

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CATFORD (SOUTHEND) AND DOWNHAM

England & Wales · Charity number 1142353

Details

Other names	CATFORD (SOUTHEND) AND DOWNHAM PCC
Status	Registered
Legal form	Previously excepted
Registered	2011-06-10
Register	View on the Charity Commission register

Contact

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Activities

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

Activities: - Regular public worship open to all- Provision of sacred space for personal prayer and contemplation- Pastoral work visiting sick and the bereaved- Teaching of Christianity through sermons, courses and small groups- Maintenance of cooperative links with the local church school with joint church/school activity

Classification

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

Geography

- Lewisham

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£424,924	£497,457	-	-
2023-12-31	£385,041	£445,156	-	-
2022-12-31	£362,520	£347,873	-	-
2021-12-31	£264,068	£253,684	-	-
2020-12-31	£304,133	£263,102	-	-

Trustees

Name	Role	Appointed
Rev Peter ORGAN	Chair	2021-11-08
Alice EKA		2023-05-23
Christian Lees		2025-05-18
Cynthia HARDING		2022-05-15
Dave McKlow		2021-04-09
Felicia Asante		2022-05-19
Francesca TURNER		2022-05-23
Ibana Amos EKA		2022-05-15
Julie Rochefort		2021-04-09
Lindsay COOKE		2026-05-17
Maureen Grace		2026-05-17
Michael Hollingshead		2026-05-17
Michael Walusimo		2026-05-17
Norman Flemming		2021-04-09
Rev Nicholas Sean Walsh		2017-04-30
Rev STUART DAVID LECK		2012-05-25
Rev Tagbo Brown Ikechukwu OLISA		2022-11-29
Sonia Jackson		2017-04-30

Accounts

**The PCC of the Ecclesiastical Parish of
Catford (Southend) & Downham**

Registered Charity No. 1142353

Financial Statements & Trustees' Report

For the year ended 31st December 2024

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For the year ended 31st December 2024

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Charity Information

For the year ended 31st December 2024

The Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

Registered Charity No.:	1142353
Charity Year End:	31 st December 2024
Principal Office:	The PCC of the Catford (Southend) & Downham Team Ministry 353 Bromley Road Catford London SE6 2RP
PCC Secretary:	Anne-Marie Organ

The Charity Trustees – Parochial Church Council (PCC) Members

Ministers and Secretary:	Reverend Peter Organ	Team Rector & Vicar St John the Baptist (Chair)
	Reverend Stuart Leck	Team Vicar St Barnabas
	Reverend Nicholas Walsh	Team Vicar St Luke's and St Mark's
	The Revd Brown Olisa	Assistant Curate
	Anne-Marie Organ	Secretary to the PCC (Not a PCC Member)
Lay members:	Joan Cooke	(resigned 29 January 2025)
	Lloyd Page	(appointed 23 May 2021)
	Francesca Turner	Church Warden
	Julie Rochefort	Church Warden
	Sonia Jackson	Deanery Synod Representative (2023-26)
	Cynthia Harding	Deanery Synod Representative (2023-26)
	Amos Eka	(appointed 15 May 2022)
	Alice Ruhindi-Eka	Reader
	Norman Fleming	Church Warden
	Dave McKlow	Church Warden
	Felicia Asante	Deanery Synod Representative (2022-25)
	Lindsay Cooke	(appointed May 2024)
	Chinwe Egwuagu	Church Warden

Trustees' Annual Report

For the year ended 31st December 2024

The Trustees present their annual report together with the financial statements for the period 1st January 2024 to 31st December 2024.

1.1 Aims and Purposes

The Parochial Church Council (PCC) of the Catford (Southend) and Downham Team Ministry is committed to working with the Rector and Team Vicars in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical in a challenging social and community environment.

Background

The Parish serves a large population of approximately 35,000 residents in a demographically diverse, vibrant, multi-cultural and multi-ethnic area. Housing in this area is largely composed of small, terraced housing and flats with a mixture of freehold and rented accommodation. There is a degree of social deprivation, overcrowding, social problems and unemployment. Phoenix Community Housing Association is the main social housing provider.

The Team Ministry

Situated in the south of the London Borough of Lewisham the Team Ministry serves the Parish of Catford (Southend) and Downham. There are four individual churches: St Barnabas, Downham, and St John the Baptist, Catford, and St Luke's Downham, and St Mark, North Downham. The Catford (Southend) and Downham Team Ministry is part of the Diocese of Southwark and the Archdeaconry of Lewisham and Greenwich.

The Parochial Church Council

When planning activities for the year the PCC and the District Church Councils (DCCs) of each individual church consider the Charity Commission's guidance on public benefit and in particular, the supplementary guidance to charities for the advancement of religion. Our aim is to enable ordinary people to live out their faith as part of our parish community through: ▪ Provision of resources and facilities for worship and prayer in a welcoming and inclusive environment, so that people may learn about the Gospel and develop their knowledge and trust in Jesus Christ. ▪ Provision of pastoral care for people living in the parish. ▪ Missionary and outreach work, thereby providing a vital contribution to social cohesiveness in a diverse community.

1.2 Policies and Objectives

Mission Action Plans (MAPs)

Overall aims are developed into objectives through the development by each church of a Mission Action Plan, and church members are actively involved in implementing this work as an expression of their Christian faith.

Financial Statements, Parish Property, Policies

The PCC is responsible for the production of the financial statements of the Parish and for the oversight of Parish properties. It is the main forum for developing and approving Parish policies.

Safeguarding Duty

We take our safeguarding responsibilities seriously and throughout the year have paid due regard to the Church of England's safeguarding policy and procedures. For the year 2024 the Trustees resolve that we have complied with our duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016, the duty to have due regard to the House of Bishop's guidance on safeguarding children and adults who may be vulnerable, and responding to domestic abuse. Safeguarding Officers are in post for each of our four churches and DBS checks are undertaken in accordance with Church of England (CoE) guidance. The latest CoE policy document and manual 'A Safe Church' can be found on this website:

<https://southwark.anglican.org/safeguarding/diocesan-policies-procedures/>

The Diocesan Safeguarding Team can be contacted on: 020 7939 9476

Trustees' Annual Report

For the year ended 31st December 2024

1.3 Financial Summary

During 2024 the Parish continued to develop both its worshipping and social life, supported by the generosity of the congregations across the four Churches and the support of the wider community.

In summary the financial position of the Parish as set out in the Annual Report and Accounts indicates that overall total funds fell by £69,977 (£904,941 – 2023/£834,964 – 2024). Of this £58,789 related to a fall in unrestricted funds and £11,188 to a fall in restricted funds.

Restricted funds relate to funds given or allocated for specific projects or services and income and expenditure should be equal over the time span of the project or service and thus for the financial health of the Parish the key indicator is the movement in unrestricted funds which relates to the day-to-day life of the Parish.

In respect of the reduction in unrestricted funds this was a managed decision to invest some of the historic reserves into services and building works, primarily across St Mark's and St Luke's.

Funding was provided by drawing down the Dalton Legacy which saw a net reduction of £47,444 over the course of the year. These services and projects are being closely managed and monitored, and alternative funding is being sought to enable them to continue in the longer-term.

Alongside the investment in projects and services, several exceptional payments were incurred in respect of the maintenance of the Church buildings and Halls across the four Churches. For example, works to the St John's Hall in preparation for leasing the Hall to Lewisham Foodbank, asbestos works and quinquennial inspections. Both St John's and St Luke's incurred increased governance costs in respect of lease negotiations for their two Halls, which in 2025 will see an increase in Hall rental income for both churches.

Congregational giving and legacies, charitable activities and income from investments held level at £239,806 (£237,371 – 2023).

Within the charitable activities of the Parish, overall Hall income increased from £72,295 in 2023 to £99,213 in 2024. Fee income also increased from £7,873 in 2023 to £9,873 in 2024.

The day-to-day expenditure of the Parish increased slightly from £292,044 in 2023 to £298,053 in 2024. The Parish was able to increase the Parish share contribution to the Diocese to £63,966 from £56,360 in 2023.

Whilst overall the Parish has net assets of unrestricted funds of £785,613, once the fixed asset of the clergy house is excluded (£580,000), this equates to £205,613 of "accessible" funds.

This is represented by £118,916 of unrestricted cash, £25,673 of debtors, the Dalton Legacy of £64,504, less creditors of £3,710.

In summary the financial position of the Parish is satisfactory, particularly given the financial climate that everyone is operating in.

Costs are being closely monitored and grant funding sought to ensure the financial stability of specific Projects.

The PCC will continue to monitor the financial health of each of the Churches within the Parish and will ensure that all risks are appropriately monitored and managed, alongside regular stewardship campaigns and the maximisation of other income sources.

Trustees' Annual Report (cont'd)

For the year ended 31st December 2024

1.4 Public Benefit Achievements

St. Barnabas Church

Mission and Vision, including Services to the Community

2024 saw the Church continue to grow and it was good to welcome new members into the congregation.

Our worshipping life was maintained with our main services continuing alongside occasional offices and one-off events. We maintained our Bring and Share lunches after the main Sunday Mass, with a later service start time, linked to our Patronal and Harvest Festival.

A welcome area of growth was the re-launch of our Messy Saints workshops for children and their families which involved games, arts and crafts and pizza! In 2025 we are looking to introduce a monthly service focussing on our children and young people and their families.

We were able to hold our Summer and Christmas Fayres and a Quiz Night. As well as raising funds for the Church, they provided the opportunity to re-connect with many members of the local community.

Our Hall continues to be a resource for the Community and during the year we were able to facilitate a number of events for the "Bring me Sunshine" organisation, regular sessions for Brighter Horizons and the Magpie Dance Group and look forward to building on these links in 2025.

It was good to welcome the various uniformed organisations for Parade Services during the year and to continue to build our links.

Contact was also maintained with Downderry and Rangefield Primary Schools through school visits to the Church or assemblies and class visits at the schools and it was great to welcome the schools to the Church for their Carol Services.

Further afield the Church continued to support the local Whitefoot and Downham Food Project and other Charities including The Children's Society and the Bishops Lent Call.

Occasional Offices (Baptisms, Weddings, Funerals)

During 2024 six baptism services were held and it is always a joy to welcome families to the Church for these lintel moments in their lives. We also hosted the Team Confirmation Service. Five of our young people were admitted to Communion before Confirmation.

Four funerals were conducted this year, one of which was held in Church and it is a privilege to accompany individuals and families at a time of loss and to offer the opportunity to remember their loved ones and to celebrate their lives in the presence of God.

Church Buildings

The buildings have been maintained this year with the usual regular checks undertaken and various improvements being made.

As with any building approaching 100 years of age, there are always works required and in the medium-term the lighting system in the Church will need upgrading to meet current requirements. We were part of the Diocese Give to Go Green fundraising initiative and received over £3.6K of matched funding towards the overall cost of this Project.

The Hall benefited from the sanding of the floor towards the end of the previous year and there are still a large number of works required to ensure the Hall is maintained to a good standard and continues to meet the needs of the local community.

We enjoyed a good level of bookings in the Hall, and in 2025, with the appointment of a p/t Administrator we are looking to develop its use, particularly during weekdays.

The grounds have been maintained by Bill Compton and the Scouts and the rose garden at the front of the Church provides a place of quiet for people to enjoy.

Trustees' Annual Report (cont'd)

For the year ended 31st December 2024

1.4 Public Benefit Achievements (cont'd)

St. Barnabas Church

Our Finances

We met our pledge to the Diocese under the Parish Support Fund of £21,000 in full.

Overall, there was a net outflow of £9,000 of unrestricted funds mainly due to the payment of the Hall works in 2024 for £19,000. The Church saw an increase in its general running costs, due to increased utility costs and the cost of services. Congregational giving held up and as always, we are grateful for the generosity of the congregation and local community.

