	0	2,201
- The Bethany Children's Trust	2,452	0	0	2,452	1,971
- Release International (Imtiaz)	1,803	0	0	1,803	1,971
Home					
- The Spinnaker Trust	2,452	0	0	2,452	1,971
- Manna Christian Centre	0	0	0	0	0
- Foodbank	0	0	0	0	920
- Options	(500)	0	0	(500)	500
- B & J Armacost	0	0	0	0	0
- Alabare Christian	0	0	0	0	0
- Discretionary	0	0	0	0	1,379
	6,906	0	0	6,906	13,083
10(b) Activities directly related to the work of the church					
Ministry:					
diocesan parish share 2021	30,000	0	0	30,000	0
diocesan parish share 2020	(12,817)	0	0	(12,817)	44,124
clergy expenses	420	0	0	420	420
Church running expenses	20,195	0	0	20,195	20,758
Church maintenance	3,799	0	0	3,799	3,599
Wages & salaries & N.I	17,755	0	0	17,755	14,442
Pension	1,444	0	0	1,444	1,442
Administration costs	346	0	0	346	346
Independent examiner's fee	300	0	0	300	400
Ministry and worship expenses	467	0	0	467	0
Major works - Church	27,654	0	0	27,654	22,680
	89,564	0	0	89,564	108,211
10(c) Cost of generating funds					
Maintenance and management of rental property	0	0	0	0	731
	0	0	0	0	731
TOTAL EXPENDITURE	96,470	0	0	96,470	122,025

Notes to the Financial Statements

11. Capital Commitments

There were no capital commitments at the year end.

12. Independent Examiner

Simon Lewcock FCCA, was appointed independent examiner for this year's accounts.

Accounts

Annual Report & Accounts

For the Year Ending 31 December 2020



Contents

General Information	Page 2
Independent Examiner's Report	Page 3
Trustees' Annual Report	Pages 4-8
Balance Sheet	Page 9
Statement of Financial Activities	Page 10
Notes to the Financial Statements	Pages 11-19

General Information

Incumbent:

Revd Donald Davis
St Luke's Church
Knights Hill
West Norwood
London SE27 0HS

Bank:

Barclays Bank plc
136 Streatham High Road
London SW16 1BN

Independent Examiner:

Simon Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

www.stlukeswestnorwood.org
Registered Charity No 1138272

Independent Examiner's Report

To the Parochial Church Council of St Luke's Church, West Norwood

This report on the accounts of the PCC for the year ending 31 December 2020, which are set out attached to the report, is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of the trustees and the Independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the 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 under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

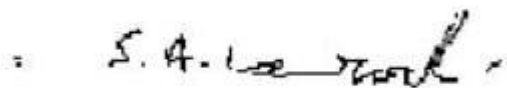
Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts 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 I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

In connection with my examination, no matter has 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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

10 May 2021

Trustees' Annual Report for the year ending 31 December 2020

Aims & Purposes

St Luke's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Donald Davis, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the church building on Knights Hill and a house at 12 Chestnut Road, London SE27 9LF.

Objectives & Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Luke's West Norwood. The PCC maintains an overview of worship throughout the parish and makes suggestions on how to involve more of the people living in our parish, in the life of the church. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.
- To facilitate this work it is important that we maintain the fabric of the church building.

Achievements & Performance

Worship & Prayer

The PCC is keen to offer a range of meetings during the week and over the course of the year that our community finds both beneficial and spiritually fulfilling. We run fellowship groups for Bible study and encouragement during the week. Some of these have a special focus such as evangelism or prayer; some are based at church and others are in people's homes. Our main church service is on Sunday morning at 10.30am and we also lead a service at the British Home every Sunday afternoon. In addition we hold services for St Luke's School at Easter, Summer, Harvest and Winter, and Revd Donald leads worship in the school on a weekly basis.

At the end of March 2020 as we went into the COVID-19 lockdown many of these activities had to be either suspended or relocated online. Sunday morning church services were broadcast live from the vicarage on Facebook and many fellowship groups moved onto Zoom to allow people to continue meeting. When possible, church-based worship has resumed although we have been unable to host any services for St Luke's School this year. Some of the online Sunday services attracted as many as 500 viewers so we continued to live-stream services even after we had returned to church-based services.