The Hall generated over £18,000 of income, despite the loss of the Pre-School towards the end of 2023. The number of occasional lets rose during the year and in 2025 we are looking to develop the Hall's use, particularly during the weekdays, alongside more regular lets.

The DCC continue to monitor the financial situation and ensure that we manage the finances prudently.

The Future

2024 has been a year of continuing to engage with the wider community and it has been good to see relationships grow, both with individuals but also with community groups within the Parish.

The environment in which we minister and serve is continuing to be challenging and St Barnabas is not immune to these challenges, both in terms of financial pressures but also resources to meet the needs of our local community.

As we look to move forward in 2025, we continue to remain focused on God and seek to be a light and reassuring presence within our community.

Trustees' Annual Report (cont'd)

For the year ended 31st December 2024

1.4 Public Benefit Achievements (cont'd)

St. John The Baptist Church

Mission and Vision, including Services to the Community

Our Mission Action Plan has continued to be reviewed over the course of the year.

We adopted 'Sharing and Serving in Christ's name' as our vision statement.

Our prayer chapel was made available to the community 7 days a week during the day, and includes a box for prayer requests which the Rector responds to.

Our Youth Group is beginning to grow, and has organised fund-raising activities towards improvements to the local environment.

Childrens' church continues to be run on the first 3 Sundays of the month.

Senior Social Club and First Friday Club continue to offer a space to meet for older members of the community.

Café Church has moved to the 2nd Saturday of the month and acts as a gateway service to introduce people to church.

Permission was obtained from the diocese to use the old parish office in the Rectory as a place for the youth group to meet and as a general meeting room.

Cynthia began her Reader training.

An additional carol service was held to showcase the talents of local musicians and collect toys for the Salvation Army to distribute.

Occasional Offices (Baptisms, Weddings, Funerals)

27 funerals, including 5 in church. Several were 'dress-down' funerals, designed for those who want a simple, but distinctly Christian funeral.

We have had 8 baptisms, all in the main 10.30 service, and 10 children's took their First Communion at Easter.

Church Buildings

All mandatory inspections were undertaken throughout 2024, including the architect's 5 yearly inspection of the church building ('Quinquennial') in February 2024, and the 5 yearly detailed electrical inspection of the church in October. Actions arising from these reports were added to our DCC risk register and tackled along with other identified issues and available funds, according to priority.

The following exceptional works were therefore undertaken during 2024:

i) Church Building

'St John's Welcomes You' banners (weather resistant) attached to custom made wooden frames were fixed outside either side of the main entrance door.

Corona sculpture - previously suspended above the nave was removed and stored.

Boiler room door – original door upgraded to comply with fire regulations and reinstated.

Roof repairs – several hundred slates were reattached or replaced on the 3 pitched roofs; a large 18 inch round hole above the original font was fully repaired.

Hoppers – re-secured where fixings had loosened (the back of most of our hoppers have become distorted by the heat of the sun over many years therefore still do not appear to be flush with the wall, however all have been closely inspected and declared safe by our builders).

Trustees' Annual Report (cont'd)

For the year ended 31st December 2024

1.4 Public Benefit Achievements (cont'd)

St. John The Baptist Church

Church Buildings (cont'd)

i) Church Building (cont'd)

MART water - reapplied as required.

Lamps above external doors, and timer replaced.

ii) Hall Building

Steel lintels x2 inserted - to canopy over front porch to correct a structural crack.

Fire safety works – compartmentation of understairs cupboard, fire alarm system replaced, worn intumescent seals around internal doors replaced.

Leaking roof – many dislodged slates on pitched roof refixed / replaced.

Damp proofing south facing wall – elimination of existing significant damp and future prevention.

iii) 'Air Raid Shelter'

Fence around front replaced – old trellis fence was rotting in places so replaced by 'feather edge' and extended to provide better security for users.

iv) Oil Shed

Oil tank removed – disused large tank cut up, removed and disposed of.

LED lighting – added inside shed.

Guttering and water butt added.

External motion sensor light added to improve lighting through that part of the grounds.

Our Finances

i) Funds.

● Unrestricted Balance at 01:01:2024	£75,913.29
● Unrestricted Balance at 31:12:2024	£43,313.50
● Restricted Balance at 01:01:2024	£15,765.47
● Restricted Balance at 31:12:2024	£14,673.25

Trustees' Annual Report (cont'd)

For the year ended 31st December 2024

1.4 Public Benefit Achievements (cont'd)

St. John The Baptist Church

Our Finances (cont'd)

ii) Income Generation Activities.

Secured Hall Rental boosting our Income circa £40,000 / annum

Three church fund raising activities, brought in over £2,000

Curate House rental brings in £16,000

The Family of Colin Russel has gifted St Johns £500.00, allocated to our Organ Maintenance fund.

Our newly formed youth group hosted a "Chocolate Drinks" event raising £80.00 in the process.

Launch of the Parish giving scheme with majority of the DCC signed up and donating, thus far we have donations of £390.00, + £97.50 Gift Aided).

Claiming Gift Aided Donations from HMRC (Work in progress)

Some increase in our online Giving.

iii) Major Expenditures.

Major Reparations to the Fabric of the Buildings (£15,000)

Removal of Corona Sculpture/ Oil tank (£4,000 +)

Large Lawyers/ Surveyor fees from lease negotiations for Hall, rental to the Trussel Trust (Foodbank) (£10,500)

Increased are Parish share in line with Inflation, to £25,000

Cleared SJB Debt carried over from 2023 (£34,811)

The year (2024) has been a very expensive year for St Johns, although the expenses has placed the Church building, and Hall in a better condition.

Many of the expenditures has been to "Sure Up" the Church and Hall Building and in preparation for agreeing a lease agreement for the Foodbank leasing the hall.

In conclusion, 2024, has been an expensive year, as we have had to pay out large sums mainly for:

- Reparations/ Refurbishment of the Church / Hall Buildings
- Legal & Surveyor fees for Lease agreement for Hall Rental
- High Energy Bills, mostly Gas for the church
- Clearing church creditor carried over from 2023.

We are hopeful that now that most of the priority/Emergency items have been resolved, although there are still items outstanding, the financial situation should improve.

Trustees' Annual Report (cont'd)

For the year ended 31st December 2024

1.4 Public Benefit Achievements (cont'd)

St. John The Baptist Church

The Future

- i) Centenary of church building - July 2026 - planning of commemoration events has begun.
- ii) An application has been put in for a Curate to start from 2026
- iii) Improve access to church entrances - (add external slopes & automatic doors).
- iv) Replace wooden soffit boards and mend guttering to hall to fix significant leak.
- v) Replace church internal lighting system.
- vi) Repair parts of the flooring inside the church.
- vii) Repair / repaint the 6 large window frames in hall (thereafter 5 yearly)
- viii) Upgrade church sound system.
- ix) Replace external noticeboards.

Trustees' Annual Report (cont'd)

For the year ended 31st December 2024

1.4 Public Benefit Achievements (cont'd)

St. Luke's Downham Church

Mission and Vision, including Services to the Community

Our vision and Mission Action Plan was produced in September 2022. Our vision is for St Luke's to be a place of life for all who come to our church and to be a source of life for our local community.

L – Loving God and Others; I – Inviting; F – Following Jesus Together; E – Economy

Over the past year St Luke's has settled into a stable pattern with an ASA of around 20, though it can be difficult to anticipate who we see each Sunday due to working patterns of members. There has been significant improvement in the diversity and community feel of the church with a joyful buzz before and after the service, as well as an increase in involvement from the congregation. Despite being a small congregation St Luke's is very active in the community, running or supporting the following projects:

i) The Front Room Club:

A community café open on Monday, Tuesday and Friday acting as a safe and supportive place for people who are lonely or struggling with their mental/physical health. The Front Room acts as a hub for other services which include a Parish Nurse providing health and wellbeing advice and intervention; sewing classes; seated exercise; a physiotherapist run pain clinic; digital skills support; jumble sales; food and drink; games, activities and social interaction. Our Middy Prayer service at the Front Room on Fridays is attended by between 6 and 18 people, many of whom don't come on Sundays.

ii) Children, Youth and Families Work:

Thanks to generous grant making bodies supporting us, we have a team of Children, Youth and Family Workers who run a number of activities including Busy Bees Toddler Group; Forest Church; Messy Church at St Mark's; Youth Café; detached youth work in partnership with XLP; and other one off events.

iii) Christmas and Easter:

Christmas services were the most well attended since at least 2017 with a wonderful community feel and lots of new people getting involved, including in decorating the church. Feedback from both Christmas and Easter services was that there was a profound sense of meaning, joy and hope.

Occasional Offices (Baptisms, Weddings, Funerals)

In 2024 St Luke's baptised 5 children and 3 adults.

4 funerals took place in the church and our clergy conducted 7 funerals at the crematorium/cemetery. Clergy also conducted a small service at Constable and Toop Funeral Directors, at the request of a local family.

We had no weddings.

Church Buildings

All mandatory inspections were undertaken throughout 2024, including the architect's 5 yearly inspection of the church building ('Quinquennial') in February 2024, and the 5 yearly detailed electrical inspection of the church in October. Actions arising from these reports were added to our DCC risk register and tackled along with other identified issues and available funds, according to priority.

Trustees' Annual Report (cont'd)

For the year ended 31st December 2024

1.4 Public Benefit Achievements (cont'd)

St. Luke's Downham Church

Our Finances

i) Funds

● Unrestricted Balance at 01:01:2024	£12,675.95 (incl. Building Fund: £5,117.69)
● Unrestricted Balance at 31:12:2024	£-2,152.32 (Unrestricted Building Fund: £0)
● Restricted Balance at 01:01:2024	£33,795.89
● Restricted Balance at 31:12:2024	£18,083.88

2024 was difficult financial year for St Luke's finances due to the ongoing cost of living/energy crises and shortage of grant funding. Due to significant expenditure on the building, long-term staff sickness (which required paying both sick pay and staff cover), and delays in receiving rental income from the Nursery, we ended the year with a negative unrestricted balance of. This will be rectified in 2025 when we receive the back rent from the hall and with improved financial controls and processes.

ii) Income

2024 shows a shift in congregational giving with regular Gift Aid giving staying stable but a reduction in non-gift aid regular giving, which was offset by an increase in collections especially through the card reader. Overall voluntary giving remained stable. Grants remain the most significant income stream, funding most of our projects. This includes the continuation of existing grants from Lewisham Main Grant, COOP Local Community Fund, The Sir Richard Whittington Charity, and The National Lottery Community Fund. New grants were received from the Diocese of Southwark to support Children and Youth Work.

iii) Expenditure

Salaries represent the most significant expense representing 71% of our expenditure, with Utilities and General running costs being the next largest costs. We also spent a significant amount of money on professional fees related to the planned building development (bringing the Unrestricted Building fund to a 0 balance) and fees for advice relating the renewal of the hall lease.

2024 once again ran to a deficit budget with expenditure higher than income, however this was partially due to the way grant funding works. The 2025 budget has been prepared and has highlighted a deficit balance which we are seeking to address through a programme of cost reduction, staffing review and grant applications. A working group will meet in April/May 2025 to review cutting spending if income has not increased.

The Future

2025 is the year our MAP is due for renewal; therefore we will be undertaking a process of review and discussion around our vision and goals. At the start of the year our goals are:

- i) Address overspend and rebuild financial reserves.
- ii) For St Luke's to be known in Downham as a place where people are welcomed and supported.
- iii) To grow our congregations in number, diversity and depth (not just Sunday AM church but FXs, Midweek service(s))
- iv) To establish the St Luke's Community Project with a long-term funding strategy (including social enterprise element)
- v) To advance our building development project with the aim of transforming St Luke's into a warm, versatile and welcoming space.

Trustees' Annual Report (cont'd)

For the year ended 31st December 2024

1.4 Public Benefit Achievements (cont'd)

St. Mark's Downham Church

Mission and Vision, including Services to the Community

Since the COVID pandemic of 2020-1, St Mark's has changed a great deal, and we have spent a lot of time thinking and discussing our future, especially how to best share the Good News of Jesus and serve our community, as well as how to pay the bills and fulfil our institutional responsibilities. After much prayer, reflection and attempts to reverse the decline in attendance and volunteering – we reached the difficult decision to bring the 10am service to an end and focus energy on other areas of ministry and mission. In September 2024 permission was sought from the Bishop of Southwark to suspend Sunday services, with Sunday 22nd December as the final service.

St Mark's continues to be open to the community and providing informal and experimental services including our new Mental Health and Wellbeing prayer and Bible Study, which started in August with an average attendance of 8-14.

Messy Church fluctuated a great deal over 2024 due to staffing/organisational pressures and many of our regular children reaching secondary school age but still averages around 15 children and 10 adults.

During the week we run Welcome Club on Wednesday, Thursday and Sunday which provides a warm space with activities, support and a hot meal. On Thursday we have started a Mental Health and Recovery Discussion group which is going well. One of our staff has also undertaken training to become an Independent Domestic Violence Advocate and is exploring projects to support women experiencing DV.

Youth Café, which runs afterschool on Fridays at St Mark's and aims to give the young people another place to go and have fun, find support and make friends, continues to go well, settling into an average of 10 young people.

Jumble sales continue to be very popular – helping members of the community to get bargains, bringing people into the church buildings, and raising much needed funds.

Occasional Offices (Baptisms, Weddings, Funerals)

In 2024 there were no baptisms, weddings or funerals at St Mark's. Crematorium/cemetery funerals and burial of ashes already accounted for in St Luke's report.

Church Buildings

The buildings are really showing their age with a great deal of time and money having to be spent on repairs, redecoration, and maintenance. Lucie and the team have done a wonderful job of improving the appearance but more work needs doing, including to the fence.

The grounds are also developing as our gardener and the children who attend Muddy Fingers gardening club are clearing the ground and have been developing the sensory garden.

Trustees' Annual Report (cont'd)

For the year ended 31st December 2024

1.4 Public Benefit Achievements (cont'd)

St. Mark's Downham Church

Our Finances

i) Funds

● Unrestricted Balance at 01:01:2024	£56,490.52 (Hall: £7,118.03)
● Unrestricted Balance at 31:12:2024	£24,193.81 (Hall: £12,935.01)
● Restricted Balance at 01:01:2024	£6,154.46
● Restricted Balance at 31:12:2024	£9,460.92
● Dalton Legacy Valuation at 31.12.2024	£64,504.26

2024 saw another year of reduced giving for St Mark's, whilst grant funding and hall hire income stayed roughly the same as 2023. This year also saw another increase in expenditure due to salaries, the impact of the cost-of-living crisis, increased community activity and maintenance/repairs; as well as a commitment by the DCC to use the legacy balance for mission and ministry. The shortfall between income and expenditure was covered by a sale of £50,000 worth of shares from the Dalton Legacy.

Priorities for 2024 include increasing congregational giving and other forms of income, as well as significant investment in the building and community work.

The Future

Our goals for the future are:

- i) Explore the future provision of worship services for St Mark's
- ii) Address financial sustainability for the mission and ministry of St Mark's
- iii) Develop the Community Work at St Mark's
- iv) Undertake renovation and maintenance work on the site; including consideration for redevelopment of site.

Statement of Trustees' Responsibilities

For the year ended 31st December 2024

Statement of Trustees' Responsibilities

The Trustees are required by the Charities Act 2011 to prepare accounts each financial year which give a true and fair view of the state of affairs of the charity at the end of the financial year and of its financial activities for that period. In preparing those accounts, the Trustees are required to:-

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether the policies adopted are in accordance with the Statement of Recommended Practice, 'Accounting by Charities' with applicable accounting standards;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 30th April 2025 and signed on its behalf by:



Reverend Peter Organ
Chair of the PCC and Trustees



Dave McKlow
Trustee

Independent Examiner's Report

For the year ended 31st December 2024

Independent examiner's report to The Parochial Church Council of The Ecclesiastical Parish of Catford (Southend) & Downham (Charity no 1142353).

I report to the charity trustees on my examination of the financial statements of the charity for the year ended 31st December 2024 and which comprise the Statement of Financial Activities, the Balance Sheet and the notes to the accounts.

Responsibilities and basis of report

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ('the Act'). The Charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to examine the accounts under section 145 of the Charities Act, follow the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act, and state whether particular matters have come to my attention.

Independent examiner's statement

Where the charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination by being a registered member of the Chartered Association of Certified Accountants which is one of the listed bodies.

I have completed my examination. I confirm that:

- (1) In connection with my examination, no material matters have come to my attention which give me cause to believe that, in any material respect:
 - the accounting records were not kept in accordance with section 130 of the Charities Act; or
 - the accounts did not accord with the accounting records; or
 - the accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Report) Regulation 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.
- (2) I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Chaweevan Williams FCCA
Verdant Accountants Limited
Chartered Certified Accountants
20-22 Wenlock Road,
London N1 7GU

Date: 9th May 2025

Statement of Financial Activities

For the year ended 31st December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income from:					
Donations and legacies	2a	109,395	166,725	276,120	223,472
Charitable activities	2b	108,591	11,481	120,072	138,479
Other trading activities	2c	1,892	6,912	8,804	2,701
Income from investments	2d	19,928	-	19,928	20,389
Total income		239,806	185,118	424,924	385,041
Expenditure on:					
Raising funds	3a	113	702	815	538
Charitable activities	3b	298,053	198,589	496,642	444,617
Total expenditure		298,166	199,291	497,457	445,155
Net income/(expenditure) before investment gains/(losses)		(58,360)	(14,173)	(72,533)	(60,114)
Net gains/(losses) on investment assets	13	2,556	-	2,556	11,934
Net income/(expenditure) before transfers		(55,804)	(14,173)	(69,977)	(48,180)
Transfers between funds	14	(2,985)	2,985	-	-
Net income/(expenditure) before other recognised gains & losses		(58,789)	(11,188)	(69,977)	(48,180)
		-	-	-	-
Increase/(decrease) in Property Valuation		-	-	-	27,000
Net movements in funds		(58,789)	(11,188)	(69,977)	(21,180)
Prior year adjustment		5,343	(5,343)	-	-
Total funds brought forward at 01 Jan. 2024		839,059	65,882	904,941	926,121
Total funds carried forward at 31 Dec. 2024		785,613	49,351	834,964	904,941

The PCC of The Catford (Southend) & Downham Team Ministry

Balance Sheet

As at 31st December 2024

	Notes	2024 £	2023 £
Fixed Assets			
Tangible fixed assets	8	580,230	580,773
Investment property	9	64,504	111,948
Total fixed assets		644,734	692,721
Current Assets			
Debtors	10	25,673	11,459
Cash at bank and in hand		168,267	247,471
Total Current Assets		193,940	258,930
Current Liabilities			
Creditors: amounts falling due within one year	11	(3,710)	(46,711)
Net current assets		190,230	212,219
Total Assets less Current Liabilities		834,964	904,940
Funds			
Unrestricted funds	15	785,613	844,402
Restricted funds	15	49,351	60,539
Total funds		834,964	904,941

Approved by the Parochial Church Council on 30th April 2025 and signed on its behalf by:


 Reverend Peter Organ
 Chair of the PCC and Trustees


 Dave McKlow
 Trustee

The accompanying notes on pages 18 to 29 form a part of these financial statements.

Notes to the Financial Statements

For the year ended 31st December 2024

1 Accounting policies

1a Basis of preparation of the financial statements

The financial statements have been prepared under the Historical Cost Convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) AND Charities Act 2011.

The Parochial Church Council of the Ecclesiastical Parish of Catford (Southend) & Downham constitutes a public benefit entity as defined by FRS 102.

1b Fund accounting

Funds held by the PCC are:

General funds – General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds - Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds - Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1c Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date in which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Notes to the Financial Statements (cont'd)

For the year ended 31st December 2024

1 Accounting policies (cont'd)

1d Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the Charity's educational operations, including support costs and costs relating to the governance of the Charity apportioned to charitable activities.

All resources expended are inclusive of irrecoverable VAT.

1e Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Freehold property	Capitalised at cost plus revaluation gains (No depreciation)
Equipment	20% straight-line

1f Investment

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised, are combined and shown in the heading 'Gains/(losses) on investments' in the Statement of Financial Activities.

1g Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

Notes to the Financial Statements (cont'd)

For the year ended 31st December 2024

1 Accounting policies (cont'd)

1h Debtors

Trade and other debtors are recognised at the settlement amount after and trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1i Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1j Liabilities and provision

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1k Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

Notes to the Financial Statements (cont'd)

For the year ended 31st December 2024

2 Income	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
2a Donations and legacies				
Collections	21,144	-	21,144	84,979
Donations	5,041	4,497	9,538	6,778
Planned Giving (Gift Aid)	56,030	-	56,030	-
Planned Giving (Non Gift Aid)	4,858	-	4,858	-
Gift aid tax	10,060	-	10,060	-
Legacies	6,650	-	6,650	180
Grants received	5,065	160,256	165,321	120,103
Similar incoming resources	547	1,972	2,519	11,433
	109,395	166,725	276,120	223,472
2b Income from charitable activities				
Hall rent received	99,213	500	99,713	72,295
Parochial fees	-	9,873	9,873	7,873
Magazine sales & other trading activity	6,560	1,108	7,668	11,574
Sundry Income	2,818	-	2,818	46,737
	108,591	11,481	120,072	138,479
2c Income from other trading activities				
Appeals and events	1,892	6,912	8,804	2,701
	1,892	6,912	8,804	2,701
2d Income from investments				
Gain on investment securities & Interest received	19,928	-	19,928	20,389
	19,928	-	19,928	20,389
Total Income	239,806	185,118	424,924	385,041

Notes to the Financial Statements (cont'd)

For the year ended 31st December 2024

3 Expenditure	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
3a Raising funds				
Weekly envelopes and Appeal & Events	113	702	815	538
	113	702	815	538
3b Charitable activities				
Direct costs				
Church / Hall insurance	18,416	-	18,416	18,831
Children and youth work	399	1,928	2,327	2,930
Church / Hall maintenance	8,176	13,562	21,738	15,754
Utility bills	32,710	5,019	37,729	44,036
Service expenses	3,541	-	3,541	4,997
Clergy expenses & house insurance etc	3,565	-	3,565	5,998
Church / Hall major repairs	25,858	-	25,858	50,643
Parish share to Diocese	63,966	-	63,966	56,360
Parochial fees	-	9,097	9,097	10,081
Church / Hall running costs	11,940	37,645	49,585	60,151
Secretarial, legal and bank charges	6,129	150	6,279	8,657
Mission and evangelism	7,480	-	7,480	3,256
Church / Hall exceptional payments	30,545	8,500	39,045	20,722
	212,725	75,901	288,626	302,416
Support costs				
Staff costs	83,165	122,688	205,853	140,159
Depreciation	543	-	543	543
	83,708	122,688	206,396	140,702
Governance costs				
Independent examiner & accounting fees	1,620	-	1,620	1,500
	1,620	-	1,620	1,500
Total charitable activities	298,053	198,589	496,642	444,618
Total Expenditure	298,166	199,291	497,457	445,156

Notes to the Financial Statements (cont'd)

For the year ended 31st December 2024

4 Analysis of resources expended by expenditure type

	Staff Costs 2024 £	Depreciation 2024 £	Other Costs 2024 £	Total 2024 £	Total 2023 £
Cost of fundraising	-	-	815	815	538
Cost of generating funds	-	-	815	815	538
Direct costs	205,853	543	288,626	495,022	443,118
Expenditure on governance	-	-	1,620	1,620	1,500
Total expenditure	205,853	543	291,061	497,457	445,156

5 Turnover

All turnover arose within the United Kingdom.

6 Net incoming resources/(resources expended)

This is stated after charging.