Because of the restrictions brought by the pandemic we set up a St Luke's Church chat on Whatsapp to allow members to talk, share resources and be a source of encouragement during times of isolation.

To address the ban on congregational singing, the worship team began an online Zoom fellowship on Saturday mornings for anyone to come along and sing.

We continue to offer the Start course and Alpha course annually, to introduce anyone to the Christian faith and to prepare them for services of Thanksgiving and Baptism. We usually offer at least one course of marriage preparation/enrichment for anyone marrying or having their banns read at St Luke's during the year. This year we joined with another church to offer the Alpha course online. We began a course of marriage preparation at the beginning of the year which had to be abandoned when we went into lockdown.

Our street witness activity on Wednesday afternoons is very effective at taking the gospel to the streets of our parish. There is a regular team of people who go out to witness and share the gospel every Wednesday evening, in pairs. This group is supported by missionaries sent by the International Mission Board. The IMB is now renting the PCC's house at 12 Chestnut Road to house missionaries in training or on furlough, thereby returning the house to the original purpose of this bequest to St Luke's.

The church has been used as a distribution centre for Norwood & Brixton Foodbank Limited, which offers emergency food, advice and a community cafe on Tuesday and Friday mornings. This was suspended at the end of March 2020 when the foodbank switched to a delivery-only service.

St Luke's has also participated in the Robes Project for the past four years, offering the church as a homeless night shelter one night a week on a take-turns rota. This project is staffed by volunteers from St Luke's and other churches as well as many people from the local community who are not currently part of a church but want to take part in this valuable mission to those in need. Public Health England advised the closure of all dormitory-style shelters for what would have been the 2020/21 season and the Robes guests were housed in a hotel. Our volunteers donated and delivered support packages to the guests on a take-turns rota.

All are welcome to attend our regular services. At 31 December 2020 there were 60 parishioners on the electoral roll, 30 of whom were not resident in the parish. The average weekly attendance, counted during October 2020, was 33, with a further 194 following along on Facebook Live. Services at the British Home were cancelled at the beginning of the year.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through Thanksgiving we thank God for the gift of new life, through Baptism - usually a public event held in the church gardens on Pentecost Sunday - we celebrate repentance and the turning away from sin to new life in Christ. In marriage, public vows are exchanged with God's blessing, and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world. In 2020 we held three funerals in St Luke's Church, two of which were for long-standing members of the church. There was one wedding, in September and one thanksgiving. We did not hold a Service of Baptism and the Service of Confirmation which had been scheduled for June was cancelled.

Deanery Synod

Two members of the PCC sit on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

The Church Building

The church building is open most days except Saturday for private prayer and contemplation. For seven years the church has opened its doors and churchyard to the West Norwood Feast, a street market run by local volunteers. The building also hosts the Spring and Summer shows of the Lambeth Horticultural Society each year.

In 2019 serviced pumps were installed in the crypt to address the issue of flooding. In 2017 the PCC launched a project to provide the church with new toilet and coffee bar facilities and to significantly improve the condition of the electrical installation. The aim of this work is to allow St Luke's Church building to better serve the needs of its community. In 2020 work continued to obtain building consent for the refurbishment of the ground floor bathrooms. Following completion, it is hoped that the coffee bar facilities will be refurbished. The PCC's buildings group has identified the need to relocate electrical supply from the crypt to the ground floor of the church due to the issues of access, health and safety and the effects of damp. The group has successfully located an electrical consultant to work with and this project is now moving forward.

Pastoral Care

Some members of the parish are unable to attend church due to sickness or age. Reverend Donald Davis has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. Maria Layne Springer, a Southwark Pastoral Auxiliary, keeps in contact with those who are sick or unable to get out.

Mission

Externally, St Luke's PCC continued to support David & Shelley Stokes in Argentina, Release International, the Bethany Children's Trust and Spinnaker.