	Total 2024 £	Total 2023 £
Depreciation of tangible fixed assets:		
Owned by the Charity	543	543

During the year one Trustee received £5,964.22 for their employment as an Administrator at one of the Team churches. These payments were on normal commercial terms for the work undertaken (2023: £5,873.44).

During the year, no Trustees received any remuneration (2023: £Nil).

During the year, no Trustees received any benefits-in-kind (2023: £Nil)

Vicar of St Luke's & St Marks and PCC Trustee received £1,314 clergy expenses in 2024 (2023: 2,979)

Vicar of St Barnabas and PCC Trustee received £946 clergy expenses in 2024 (2023: £620).

One PCC Trustee of St John's received £805 clergy expenses in 2024 (2023: £523).

7 Examiner's remuneration

The Independent Examiner's remuneration amounts to £1,620 (2023: £1,500).

Notes to the Financial Statements (cont'd)

For the year ended 31st December 2024

8 Tangible fixed assets

	Freehold Property £	Equipment £	Total £
Cost			
At 1 January 2024	580,000	27,330	607,330
Addition	-	-	-
Revaluations	-	-	-
At 31 December 2024	580,000	27,330	607,330
Depreciation			
At 1 January 2024	-	26,557	26,557
Charge for the year	-	543	543
On disposals	-	-	-
At 31 December 2024	-	27,100	27,100
Net book value			
At 31 December 2024	580,000	230	580,230
At 1 January 2024	580,000	773	580,773

9 Fixed Asset Investments

	Listed Securities £
Market Value	
At 1 January 2024	111,948
Disposals	(50,000)
Additions	-
Revaluation/(impairment)	2,556
At 31 December 2024	64,504
Market Value Comparative	
At 31 December 2024	64,504
At 1 January 2024	111,948

Notes to the Financial Statements (cont'd)

For the year ended 31st December 2024

10 Debtors: amounts falling due within one year	2024	2023
	£	£
Other debtors	25,673	11,459
	25,673	11,459

11 Creditors: amounts falling due within one year	2024	2023
	£	£
Other loans	-	(34,811)
Trade creditors	(476)	(289)
Other creditors	(3,234)	(4,348)
Net wages	-	(7,263)
	(3,710)	(46,711)

12 Creditors: amounts falling due after more than one year	2024	2023
	£	£
Other loans	-	-
	-	-

13 Net gains/(losses) on investments	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2024	2024	2024	2023
	£	£	£	£
Gain on investment securities	2,556	-	2,556	-
Revaluation gain/(loss)	-	-	-	11,934
	2,556	-	2,556	11,934

Notes to the Financial Statements (cont'd)

For the year ended 31st December 2024

14 Statement of funds

		Balance b/fwd 1 Jan 2024	Income	Expenditure	Transfers	Gains / (Losses)	Balance c/fwd 31 Dec 2024
		£	£	£	£	£	£
Unrestricted funds							
Designated funds	i	44,907	-	-	-	-	44,907
General funds	ii	799,495	239,806	(298,166)	(2,985)	2,556	740,706
		-					-
		844,402	239,806	(298,166)	(2,985)	2,556	785,613
		Balance b/fwd 1 Jan 2024	Income	Expenditure	Transfers	Gains / (Losses)	Balance c/fwd 31 Dec 2024
		£	£	£	£	£	£
Restricted funds							
Front room	c	28,562	113,631	(117,828)	(6,937)	-	17,428
Parish nursing	d	4,812	-	(7,139)	6,937	-	4,610
St John's senior social club	e	11,026	-	(814)	(300)	-	9,912
Tea @ 2	f	533	-	(195)	-	-	338
Children & family grant	g	1,432	28,120	(34,076)	3,285	-	(1,239)
St Johns Youth	k	2,131	80	-	-	-	2,211
Charities	o	82	-	-	-	-	82
Organ fundraising	q	1,060	-	-	-	-	1,060
Music patron	r	1,417	1,033	(1,685)	-	-	765
Third party charities	s	-	702	(702)	-	-	-
Walsingham	u	50	-	-	-	-	50
Diocese fee	w	(48)	9,873	(9,097)	-	-	728
Children, Youth and Families	h	2,824	755	(3,305)	(274)	-	-
Welcome club	i	2,632	5,723	(8,789)	-	-	(434)
Gardening project	j	26	-	(300)	274	-	-
Kitchen refurb donation	z	1,000	-	(1,000)	-	-	-
Little Lanterns	m	-	10,888	(3,784)	-	-	7,104
Building Project Grants	n	3,000	5,000	(7,000)	-	-	1,000
Colin Russell (Organ Maint)	a	-	500	-	-	-	500
St John Bal Premium Acc	b	-	1,152	-	-	-	1,152
Woman Project	p	-	5,388	(3,077)	-	-	2,311
Woolwich Misson grant	x	-	500	(500)	-	-	-
Give to Go Green	y	-	1,773	-	-	-	1,773
		-					-
		60,539	185,118	(199,291)	2,985	-	49,351
Total Funds		904,941	424,924	(497,457)	-	2,556	834,964

Notes to the Financial Statements (cont'd)

For the year ended 31st December 2024

14 Statement of funds (cont'd)

Description of Funds:

Unrestricted funds

- a Designated Funds – Considered general funds available to the trustees which has been designated to specific projects.
- b General Funds – Free monies held across the main Church account, number 2 account, Hall account and Deposit account.

Restricted funds

- c *Front Room Project (St Luke's)* - Grant funds and donations used to provide a community drop in centre at St. Luke's. The funds pay for a project worker and subsidise refreshments and social activities for those attending.
- d *Parish Nursing (St Luke's)* - A grant funded Project which provides for a trained nurse to offer an advice service across the Parish.
- e *St John's Senior Social Club (St John's)* - Fund for use by the St John's Senior Social Club.
- f *Tea @ 2/Messy Saints* – Funds provided by the Woolwich Area Mission Grant for social activities and childrens' ministry. (Redesignated in 2024).
- g *Children and Family Grant (St Luke's)* - Grant funded project to provide a children and family worker for the church, with the aim of leading and enhancing the church's impact on child and family mission.
- h *Children, Youth and Families* - Monies received from cake and item sales towards youth work
- i *Welcome Club (St Mark's)* - Funding to run a community drop-in and lunch (covers salary of Project Assistant, food and contribution towards hall running costs)
- j *Gardening Project (St Mark's)* - Funds received towards Muddy Fingers Gardening Club
- k *St Johns Youth Fund reallocated by DCC.*
- m *Little Lantern is a playgroup for children and parents/carers 0-5, funding for staffing and food*
- n *Building Project Grants*
- o *Charities (St John's)* - Funds raised across the parish to be paid away to charity.
- p *Women's Project (St Mark's)- The women's project gives the space, tools and care to women who are fleeing domestic abuse or at risk of domestic abuse'.*
- q *Organ fundraising (St John's)* - Donation to fund an organ or music scholar at St John's.
- r *Music Patron's Fund (St John's)* - Funds donated for musical and choral purposes at St John's.
- s *Third party Charities* - Money not yet paid.
- u *Walsingham (St John's)* - Grants and donations to assist in funding the youth pilgrimage to Walsingham.
- v *Fairtrade Foundation (St Mark's)* - Charity promoting trade justice and fairly traded products.
- w *Diocese Fee* - Balance of fees due to Diocese.
- x *Woolwich Mission Grant* – Grant provided to St Barnabas to replace external notice boards.
- y *Give to Go Green* – Funds raised to replace the lighting system at St Barnabas. To be matched funded by the Church of England.
- z *Kitchen Refurbishment (St Luke's)* - Funds held for the future refurbishment of the church kitchen.

Note: In addition to the list of restricted funds on page 25 there is a £500 deposit held by St Barnabas in respect of a regular Hall user.

Notes to the Financial Statements (cont'd)

For the year ended 31st December 2024

15 Summary of Funds

	Balance b/fwd 1 Jan 2024 £	Income £	Expenditure £	Transfer £	Gains/ (Losses) £	Balance c/fwd 31 Dec 2024 £
Designated funds	44,907	-	-	-	-	44,907
General funds	799,495	239,806	(298,166)	(2,985)	2,556	740,706
	844,402	239,806	(298,166)	(2,985)	2,556	785,613
Restricted funds	60,539	185,118	(199,291)	2,985	-	49,351
Total funds	904,941	424,924	(497,457)	-	2,556	834,964

16 Analysis of net assets between funds 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Gains / (Losses) £	Total Funds 2023 £
Tangible fixed assets	580,773	-	-	580,774
Fixed asset investments	111,948	-	-	111,948
Current assets	198,391	60,539	-	258,930
Creditors due within one year	(46,711)	-	-	(46,711)
Creditors due in more than one year	-	-	-	-
	844,401	60,539	-	904,941

Notes to the Financial Statements (cont'd)

For the year ended 31st December 2024

17 Comparative statement of financial activities – 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Income from:					
Donations and legacies	2a	111,019	112,453	223,472	180,840
Charitable activities	2b	105,963	35,218	141,181	162,784
Other trading activities	2c	-	-	-	-
Income from investments	2d	20,389	-	20,389	18,897
Total income		237,371	147,671	385,042	362,521
Expenditure on:					
Raising funds	3a	-	538	538	7,734
Charitable activities	3b	292,044	152,574	444,618	340,139
Total expenditure		292,044	153,112	445,156	347,873
Net income/(expenditure) before investment gains/(losses)		(54,673)	(5,441)	(60,114)	14,648
Net gains/(losses) on investment assets	13	11,934	-	11,934	(19,915)
Net income/(expenditure) before transfers		(42,739)	(5,441)	(48,180)	(5,267)
Transfers between funds	16	-	-	-	-
Net income/(expenditure) before other recognised gains & losses		(42,739)	(5,441)	(48,180)	(5,267)
Prior year adjustment		-	-	-	(819)
Increase/(decrease) in Property Valuation		27,000	-	27,000	10,000
Net movements in funds		(15,739)	(5,441)	(21,180)	3,914
Total funds brought forward at 01 Jan. 2023		854,798	71,323	926,121	922,207
Total funds carried forward at 31 Dec. 2023		839,059	65,882	904,941	926,121

Accounts

**PAROCHIAL CHURCH COUNCIL
OF THE CATFORD (SOUTHEND)
& DOWNHAM TEAM MINISTRY**

Registered charity number 1142353

**INDEPENDENTLY EXAMINED
FINANCIAL STATEMENTS AND TRUSTEES' REPORT
for the year ended
31 December 2023**

*BizNav, Chartered Accountants
36 Scotts Road
Bromley
Kent
BR1 3QD*

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
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Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
CHARITY INFORMATION
Year Ended 31 December 2023

The Charity Trustees – Parochial Church Council (PCC) Members

Ministers and Secretary	Reverend Peter Organ	Team Rector & Vicar St John the Baptist (Chair) (Appointed 08 Nov 2021)
	Reverend Stuart Leck	Team Vicar St Barnabas and Deputy Chairperson of the PCC
	Reverend Nicholas Walsh Julie Rochefort	Team Vicar St Luke's and St Mark's Secretary to the PCC(And Lay member to St. John's)
St. Barnabas Church Members	Joan Cooke Lloyd PAGE	Lay Member/Southwark Pastoral Auxiliary (Appointed 15 May 2022) Lay Member
St. John's Church Members	Francesca Turner	Church Warden (Appointed 15 May 2022)
	Julie Rochefort	Church Warden (Appointed 15 May 2022)
	Sonia Jackson	Deanery Synod Representative (2020-23)
	Cynthia Harding	Deanery Synod Representative (2020-23)
	Clare Stell	Deanery Synod Representative (Appointed 15th May 2022 - Resigned Dec 2022)
	Amos Eka	Lay Member (Appointed 15 May 2022)
St. Luke's Church Members	Ian Stell	Lay Member/Treasurer (Appointed 15th May 2022 - Resigned Dec 2022)
	Norman Fleming	Church Warden
	Dave Mcklow	Church Warden
	Felicia Asante	Deanery Synod Representative (Appointed 15 May 2022)
	Cheryl Fleming	Lay Member
St. Mark's Church Members	Felicia Asante	Lay Member (Appointed 16 May 2022)
	Chinwe Egbuagu	Church Warden

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
CHARITY INFORMATION
Year Ended 31 December 2023

Details For Correspondence	Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
	Principal office: 353 Bromley Road, Catford, London SE6 2RP
	Registered Charity No.: 1142353
	PCC Secretary: Julie Rochefort

Advisers	BizNav, Chartered Accountants
	36 Scotts Road
	Bromley
	Kent
	BR1 3QD
	Shahzad@biznavca.co.uk

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE TRUSTEES

Year Ended 31 December 2023

The Trustees present their annual report together with the financial statements for the period 1 January 2023 to 31 December 2023

1.1 Aims and Purposes

The Parochial Church Council (PCC) of the Catford (Southend) and Downham Team Ministry is committed to working with the Rector and Team Vicars in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical in a challenging social and community environment.