In our fellowship, St Luke's mission is as follows:

- To go and make disciples of all nations.
- To baptise them in the name of the Father, the Son and the Holy Spirit.
- To teach them to obey all that Jesus commands.
- To be a family of believers who share a faith and a mission to tell the good news of Jesus.
- To draw closer to Jesus every day through Bible reading, reflection, prayer and fellowship.
- To be Holy Spirit-filled witnesses to the good news of Jesus, and to go on being filled with the Holy Spirit.
- To pray for our family, friends and neighbours, for their lives and for them to know and love Jesus.
- To serve one another and those we meet, together, in the power of the Holy Spirit and in Jesus' name.
- To encourage everyone to repent and come to Jesus.

Ecumenical Relationships

St Luke's engages in a series of annual outreach activities with other Christian churches in the parish including Chatsworth Baptist Church, Lansdowne Evangelical Church, UP Church, Worldwide Mission Fellowship, Tulse Hill Methodist Church, St Matthews RC Church and the Salvation Army. These include a Walk of Witness on Good Friday and a family barbecue on Halloween. On Remembrance Sunday we have a joint Act of Remembrance with St Matthews Roman Catholic Church. Reverend Donald Davis also enjoys regular fellowship with the leaders of other churches in the parish.

Financial Review

2020 was a year of change brought about by the global Covid-19 pandemic and adherence to government guidelines and directives.

Income: We received £102,870 in unrestricted funds, slightly down from previous year; this was due largely to your generous giving online. Receipts from hall lettings were also reduced from £19,725 in 2019 to £13,453, impacted by government lockdown restrictions limiting the use of the Church halls. Other sources of income include rental from the Chestnut Road house and the telecom aerial.

Expenditure: Total expenditure amounted to £99,345. The ground floor bathrooms were refurbished at a cost of £22,680. This capital expenditure was financed using a combination of legacy payment, grants, corporate sponsors as well as donations from members of St Luke's. Utilities increased marginally, an electricity smart meter has been installed and switching to a more competitive tariff should result in improved energy efficiency.

Our missionaries, Ann Moore and David and Shelley Stokes returned safely to the UK and we continue to support our other charities namely: Bethany Children's Trust, Release International (Imtiaz) as well as the Spinnaker Trust. £12,500 of our parish share is still outstanding, this is in line with our proposed diocesan budget for 2021.

Looking Ahead – Projects for 2021:

- Church repairs/maintenance: roof, electrical installation improvements.
- Church Hall running costs: New fire exit for chambers.

Joy Olisa
Hon Treasurer
St Luke's PCC

Volunteers

We would like to thank all our volunteers who work so hard to make our church the lively and vibrant community it is. In particular, we want to give thanks to the Sunday School leaders and helpers for providing exciting sessions that stimulate the children's faith. They have successfully risen to the challenge of lockdown, taking Sunday school online when necessary.

Structure, Governance & Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Luke's the membership of the PCC consists of the incumbent (our vicar), churchwardens, the Southwark Pastoral Auxiliary and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent. The PCC met eleven times during the year with an average attendance of 57%. Given its wide responsibilities the PCC has sub-committees dealing with the church building, mission support and finance, which are responsible to the PCC and report to it regularly, with decisions and recommendations.

Administrative Information

St Luke's Church is situated at the centre of West Norwood in the London Borough of Lambeth, in South London. It is part of the Diocese of Southwark. The correspondence address is St Luke's Church, Knights Hill, West Norwood, London SE27 0HS. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity registered with the Charity Commission. The church's website is at stlukeswestnorwood.wordpress.com.

PCC members who have served at any time from 1 January 2020 until the date this report was approved are:

Ex Officio Members

Incumbent: The Reverend Donald Davis (Chairman)
Southwark Pastoral Auxiliary: Maria Layne Springer
Church Wardens: John Nyström & Budget Banya

Elected Members

Judith Morgan representative on Deanery Synod
Prince Eyitao Adegun representative on Deanery Synod
Kristy Berwick Moore Hon Treasurer
Joy Olisa Hon Treasurer
Ian Berwick Moore
Robert Rowe
Val Rowe
Collins Akumefula
Mona Boateng
Pat Hewitson
Nora Velzeboer

Approved by the PCC on Monday 24 May 2021 and signed on their behalf by the Reverend Donald Davis (PCC Chairman).