Background

The Parish serves a large population of approximately 35,000 residents in a demographically diverse, vibrant, multi-cultural and multi-ethnic area. Housing in this area is largely composed of small, terraced housing and flats with a mixture of freehold and rented accommodation. There is a degree of social deprivation, overcrowding, social problems and unemployment. Phoenix Community Housing Association is the main social housing provider.

The Team Ministry

Situated in the south of the London Borough of Lewisham the Team Ministry serves the four individual church parishes of St Barnabas Downham, St John the Baptist Catford, St Luke's Downham, and St Mark's North Downham. It is part of the Diocese of Southwark and the Archdeanery of Lewisham and Greenwich.

The Parochial Church Council

When planning activities for the year the PCC and the District Church Councils (DCCs) of each individual church consider the Charity Commission's guidance on public benefit and in particular, the supplementary guidance to charities for the advancement of religion. Our aim is to enable ordinary people to live out their faith as part of our parish community through:

- Provision of resources and facilities for worship and prayer in a welcoming and inclusive environment, so that people may learn about the Gospel and develop their knowledge and trust in Jesus Christ.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work, thereby providing a vital contribution to social cohesiveness in a diverse community.

1.2 Policies and Objectives

Mission Action Plans (MAPs)

Overall aims are developed into objectives through the development by each church of a Mission Action Plan, and church members are actively involved in implementing this work as an expression of their Christian faith.

Financial Statements, Parish Property, Policies

The PCC is responsible for the production of the financial statements of the Parish and for the oversight of Parish properties. It is the main forum for developing and approving Parish policies.

Safeguarding Duty

We take our safeguarding responsibilities seriously and throughout the year have paid due regard to the Church of England's safeguarding policy and procedures.

For the year 2023 the Trustees resolve that we have complied with our duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016, the duty to have due regard to the House of Bishop's guidance on safeguarding children and adults who may be vulnerable, and responding to domestic abuse.

Safeguarding Officers are in post for each of our four churches and DBS checks are undertaken in accordance with Church of England (CoE) guidance.

The latest CoE policy document and manual 'A Safe Church' can be found on this website:

<https://southwark.anglican.org/safeguarding/diocesan-policies-procedures/>

The Diocesan Safeguarding Team can be contacted on: 020 7939 9476

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE TRUSTEES

Year Ended 31 December 2023

1.3 Public Benefit Achievements

Services to the Community by the Team Churches

During 2023 our Team churches were reopening and gradually re-establishing normal working life after the restrictions during the previous two years of the SARS-CoV-2 respiratory virus pandemic

St Barnabas Church

Mission and Vision, including Services to the Community

2023 saw the Church gradually re-opening after two years of restrictions and challenges and it was good to welcome people back through the doors again.

Our worshipping life was gradually re-established with our main services continuing alongside occasional offices and one-off events. A highlight was a "Songs of Praise" service held in July on our Dedication Sunday which was very successful and will be repeated in future years

Another joy this year was the ability to hold our Summer and Christmas Fayres and, as well as raising funds for the Church, they provided the opportunity to re-connect with many members of the local community.

Our Hall continues to be a resource for the community and we completed the roof repairs at the end of 2021 which ensured that the Hall remained fit for purpose, although there are still substantial repairs required.

It was good to welcome the various uniformed organisations for Parade Services during the year and to continue to build our links. Links were maintained with the Pre-School that meets in the Hall during term-time.

Contact was also maintained with Downderry and Rangefield Primary Schools through school visits to the Church or assemblies and class visits at the schools.

Further afield the Church continued to support the local Whitefoot and Downham Food Project and other Charities including The Children's Society, Bishops Lent Call and Leprosy Mission.

Occasional Offices (Baptisms, Weddings, Funerals)

During 2023 two weddings were held at St Barnabas as well as three baptisms and it is always a joy to welcome families to the Church for these lintel moments in their lives. Father Stuart also officiated at twelve funerals this year, five of which were held in Church and it is a privilege to accompany individuals and families at a time of loss and to offer the opportunity to remember their loved ones and to celebrate their lives in the presence of God.

Church Buildings

The buildings have been maintained this year with the usual regular checks undertaken and various improvements being made.

In respect of the Church we purchased a new accessible ramp which has improved the access arrangements for all.

The Hall benefited from the roof repairs that were completed at the end of 2021 and other minor improvements. As highlighted above, there are still significant repairs required and these need to be a focus for 2023.

The grounds have been maintained by Bill Compton and the Scouts and the rose garden at the front of the Church provides a place of quiet for people to enjoy.

Our Finances

The financial position of the Church remains satisfactory due to the on-going generosity of God, the congregation and the support of the local community.

Overall, the Church generated a surplus of just over £11,500 in 2023, due in part to the Hall income and 2024 will see challenges in this regard following the departure of the Pre-School.

As highlighted earlier, the success of the Fayres and Quiz Night raised much needed funds and good stewardship of our resources helped increase the overall funds to £46.2K (£34.7K – 2022).

However, there are works planned for the Hall in 2024 that will utilise some of these reserves and alongside the loss of the Pre-School will affect the 2024 budgeted outcome.

We met our pledge to the Diocese under the Parish Support Fund of £20,000 in full.

The environment in which we operate is challenging and we saw a marked increase in utility costs in 2023 and we were grateful for the grant received from the central Church towards these costs.

The DCC continue to monitor the financial situation and ensure that we manage the finances prudently.

The Future

2023 has been a year of re-opening and re-engaging with the wider community and it has been good to see relationships grow, both with individuals but also with community groups within the Parish.

The environment in which we minister and serve is continuing to be challenging and St Barnabas is not immune to these challenges.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE TRUSTEES

Year Ended 31 December 2023

As we look to move forward in 2024 we continue to remain focused on God and seek to be a light and reassuring presence within our community.

St John the Baptist Church

Mission and Vision, including Services to the Community

Children's Church has continued to flourish under the supervision of Cynthia Harding and her team.

St John's School Rev Peter and Frankie continue to lead worship regularly while the school comes to church at least once a term for Mass.

Foodbank – run weekly by the Trussell Trust with volunteers from the church. Serving an increasing number of users during 2023.

Music recitals – free monthly Friday lunchtime recitals were organised by our Director of Music during 2023. There will be monthly recitals throughout 2024.

Concerts – There were two concerts in 2023: a performance of Mozart's Requiem Mass conducted by Jack Stone (DoM), and a production of Handel's Messiah by The Merry Opera Group.

Café Church - held on the last Saturday afternoon of each month was established during autumn 2023 with the aim of exploring interest in holding a more relaxed form of worship. To be evaluated during 2024.

The Easter and Christmas services were well attended, and a Watch Night service was conducted at St Barnabas.

Occasional Offices

There were 14 Baptisms, 1 Wedding and 16 Funerals

Church and Hall Buildings – condition and maintenance

Church hall

Most of the maintenance work carried out during 2023 was completed in order to comply with the current requirements needed for the proposed leasing of the hall to a sole user, an opportunity to earn income as other long-term users had stopped renting the hall.

Works included installation of bespoke secondary glazing and loft insulation.

The roof continues to be of concern as there are several places which need repair. Because the building is Grade 2 listed, the roof, which was replaced approximately 90 years ago, must be replaced 'like for like'. It is Welsh slate which is the most expensive type of slate.

The drains leading from the rectory through the hall grounds were found to have been damaged by tree roots and vegetation; these were repaired.

A structural crack was found in the entrance portico and has been made safe by temporary stanchions and danger notices are in place. Repair is scheduled for early spring.

As the hall may be used by only one user in the future this has meant other users, Drummers, Brownies and Guides, the Pram Club, Senior Social Club and the First Friday group, are now using the narthex for their activities.

Church Building

Rooves

The church building has 5 flat rooves and 3 pitched rooves. All were inspected in late December 2022. All the pitched rooves and most of the flat rooves are the originals from 1926/27. The number of leaks increased during 2023. It was decided to concentrate on the renovations to the hall to earn income to prepare for the church roof repairs required in the near future.

Guttering and hoppers

Several of the heavy hoppers which are original and direct rainwater from the gutters to the drainpipes have moved from their fixings as through age the fixings have worn. Vegetation also hinders their efficacy. Two on the south side of the church have been temporarily repaired and made safe and work has been booked to repair all guttering and hoppers.

Boiler room

- Fire compartmentation works continued: conversion of an original door into a fire door was planned. Permission has been granted by the Archdeacon for the work to proceed and completion is expected in February / March.

Kitchenette area

- The sink, taps and worktops have been replaced in kitchenette area.
- Water heater (that provides hot water to the kitchenette sink and toilet sink) failed so had to be replaced.
- The small fridge has been swapped for the much larger fridge-freezer from the hall kitchen.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE TRUSTEES

Year Ended 31 December 2023

Grounds

- Iron work at front and back gates, and railings bordering front of hall have been repainted by the CPS workers.
- Ivy growing up front and side of church hall has been cut at base, allowed to die off, and will be removed in the spring.

Ongoing Maintenance Issues

Church

- Corona sculpture – a faculty application to allow us to remove (and rehome if possible) the Corona above the nave has been approved by the Diocesan Advisory Committee. The cost of annual inspection of the suspension fixings has become unsustainable (approximately £3.5k - £4.8k pa). Work to remove is planned for the new year and because there have been no offers to take it, the corona will be stored in the oil shed.
- Lighting system requires total replacement - although some spotlights have been refurbished there is no available LED replacement for halogen bulbs.
- Sound system requires replacement.
- Railings required each side of sanctuary steps to support people with mobility issues.
- Flooring - replacement in some areas of the church building required.

Grounds

- Border walls x 3 require attention for broken top facings and pointing.

Our Finances

The role of treasurer was vacant during the first half of 2023 but we are very grateful that one of our regular congregation Amos Eka agreed to take this on from July 2023.

Income from the hire of the hall had dropped dramatically during the pandemic and only recovered a little during 2023. In May an opportunity arose to let the hall to a sole user for an extended period and throughout the second half of the year discussions continued into how this could be achieved to the benefit of both parties.

Parish Share Fund – In 2023 St John's met its pledge of £18000 and has pledged £24000 for 2024.

The Future

Our main aims for the next year include:

- increasing involvement of children and young people in church life
- continuing to repair and improve the fabric of the buildings
- opening the Holy Cross chapel as an accessible prayer space on weekdays
- commissioning banners to indicate the main church entrance
- replacing external noticeboards

Wardens

In February Frankie was diagnosed with breast cancer and was unable to carry out her role as warden fully. The vast majority of this work was undertaken by Julie and many volunteers from the congregation and great thanks must be recorded for this.

St Luke's Church

Mission and Vision, including Services to the Community

Our vision and Mission Action Plan was produced in September 2022. Our vision is for St Luke's to be a place of life for all who come to our church and to be a source of life for our local community.