Revd D Davis
Vicar, St Luke's Church, West Norwood

Balance Sheet as at 31 December 2020

	Note	2020	2019
		£	£
FIXED ASSETS			
Tangible Fixed Assets	2	17,152	17,379
Investment Assets	3	<u>707</u>	<u>707</u>
		17,859	18,086
CURRENT ASSETS			
Debtors	4	13,390	13,432
CBF Deposit		80	80
Cash at Bank and in Hand		<u>60,673</u>	<u>45,792</u>
		74,143	59,304
LIABILITIES:AMOUNTS FALLING DUE WITHIN ONE YEAR	5	<u>21,245</u>	<u>6,654</u>
		21,245	6,654
NET CURRENT ASSETS		52,898	52,650
NET ASSETS		<u>70,757</u>	<u>70,736</u>
FUNDS			
Unrestricted	7	46,565	44,274
Restricted	7	24,192	26,462
		<u>70,757</u>	<u>70,736</u>

Statement of Financial Activities

For the year ending 31 December 2019

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
INCOME & ENDOWMENTS					
Income from donors	9(a)	69,832	19,176	89,008	82,387
Income from church activities	9(b)	14,964	0	14,964	20,636
Income from investments	9(c)	18,074	0	18,074	18,123
TOTAL INCOME & ENDOWMENTS		102,870	19,176	122,046	121,146
EXPENDITURE					
Missionary and charitable giving	10(a)	13,083	0	13,083	14,667
Activities directly related to the work of the church	10(b)	85,531	22,680	108,211	98,774
Cost of generating funds	10(c)	731	0	731	1,569
TOTAL EXPENDITURE		99,345	22,680	122,025	115,010
NET INCOME / (EXPENDITURE)		3,525	-3,504	21	6,136
UNREALISED GAIN ON INVESTMENTS		0	0	0	22
TRANSFER OF FUNDS		-1,234	1,234	0	0
BALANCES BROUGHT FORWARD AT 31st December 2019		44,274	26,462	70,736	64,578
BALANCES CARRIED FORWARD AT 31st December 2020		46,565	24,192	70,757	70,736

Notes to the Financial Statements

1. Accounting Policies

Basis of Financial Statements

The financial statements have been prepared under the Charities Act 2011, and in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities (FRS 102) and the Church Accounting Regulations 2006 together with applicable accounting standards.

The financial statements have been prepared under the historical cost convention, except for the valuation of investment assets which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in notes 8 and 9.

There are no Endowment funds held.

Income and endowments

Income from donors

Collections are recognised when received by and 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 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. Funds raised by events are accounted for gross.

Income from church activities

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

Income from investments

Dividends are accounted for when due and payable, and interest entitlements are accounted for as they accrue.

Gains and losses on investments

Unrealised gains and losses created by revaluation on 31 December are accounted for via the investment trust fund.

Expenditure

Mission and charitable giving

Mission and charitable giving is calculated as 10% of the total income in the previous year's accounts. This is divided into six shares. Five of these shares are divided equally between The Bethany Children's Trust, The Spinnaker Trust, Ann Moore (Church Mission Society), David & Shelley Stokes (Church Mission Society) and Release International (Imtiaz). The sixth share is allocated on a discretionary basis on the recommendation of the missionary committee.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due.

Fixed Assets

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2) (a) and (c)b of the CA 2011. No value is placed on movable church furnishings held by the Priest-in-Charge and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements. All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

Other property

The property at 12 Chestnut Road is recorded at historical cost and no provision is made for depreciation. It is vested in the South London Church Fund and Southwark Diocesan Board of Finance as custodian trustees.

Other plant and machinery, fixtures and fittings and office equipment

The sound system and projector used within church premises is depreciated on a straight line basis over 10 years. All other purchases of equipment are written off when the asset is acquired.

Investments

Investments are valued at the bid ruling at 31 December.

Current Assets

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

Cash is held on short term deposit with the Central Board of Finance of the Church of England or at the bank.