L – Loving God and Others; I – Inviting; F – Following Jesus Together; E – Economy

After much fluctuation over the last few years St Luke's has settled into a stable pattern with an ASA of around 20, though it can be difficult to anticipate who we see each Sunday due to working patterns of members. At least half of those people have joined post-COVID. Despite being a small congregation St Luke's is very active in the community, running or supporting the following projects:

The Front Room Club: A community café open on Monday, Tuesday and Friday acting as a safe and supportive place for people who are lonely or struggling with their mental/physical health. The Front Room acts as a hub for other services which include a Parish Nurse providing health and wellbeing advice and intervention (although this role was vacant for much of 2023); sewing classes; seated exercise; a physiotherapist run pain clinic; digital skills support; jumble sales; food and drink; games, activities and social interaction. Our Midday Prayer service at the Front Room on Fridays is attended by between 6 and 18 people, many of whom don't come on Sundays.

Children, Youth and Families Work: Thanks to generous grant making bodies supporting us, we have a team of Children, Youth and Family Workers who run a number of activities including Busy Bees Toddler Group; Forest Church; Messy Church at St Mark's; Youth Café; detached youth work in partnership with XLP; and other one off events.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE TRUSTEES

Year Ended 31 December 2023

Christmas: Christmas services were slightly up on previous years and we were very happy to welcome Catford Community Choir at our Carol Service.

Occasional Offices (Baptisms, Weddings, Funerals)

In 2023 St Luke's baptised 3 children and 1 adult.

Two funerals took place in the church and our clergy conducted 13 funerals at the crematorium/cemetery. Clergy also conducted 3 burial of ashes.

We had one wedding.

Church Buildings

Our building requires considerable modification to be fit for purpose, including a new heating system, kitchen and offices.

We continue to work with our architect on an ambitious building project which may include being able to entirely power the building from solar panels. We are currently undertaking a feasibility study into the works and developing a funding strategy for the projected cost (£1.6 million).

Our Finances

Unrestricted Balance at 01:01:2023: £19,172.84 (incl. Building Fund: £11,291.69)

Unrestricted Balance at 31:12:2023: £12,675.95 (incl. Building Fund: £5,117.69)

Restricted Balance at 01:01:2023 - £47,674.48

Restricted Balance at 31:12:2023 - £33,795.89

2023 was projected to be a very difficult year for St Luke's finances due to the cost of living/energy crises. Especially a projected threefold rise in electricity costs. Thankfully prudent financial management, successful funding applications combined with a mild winter meant St Luke's fared better than expected.

Income: 2023 shows a shift in congregational giving with a 13% reduction in regular Gift Aid giving but a 14% increase in non-gift aid regular giving and a 56% increase in collections. The increase in collections includes donations made through the card reader. Overall voluntary giving has risen by 3% which does not offset the increasing costs, but shows a positive trend. Grants remain the most significant income stream, funding most of our projects. This includes the continuation of existing grants from Lewisham Main Grant, COOP Local Community Fund, Henry Smith Charity, The Sir Richard Whittington Charity plus a significant grant from The National Lottery Community Fund. Therefore grant income has increased by 57%.

Expenditure: Salaries represent the most significant expense representing 64% of our expenditure, with Utilities (9%) and General running costs (8%) being the next largest costs. Our salary costs have increased by 117% which represents the staffing required to deliver the new grant funded projects; Admin costs have risen by 245% to support these projects (supported by TNLCF grant). Utility costs have risen by 156%, although this is less than originally predicted. Most other costs have remained largely stable.

Overall 2023 ran to a deficit budget with expenditure higher than income, however this was partially spending down grants awarded in the previous years and spending designated funds towards the building project. The 2024 budget has been prepared as a balanced budget, although this largely depends on the continuing impact of the cost of living and energy crisis.

The Future

Our goals for the future are:

For St Luke's to be known in Downham as a place where people are welcomed and supported.

To grow our congregations in number, diversity and depth (not just Sunday AM church but FXs, Midweek service(s))

To establish the St Luke's Community Project with a long-term funding strategy (including social enterprise element)

To advance our building development project with the aim of transforming St Luke's into a warm, versatile and welcoming space.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE TRUSTEES

Year Ended 31 December 2023

St Mark's Church

Mission and Vision, including Services to the Community

St Mark's ASA remains fairly stable at 12 people. Our singing tutor is helping encourage congregational singing which is slowly having an impact on congregational singing.

Our retired clergy have had to reduce the number of services they take at St Mark's due to ill health or covering vacancies at other churches. This means it is becoming harder to cover services with clergy.

Messy Church continues to be well attended with an average of 20 children and 15 adults at each monthly session.

Our Christmas services were well attended with lots of fun had at our family Carol Service.

During the week we run Welcome Club on Wednesday, Thursday and Sunday which provides a warm space with activities, support and a hot meal.

Youth Café, which runs afterschool on Fridays at St Mark's and aims to give the young people another place to go and have fun, find support and make friends, continues to go well, settling into an average of 10 young people.

Jumble sales continue to be very popular – helping members of the community to get bargains, bringing people into the church buildings, and raising much needed funds.

Occasional Offices (Baptisms, Weddings, Funerals)

In 2022 St Mark's baptised 0 children and 1 adults

No funerals took place in the church - crematorium/cemetery funerals and burial of ashes already accounted for in St Luke's report.

We had no weddings.

Church Buildings

The buildings are really showing their age with a great deal of time and money having to be spent on repairs, redecoration, and maintenance. Lucie and the team have done a wonderful job of improving the appearance but more work needs doing, including to the fence.

The grounds are also developing as our gardener and the children who attend Muddy Fingers gardening club are clearing the ground and preparing to plant a sensory garden in spring.

Our Finances

Unrestricted Balance - 01:01:2023: £44,511.10 (Hall: £3,525.79)

Unrestricted Balance at 31:12:2023: £56,490.52 (Hall: £7,118.03)

Restricted Balance at 01:01:2023 - £-1,967.82

Restricted Balance at 31:12:2023 – £6,154.46

Dalton Legacy Valuation at 31.12.2023 - £111,948.00

2023 saw another year of reduced giving for St Mark's, though this was less of a drop from the previous two years. This was offset by an increase in grant funding for Welcome Club and Youth Café, as well as increased hall rental income.

This year also saw an increase in expenditure due to increased activity and a renewed commitment to maintenance and repairs. This has seen the church open and running activities for the local community on a regular basis leading to an increase in utilities and staff costs.

To cover the costs of maintenance and community activities the decision was made to sell £50,000 worth of shares from the Dalton Legacy investment. This has provided a much-needed injection of cash, whilst retaining a significant capital sum in the legacy.

Priorities for 2024 include increasing congregational giving and other forms of income, as well as significant investment in the building and community work.

The Future

Our goals for the future are:

Address issues of sustainability (lack of volunteers, shortage of clergy cover, financial resilience)

Develop the Community Work (Welcome Club, Little Lanterns, Youth Café, Gardening Club) at St Mark's

Undertake renovation and maintenance work on the site; including the porch.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2023

1.4 Financial Review

The Parish continued to grow and develop in 2023 as we maintained and built on the worshipping and community life of the four churches following the pandemic. This continued growth is reflected in the financial report that follows.

The overall financial position of the Parish fell slightly from total funds of £926,121 (2022) to £904,941 (2023) – a decrease of £21,181. Within this overall position, £580,000 relates to the valuation of the clergy house (£553,000 – 2022).

The decrease in overall funds was generated by a decrease of £9,572 in net current assets and a decrease of £11,608 in fixed assets and investments. The decrease in fixed assets and investments included a gain of £27,000 on the revaluation of the freehold property and a reduction in the value of the fixed asset investments of £38,066.

This reduction in the fixed asset investment is partly due to the drawn down of part of the Dalton Legacy at St Mark's to meet the running cost of that Church.

Congregational giving held up during the year (£84,979 - 2023; £83,058 – 2022) and donations held level at £6,778 (£7,466 – 2022) and we are grateful for the faithfulness of the congregations in supporting the mission of the Parish in challenging circumstances.

Grant income increased to £120,103 (£76,530 – 2022) and these covered a range of activities across the four churches, primarily St. Luke's, which saw a commensurate increase in staffing costs for their various Projects.

In respect of the charitable activities of the Parish, income from Hall lets decreased to £72,295 (£103,651 - 2022). This reflected the loss of the Pre-School at St. Barnabas from September and the Breakfast and After-School Club at St. John's.

During 2023, St. John's entered into an Agreement with the Lewisham Foodbank to lease their Hall and the revenue from this arrangement will be reflected fully in the 2024 Accounts.

Fees from the occasional offices fell to £7,873 (£8,126 – 2022)

Investment income increased to £20,389 (£18,897- 2022).

In respect of the direct costs of the Parish these increased to £302,416 (£267,013 - 2022).

The main driver of this increase is the increase in utility bills across both the church buildings and the Halls. Several of the fixed tariffs ended in 2023 and whilst the tariffs have been re-fixed, the underlying rates are higher.

Works were carried out to the four churches and halls, some of which was covered by grant income.

In respect of the Parish Support Fund this was paid in full by the team churches based on their 2023 pledges, with an £8,192 uplift on the 2022 payments achieved in 2023.

Staff costs (non-clergy) across the parish increased to £140,159 (2023) from £70,847 (2022) and the increase relates to grant funded posts.

At the end of the year, debtors increased to £11,459 (£10,307- 2022) and creditors increased to £46,711 (£15,756 – 2022).

Cash held at the bank increased to £247,471 (£227,240- 2022). Within this approx. £66,000 are restricted funds.

As with all organisations the Parish is conscious of the increase in utility costs and associated costs due to the current economic environment and will keep a close watch on expenditure.

Overall, the churches are in a satisfactory position and it is anticipated that during 2024 the activities of the Parish will continue to grow with the associated impact on the income and expenditure across the churches and halls.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE TRUSTEES

Year Ended 31 December 2023

Going Concern

After making appropriate enquiries the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, the PCC continues to adopt the going concern basis in preparing the financial statements.

Investment Policy and Performance

The investments are held by the Diocese of Southwark and the Returns are considered to be acceptable and are monitored by the District Church Councils concerned.

Reserves Policy

Each DCC aims to maintain a balance on unrestricted funds equal to 50% of annual unrestricted outgoings, to smooth out fluctuations in cash flow and to meet emergencies. All churches of the Parish achieved this aim. The PCC reviews the financial position of each church, including reserve levels, on a regular basis.

Structure, Governance and Management

The Team Ministry for the benefice and parish of Catford (Southend) and Downham came into effect on 25th April 2012.

It was registered with the Charities Commission in 2011 as The Parochial Church Council of the Ecclesiastical Parish of Catford (Southend) and Downham, having previously been a charity excepted from registration. Charity number: 1142353.

The Parochial Church Council (PCC)

Management of the Charity is the responsibility of the Incumbent (Team Rector) and PCC whose members are elected and co-opted under the:

Parochial Church Councils (Powers) Measure 1956 as amended.

Full text of currently amended form: www.legislation.gov.uk/ukcm/Eliz2/4-5/3/contents

and

Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended), latest revision 2020.

www.legislation.gov.uk/ukcm/1969/2/schedule/3

Responsibilities:

- Supervision of parish property (eg: approval of Faculty applications)
- Responses to matters passed down by deanery or diocesan synods
- Parish policies
- Producing the financial statement of the parish
- Identification of principal risks and uncertainties facing the charity together with plans and strategies for managing those risks.

In accordance with the terms of the Pastoral Scheme the day-to-day operational responsibility for mission, the maintenance of church buildings and production of an Electoral Roll is delegated to the District Church Councils (DCCs) of each of the four team churches.

During 2022 the churchwardens of each team church, who are members both of their own DCC and the PCC, provided a template report to each meeting of the PCC which provided assurance to the charity trustees on the areas of responsibility of their individual DCC.

In accordance with Charity Commission requirements the 2022 Annual Report and Accounts have been independently audited by a firm of chartered accountants and auditors (see section 2.0 below).

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE TRUSTEES

Year Ended 31 December 2023

Method of Appointment of Trustees (PCC Members):

The Pastoral Scheme holds that the Church Representation Rules apply to the constitution, meetings and procedure of both the DCCs and PCC within this team ministry which includes the method of appointment of members and the numbers to be appointed by each Team Church.

Membership of the PCC:

- Team Rector (chairperson)
- Team Vicars
- Reader (x1)
- Churchwardens x2 of each team church
- Southwark Pastoral Auxiliary (licensed by Bishop to minister within the Parish)
- Deanery synod representatives* (numbers per church - see table below)
- Lay representatives** (numbers per church - see table below)
- Co-opted members (up to 2)

Deanery Synod Representatives:

Elected from members of the respective congregations on each church's electoral roll to serve a one year term on the PCC

Team Ministry Church

Number of Deanery Synod members

St Barnabas 3

St Luke's 1

St John the Baptist 4

St Mark's 1

Lay Representatives of the PCC:

Lay members of the PCC are elected from members of the respective congregations who are on each church's Electoral Roll. All baptised persons over the age of 16 years who are members of the congregations are encouraged to register on the Electoral Roll and stand for election to the District Church Councils of the individual churches, and to the PCC. A maximum of two lay representatives to the PCC may be elected by each team church. Other PCC Members are co-opted or are ex-officio. New members receive initial familiarisation with the workings of the committees.

All PCC Members:

In order to serve as a Charity Trustee on the PCC all members are first required to self- certify by signing two forms according to Charity Commission guidelines:

- PCC Member Trustee Eligibility Declaration - to confirm that they are not disqualified by law from acting as a charity trustee, and
- HMRC Fit and Proper Persons Declaration – to confirm that they are not and have never been involved in fraudulent behaviour (such as tax avoidance, misrepresentation, identity theft) and that they will seek to ensure that the charity's funds and any charity tax reliefs received by the charity are only used for charitable purposes.

These forms, along with a Member's Contact Details form are used and stored in accordance with the PCC's General Data Protection Regulations Privacy Notice for Members.

PCC Meetings held during 2023

The PCC met 3 times during 2023 and each of these meetings was quorate.

PCC Volunteers

The Trustees would like to thank all the volunteers who work so hard to make our four churches the lively and vibrant communities they are. Specifically, our churchwardens who work tirelessly on our behalf. Thanks also go to the secretaries of the DCCs for their gifts of administration, and to local retired clergy who have so kindly given of their time voluntarily to support all the team churches over the past year. Their pastoral care and wisdom are treasured by our congregations.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
STATEMENT OF TRUSTEES' RESPONSIBILITIES
Year Ended 31 December 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are required by the Charities Act 2011 to prepare accounts each financial year which give a true and fair view of the state of affairs of the charity at the end of the financial year and of its financial activities for that period. In preparing those accounts, the Trustees are required to:-

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether the policies adopted are in accordance with the Statement of Recommended Practice, 'Accounting by Charities' with applicable accounting standards;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

12 July 2024

This report was approved by the Trustees on.....and signed on their behalf by:

DocuSigned by:

.....EA8EAC50931246E.....
Reverend Peter Organ
Chair of the PCC and Trustees

DocuSigned by:

.....0A8B4EC471EC410...
Sonia Jackson
Trustee

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE INDEPENDENT EXAMINER

Year Ended 31 December 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PAROCHIAL CHURCH COUNCIL OF THE CATFORD (SOUTHEND) & DOWNHAM

I report to the trustees on my examination of the Parochial Church of the Catford (Southend) & Downham for the year ended 31 December 2022.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

BASIS OF INDEPENDENT EXAMINER'S REPORT

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

INDEPENDENT EXAMINER'S STATEMENT

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Name:	Shahzad Fayyaz
Organisation:	BizNav, Chartered Accountants
Relevant professional qualification or body:	Institute of Chartered Accountants in England & Wales
Address:	36 Scotts Road, Bromley, BR1 3QD
Date:	10- July 2024

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
STATEMENT OF FINANCIAL ACTIVITIES
Year Ended 31 December 2023

		Unrestricted Funds	Restricted Funds	Total funds	Total funds
		2023	2023	2023	2022
	Note	£	£	£	£
INCOME					
Donations and legacies	2	111,019	112,453	223,472	180,840
Other charitable activities	3 - 4	105,962	35,218	141,180	162,783
Investments	5	20,389	-	20,389	18,897
Total Income		237,370	147,671	385,041	362,520
EXPENDITURE					
Raising funds	6	-	538	538	7,734
Charitable activities	7 - 9	292,044	152,574	444,618	340,139
Total Expenditure		292,044	153,112	445,156	347,873
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)		(54,674)	(5,441)	(60,115)	14,648
Net Gains/(Losses) on Investments	10	11,934	-	11,934	(19,915)
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS		(42,740)	(5,441)	(48,181)	(5,268)
Transfers between Funds	20	-	-	-	-
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		(42,740)	(5,441)	(48,181)	(5,268)
Prior year adjustment	20			0	(819)
Increase/(Decrease) in Property Valuation	15	27,000	-	27,000	10,000
NET MOVEMENT IN FUNDS		(15,740)	(5,441)	(21,181)	3,914
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		854,798	71,323	926,121	922,207
Total Funds Carried Forward		839,059	65,882	904,941	926,121

All activities relate to continuing operations.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
BALANCE SHEET
Year Ended 31 December 2023

		2023		2022	
	Note	£	£	£	£
FIXED ASSETS					
Tangible fixed assets	15		580,773		554,316
Investments	16		<u>111,948</u>		<u>150,014</u>
			692,722		704,330
CURRENT ASSETS					
Debtors	17	11,459		10,307	
Cash at bank and in hand		<u>247,471</u>		<u>227,240</u>	
		258,930		237,547	
CREDITORS: Amounts falling due within one year	18	<u>(46,711)</u>		<u>(15,756)</u>	
NET CURRENT ASSETS			212,220		221,792
TOTAL ASSETS LESS CURRENT LIABILITIES			904,941		926,121
CREDITORS: Amounts falling due after one year	19		-		-
Net Assets			904,941		926,121
CHARITY FUNDS					
Restricted funds			65,882		71,323
Unrestricted fund			<u>839,059</u>		<u>854,798</u>
Total Funds	20		904,941		926,121

For the year ending 31 December 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

28 June 2024

They were approved by the trustees on.....and signed on their behalf:

DocuSigned by:


 F48EAC50931246E
 Reverend Peter Organ
 Chair of the PCC and Trustees

DocuSigned by:


 0A8B4EC471EC410...
 Sonia Jackson
 Trustee

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

NOTES TO THE FINANCIAL STATEMENTS

Year Ended 31 December 2023

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the Historical Cost Convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) AND Charities Act 2011.

Parochial Church Council of the Catford (Southend) & Downham constitutes a public benefit entity as defined by FRS 102.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date in which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

NOTES TO THE FINANCIAL STATEMENTS

Year Ended 31 December 2023

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the Charity's educational operations, including support costs and costs relating to the governance of the Charity apportioned to charitable activities.

All resources expended are inclusive of irrecoverable VAT.

1.5 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Freehold property	- Capitalised at cost plus revaluation gains (No depreciation)
Equipment	- 20% straight-line

1.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised, are combined and shown in the heading 'Gains/(losses) on investments' in the Statement of Financial Activities.

1.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**NOTES TO THE FINANCIAL STATEMENTS****Year Ended 31 December 2023****1.8 Debtors**

Trade and other debtors are recognised at the settlement amount after and trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Liabilities and provision

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that they Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.11 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total funds	Total funds
	2023	2023	2023	2022
	£	£	£	£
Collections	84,979		84,979	83,058
Donations (Recurring and Non)	4,491	2,287	6,778	7,466
Legacies	-	180	180	-
Grants	11,344	108,759	120,103	76,530
Similar incoming resources	10,206	1,227	11,433	13,786
Total donations and legacies	111,019	112,453	223,472	180,840

In 2023, total donations & legacies was allocated £111,019 (2022: £99,510) to unrestricted funds and £112,453 (2022: £81,330) to restricted funds.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2023

3. FUNDRAISING INCOME

	Unrestricted Funds	Restricted Funds	Total funds	Total funds
	2023	2023	2023	2022
	£	£	£	£
Appeals and events	2,701		2,701	2,352

In 2023, the total fundraising income was £2,701 (2022: £2,352) relating to unrestricted funds .

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total funds	Total funds
	2023	2023	2023	2022
	£	£	£	£
Hall rent received	72,295	-	72,295	103,651
Parochial fees	1,008	6,865	7,873	8,126
Magazine sales and other trading activity	5,922	5,652	11,574	19,996
Other incoming resources	24,035	22,701	46,736	26,700
Deposit held			-	1,957
Total income from charitable activities	103,261	35,218	138,479	160,431

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Total funds	Total funds
	2023	2023	2023	2022
	£	£	£	£
Investment income	20,389	-	20,389	18,897

In 2023, the total investment income was £20,389(2022: £18,897) relating to unrestricted funds.

6. COST OF FUNDRAISING

	Unrestricted Funds	Restricted Funds	Total funds	Total funds
	2023	2023	2023	2022
	£	£	£	£
Weekly envelopes	-	538	538	7,734

In 2023, the total cost of fundraising was £538 (2022: £7,734) relating to unrestricted funds.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2023

7. DIRECT COSTS

	Ministry 2023 £	Total 2023 £	Total 2022 £
Church/Hall insurance	18,831	18,831	16,948
Children and youth work	2,930	2,930	5,088
Church/Hall maintenance	15,754	15,754	15,579
Utility bills	44,036	44,036	31,285
Service expenses	4,997	4,997	5,690
Clergy expenses	4,122	4,122	3,249
Church/Hall major repairs	50,643	50,643	45,665
Parish share to Diocese	56,360	56,360	48,168
Parochial fees to Diocese	10,081	10,081	6,951
Church/Hall running costs	60,151	60,151	44,242
Clergy house insurance etc.	1,876	1,876	4,600
Secretarial, legal and bank charges	8,657	8,657	12,836
Mission and evangelism	3,256	3,256	5,776
Church/Hall exceptional payments	20,722	20,722	20,937
	<u>302,416</u>	<u>302,416</u>	<u>267,013</u>

8. SUPPORT COSTS

	Ministry 2023 £	Total 2023 £	Total 2022 £
Staff Costs	140,159	140,159	70,847
Depreciation	543	543	779
	<u>140,702</u>	<u>140,702</u>	<u>71,626</u>

9. GOVERNANCE COSTS

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total funds 2023 £	Total funds 2022 £
Independent Examiner's fees and accountancy	1,500	-	1,500	1,500

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**NOTES TO THE FINANCIAL STATEMENTS****Year Ended 31 December 2023****10. NET GAINS / (LOSSES) ON INVESTMENTS**

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total funds 2023 £	Total funds 2022 £
Gain on investment securities				-
Revaluation gain/(loss)	11,934	-	11,934	(19,915)
Total	11,934	-	11,934	(19,915)

11. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE

	Staff costs 2023 £	Depreciation 2023 £	Other costs 2023 £	Total 2023 £	Total 2022 £
Cost of fundraising	-	-	538	538	7,734
Costs of generating funds	-	-	538	538	7,734
Direct costs	140,159	543	302,416	443,118	338,639
Expenditure on governance	-	-	1,500	1,500	1,500
Total Expenditure	140,159	543	304,454	445,156	347,873

12. TURNOVER

All turnover arose within the United Kingdom.

13. NET INCOMING RESOURCES / (RESOURCES EXPENDED)

This is stated after charging:

	Total 2023 £	Total 2022 £
Depreciation of tangible fixed assets:		
Owned by the Charity	543	779

During the year one Trustee received £5,873.44 for their employment as an Administrator at one of the Team churches.