Notes to the Financial Statements

2. Tangible Fixed Assets

	House £	Sound Furniture & System Equipment £	Total £
COST			
at 1st January 2020	16,620	9,799	36,308
Revaluation	0	0	0
Additions	0	0	0
at 31st December 2020	16,620	9,799	36,308
DEPRECIATION			
at 1st January 2020	0	9,040	18,929
Charge for the year	0	227	227
at 31st December 2020	0	9,267	19,156
NET BOOK VALUE			
at 31st December 2020	16,620	532	17,152
at 31st December 2019	16,620	759	17,379

3. Investments

Held in trust:

	Nominal Value		2020 Mkt Val. £	2019 Mkt Val. £
Henrietta Atkins	69	3.50% Conversion stock	52	52
Mrs. M. Parkinson	324	Charinco (Income)	620	620
			672	672
Others			35	35
			707	707

4. Debtors

	2020 £	2019 £
Income tax recoverable	9,800	11,033
Other debtors	3,590	2,399
	13,390	13,432

Notes to the Financial Statements

5. Liabilities Falling Due Within One Year

	2020	2019
	£	£
Diocesan parish share	12,817	0
Rental received in advance	1,500	1,500
Missionary and other giving	1,817	437
Foodbank	4,474	3,554
Payroll	237	477
Accrued expenses	400	686
	<u>21,245</u>	<u>6,654</u>

6. Staff Costs

	2020	2019
	£	£
Wages and salaries	17,016	16,709
Pension costs	1,442	1,798
Social Security costs	780	780
	<u>19,238</u>	<u>19,287</u>

During the year the PCC employed a church administrator and a cleaner. Nobody earned more than £40,000 PA and no other church member received any remuneration.

For eligible salaried employees St Luke's (West Norwood) PCC participates in the Church of England Defined Contribution Scheme (DCS) within the Church Workers Pension Fund. The DCS is administered by the Church of England Pensions Board and provides benefits at retirement based on contributions made to the DCS prior to the date of retirement. The assets of the DCS are held separately from those of the employer. As at the formal valuation at December 2010, the DCS was in surplus on an ongoing funding basis.

St Luke's (West Norwood) PCC is unable to identify its share of the underlying assets and liabilities as each employer is exposed to actuarial risks associated with the current and former employees of other entities participating in the DCS. Para 9(b) of the Financial Reporting Standard 17 requires St Luke's (West Norwood) PCC to account for pension costs on the basis of contributions payable to the Scheme in the year. St Luke's (West Norwood) PCC contributes 10% of basic salary and the employees are not required to contribute anything. The contributions for the year totalled £1797.53 (2019 - £1797.53).

St Luke's (West Norwood) PCC had one active member and three deferred members in the DCS at 31 December 2020.

Notes to the Financial Statements

7. Movement in Funds

The Unrestricted funds
comprise the following;

	Balance as at 01 Jan-20	Income & Endowments	Expenditure	Surplus/ (Deficit)	Transfer of Funds	Balance as at 31 Dec-20
	£	£	£	£	£	£
General Fund	44,274	102,870	99,345	3,525	-1,234	46,565
	44,274	102,870	99,345	3,525	-1,234	46,565

The Restricted funds
comprise the following:

	Balance as at 01 Jan-20	Income & Endowments	Expenditure	Surplus/ (Deficit)	Transfer of Funds	Balance as at 31 Dec-20
	£	£	£	£	£	£
Foodbank	588	0	0	0	0	588
Communal Hub	2,270	19,176	22,680	-3,504	1,234	0
Investment Trust Fund	707	0	0	0	0	707
Trust Fund 12 Chestnut Road	16,620	0	0	0	0	16,620
Other Restricted Funds	6,277	0	0	0	0	6,277
	26,462	19,176	22,680	-3,504	1,234	24,192
Total movement of funds	70,736	122,046	122,025	21	0	70,757

Notes to the Financial Statements

8. Fund Details

Unrestricted Funds

General Fund

Capital Improvements Fund

Used for all general receipts and expenditure.

A reserve for future maintenance of the buildings, and for major work which needs to be carried out on the church.

Restricted Funds

12 Chestnut Road

This reflects the investment in the house at historical cost, if the property was to be put on the market Stephen James Estate Agents would recommend asking for £700,000.

Foodbank

This reflects the net of donations less expenses incurred in running 'The Norwood Foodbank'.

Investment Trust Fund

This reflects the market value of investments held in trust for the benefit of the church.

Other Restricted Funds

This is the net balance of money donated for specific projects not yet spent.

	Balance as at 01 Jan-20	Income & Expenditure Endowments	Surplus/ (Deficit)	Balance as at 31 Dec-20
	£	£	£	£
Alpha	53	0	0	53
Bibles	195	0	0	195
Children / young people	1,221	0	0	1,221
Gardens / Car Park	42	0	0	42
Gideons	25	0	0	25
Mission	122	0	0	122
Projector	3,854	0	0	3,854
Robes Project	50	0	0	50
Website	96	0	0	96
Various	619	0	0	619
	6,277	0	0	6,277

Notes to the Financial Statements

9. Income and Endowments

	Unrestricted Funds	Restricted Funds		TOTAL FUNDS	TOTAL FUNDS
	General	Foodbank	Other	2020	2019
	£	£	£	£	£
9(a) Incoming resources from donors					
Planned giving	43,161	0	19,146	62,307	45,054
Income tax recovered on gift aid	9,018	0	0	9,018	13,589
Telecom aerial income	14,300	0	0	14,300	14,300
General collections	3,325	0	0	3,325	8,048
Other funds generated	28	0	30	58	1,396
	69,832	0	19,176	89,008	82,387
9(b) Income from church activities					
Rental income - church halls	13,453	0	0	13,453	19,725
Fees for weddings and funerals	1,511	0	0	1,511	911
	14,964	0	0	14,964	20,636
9(c) Income from investments					
Rental income - 12 Chestnut Road	18,000	0	0	18,000	18,000
Dividends and interest	74	0	0	74	123
	18,074	0	0	18,074	18,123
TOTAL INCOME AND ENDOWMENTS	102,870	0	19,176	122,046	121,146

Notes to the Financial Statements

10. Expenditure

	Unrestricted Funds	Restricted Funds	Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
	General £	Foodbank £	Other £	£	£
10(a) Missionary & charitable giving					
Overseas					
- CMS - David & Shelly Stokes	2,170	0	0	2,170	2,012
- CMS - Ann Moore	2,201	0	0	2,201	2,012
- The Bethany Children's Trust	1,971	0	0	1,971	2,012
- Release International (Imtiaz)	1,971	0	0	1,971	2,012
Home					
- The Spinnaker Trust	1,971	0	0	1,971	2,012
- Manna Christian Centre	0	0	0	0	500
- Foodbank	920	0	0	920	2,594
- Options	500	0	0	500	500
- B & J Armacost	0	0	0	0	500
- Alabare Christian	0	0	0	0	500
- Discretionary	1,379	0	0	1,379	13
	13,083	0	0	13,083	14,667
10(b) Activities directly related to the work of the church					
Ministry:					
diocesan parish share	44,124	0	0	44,124	44,124
clergy expenses	420	0	0	420	420
guest preachers	0	0	0	0	200
Church running expenses	20,758	0	0	20,758	21,903
Church maintenance	3,599	0	0	3,599	11,630
Wages & salaries & N.I	14,442	0	0	14,442	17,489
Pension	1,442	0	0	1,442	1,797
Administration costs	346	0	0	346	346
Independent examiner's fee	400	0	0	400	400
Ministry and worship expenses	0	0	0	0	465
Major works - Communal hub	0	0	22,680	22,680	0
	85,531	0	22,680	108,211	98,774
10(c) Cost of generating funds					
Maintenance & management of rental property	731	0	0	731	1,716
Parochial fees	0	0	0	0	-147
	731	0	0	731	1,569
TOTAL EXPENDITURE	99,345	0	22,680	122,025	115,010

Notes to the Financial Statements

11. Capital Commitments

There were no capital commitments at the year end.

12. Independent Examiner

Simon Lewcock FCCA, was appointed independent examiner for this year's accounts.