These payments were on normal commercial terms for the work undertaken. (2022: £1,364.91)

During the year, no Trustees received any remuneration (2022: £Nil).

During the year, no Trustees received any benefits-in-kind (2022: £Nil).

Vicar of St Luke's & St Mark's and PCC Trustee received £2979.07 clergy expenses in 2023 (2022: £1,515.46).

Vicar of St Barnabas and PCC Trustee received £620.31 clergy expenses in 2023 (2022: £587.74).

One PCC Trustee of St John's received £523.11 clergy expenses in 2023 (2022: £118.10).

14. EXAMINER'S REMUNERATION

The Independent Examiner's remuneration amounts to £1,500 (2022:£1,500)

22

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2023

17. DEBTORS: amounts falling due within one year

	2023	2022
	£	£
Other Debtors	11,459	10,307
	11,459	10,307

18. CREDITORS: amounts falling due within one year

	2023	2022
	£	£
Other loans	-	-
Trade creditors	35,100	12,686
Other creditors	4,348	1,726
Net wages	7,263	1,344
	46,711	15,756

19. CREDITORS: amounts falling due after more than one year

	2023	2022
	£	£
Other loans	-	-
	-	-

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

NOTES TO THE FINANCIAL STATEMENTS

Year Ended 31 December 2023

20. STATEMENT OF FUNDS

	Description	Balance at 1 January 2023	Income	Expenditure	Transfer	Gains/ (Losses)	Balance at 31 December 2023
		£	£	£	£	£	£
Unrestricted funds							
Designated funds	a	44,907					44,907
General funds	b	809,891	242,752	(292,082)		38,934	799,495
		854,798	242,752	(292,082)	-	38,934	844,402
Restricted funds							
Front Room	c	28,977	78,192	(78,607)			28,562
Parish Nursing	d	5,407		(595)			4,812
St John's Senior Social Club	e	11,864		(838)			11,026
Tea @ 2	f	533		0			533
Children & Family grant	g	16,718	35,226	(50,513)			1,432
Story Time	k	2,131					2,131
Pre-school deposit	l	500			(500)		0
Charities	o	658	725	(1,301)			82
Organ Fundraising	q	1,060					1,060
Music Patron	r	1,782	180	(545)			1,417
Third party charities	s	-	502	(502)			0
Walsingham	u	50					50
St mark Payments		0.15					0
Diocese Fee Income	w	317	5,290	(5,655)			(48)
Major repairs Grant	y	-					0
Youth Group Sales	h	300	3000	(476)			2,824
Wecome club	i	0	15874.58	(13,243)			2,632
Gardening project	j	26					26
Kitchen refurb donation	z	1,000					1,000
Light party	m	0	301	(301)			0
Woolwich building Grant	n	-	3,000		-		3,000
		71,323	142,290	(152,574)	(500)	-	60,539
Total Funds		926,121	385,042	(444,656)	(500)	38,934	904,941

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2023

Description of funds

Unrestricted

- a Designated Funds
Considered general funds available to the trustees which has been designated to specific projects.
- b General Funds
Free monies held across the main Church account, number 2 account, Hall account and Deposit account.

Restricted

- c Front Room Project (St Luke's)
Grant funds and donations used to provide a community drop in centre at St. Luke's. The funds pay for a project worker and subsidise refreshments and social activities for those attending.
- d Parish Nursing (St Luke's)
A grant funded Project which provides for a trained nurse to offer an advice service across the Parish.
- e St John's Senior Social Club (St John's)
Fund for use by the St John's Senior Social Club.
- f Tea @ 2 (St Barnabas)
Monthly social group. Grants and donations provided specifically for the group's activities.
- g Children and Family Grant (St Luke's)
Grant funded project to provide a children and family worker for the church, with the aim of leading and enhancing the church's impact on child and family mission.
- h Youth Group Sales (St Mark's)
Monies received from cake and item sales towards youth work
- i Welcome Club (St Mark's)
Funding to run a community drop-in and lunch (covers salary of Project Assistant, food and contribution towards hall running costs)
- j Gardening Project (St Mark's)
Funds received towards Muddy Fingers Gardening Club
- k Story Time (St John's)
Money for the use by the "Storytime group for pre-school children at St. John's.
- l Pre-School Deposit (St Barnabas)
Deposit held from the Pre-School for Hall use.
- m Light Party (St Luke's and St Mark's)
Funds received and spent to run a Light Party

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2023

- n Diocesan Grant (St Luke's)
Grant to purchase a reliable computer for parish work at St Luke's.
- o Charities (St John's)
Funds raised across the parish to be paid away to charity.
- q Organ fundraising (St John's)
Donation to fund an organ or music scholar at St John's.
- r Music Patron's Fund (St John's)
Funds donated for musical and choral purposes at St John's.
- s Third party Charities
Money not yet paid.
- u Walsingham (St John's)
Grants and donations to assist in funding the youth pilgrimage to Walsingham.
- v Fairtrade Foundation (St Mark's)
Charity promoting trade justice and fairly traded products.
- w Diocese Fee Income
Balance of fees due to Diocese.
- y Major repairs Grant
Grant received from AllChurches Trust towards Hall roof repair costs.
- z Kitchen Refurbishment (St Luke's)
Funds held for the future refurbishment of the church kitchen.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2023

Summary of funds

	Balance at 1 January 2023	Income	Grants	Prior Year Adjustment	Balance at 31 December 2023
	£	£	£	£	£
Designated funds	44,907	-	-	-	44,907
General funds	809,891	281,686	(292,082)	-	799,495
	854,798	281,686	(292,082)	-	844,402
Restricted funds	71,323	142,290	(152,574)	(500)	60,539
	926,121	423,976	(444,656)	(500)	904,941

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total funds 2023 £	Total funds 2022 £
Tangible fixed assets	580,773	-	580,773	554,316
Fixed asset investments	111,948	-	111,948	150,014
Current assets	198,391	60,539	258,930	237,547
Creditors due within one year	(46,711)	-	(46,711)	(15,756)
Creditors due in more than one year	-	-	-	-
	844,401	60,539	904,941	926,121

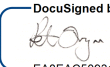
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Peter Organ revdstuartleck@btinternet.com Security Level: Email, Account Authentication (None)	DocuSigned by:  EA8EAC50931246E... Signature Adoption: Uploaded Signature Image Using IP Address: 109.159.52.81	Sent: 28-Jun-24 10:44
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PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

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Resent: 11-Jul-24 | 16:39

Resent: 11-Jul-24 | 16:42

Resent: 12-Jul-24 | 08:21

Viewed: 12-Jul-24 | 09:43

Signed: 12-Jul-24 | 09:47

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12-Jul-24 | 09:43

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Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

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Accounts

**PAROCHIAL CHURCH COUNCIL
OF THE CATFORD (SOUTHEND)
& DOWNHAM TEAM MINISTRY**

Registered charity number 1142353

**INDEPENDENTLY EXAMINED
FINANCIAL STATEMENTS AND TRUSTEES' REPORT
for the year ended
31 December 2022**

*BizNav, Chartered Accountants
36 Scotts Road
Bromley
Kent
BR1 3QD*

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
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Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

CHARITY INFORMATION

Year Ended 31 December 2022

The Charity Trustees – Parochial Church Council (PCC) Members

Ministers and Secretary	Reverend Peter Organ	Team Rector and Chairperson of the PCC (Appointed 08 Nov 2021)
	Reverend Stuart Leck	Team Vicar St Barnabas and Deputy Chairperson of the PCC
	Reverend Nicholas Walsh	Team Vicar St Luke's and St Mark's
	Reverend Christopher Rogers	Assistant Curate at St John's (Resigned May 2021)
	Julie Rochefort	Secretary to the PCC (And Lay member to St. John's)
St. John's Church Members	Sonia Jackson	Church Warden and Deanery Synod Representative (2020-23)
	David Smith	Treasurer
	Susan Coombes	Deanery Synod Representative (2020-23)
	Sandy Mawford	Deanery Synod Representative (2020-23) and Church Warden
	Julie Rochefort	Lay Member
St. Mark's Church Members	Janet Hurst	Deanery Synod Representative (2020-23) and Church Warden
	Chinwe Egwuagu	Church Warden
	Carolyn Nield	Lay Member (Resigned July 2021)
	Patrick Nield	Treasurer (Resigned July 2021)
St. Luke's Church Members	Irene Gibbs	Church Warden (Resigned May 2021)
	Cheryl Fleming	Lay Member
	Norman Fleming	Church Warden
	Dave McKLOW	Church Warden (Appointed 23 May 2021)
St. Barnabas Church Members	Don McLaren	Church Warden (Appointed 23 May 2021)
	Lindsay Cooke	Lay member (stopped being a Deanery Synod representative in 2020)
	Joan Cooke	Southwark Pastoral Auxiliary
	Lloyd PAGE	Lay Member

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

CHARITY INFORMATION

Year Ended 31 December 2022

Details For Correspondence

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

Principal office: 353 Bromley Road, Catford, London SE6 2RP

Registered Charity No.: 1142353

PCC Secretary: Julie Rochefort

Advisers

BizNav, Chartered Accountants

36 Scotts Road

Bromley

Kent

BR1 3QD

Shahzad@biznavca.co.uk

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2022

The Trustees present their annual report together with the financial statements for the period 1 January 2022 to 31 December 2022

1.1 Aims and Purposes

The Parochial Church Council (PCC) of the Catford (Southend) and Downham Team Ministry is committed to working with the Rector and Team Vicars in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical in a challenging social and community environment.

Background

The Parish serves a large population of approximately 35,000 residents in a demographically diverse, vibrant, multi-cultural and multi-ethnic area. Housing in this area is largely composed of small, terraced housing and flats with a mixture of freehold and rented accommodation. There is a degree of social deprivation, overcrowding, social problems and unemployment. Phoenix Community Housing Association is the main social housing provider.

The Team Ministry

Situated in the south of the London Borough of Lewisham the Team Ministry serves the four individual church parishes of St Barnabas Downham, St John the Baptist Catford, St Luke's Downham, and St Mark's North Downham. It is part of the Diocese of Southwark and the Archdeanery of Lewisham and Greenwich.

The Parochial Church Council

When planning activities for the year the PCC and the District Church Councils (DCCs) of each individual church consider the Charity Commission's guidance on public benefit and in particular, the supplementary guidance to charities for the advancement of religion. Our aim is to enable ordinary people to live out their faith as part of our parish community through:

- Provision of resources and facilities for worship and prayer in a welcoming and inclusive environment, so that people may learn about the Gospel and develop their knowledge and trust in Jesus Christ.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work, thereby providing a vital contribution to social cohesiveness in a diverse community.

1.2 Policies and Objectives

Mission Action Plans (MAPs)

Overall aims are developed into objectives through the development by each church of a Mission Action Plan, and church members are actively involved in implementing this work as an expression of their Christian faith.

Financial Statements, Parish Property, Policies

The PCC is responsible for the production of the financial statements of the Parish and for the oversight of Parish properties. It is the main forum for developing and approving Parish policies.

Safeguarding Duty

We take our safeguarding responsibilities seriously and throughout the year have paid due regard to the Church of England's safeguarding policy and procedures.

For the year 2022 the Trustees resolve that we have complied with our duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016, the duty to have due regard to the House of Bishop's guidance on safeguarding children and adults who may be vulnerable, and responding to domestic abuse.

Safeguarding Officers are in post for each of our four churches and DBS checks are undertaken in accordance with Church of England (CoE) guidance.

The latest CoE policy document and manual 'A Safe Church' can be found on this website:

<https://southwark.anglican.org/safeguarding/diocesan-policies-procedures/>

The Diocesan Safeguarding Team can be contacted on: 020 7939 9476

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2022

1.3 Public Benefit Achievements

Services to the Community by the Team Churches

During 2022 our Team churches were reopening and gradually re-establishing normal working life after the restrictions during the previous two years of the SARS-CoV-2 respiratory virus pandemic

St Barnabas Church

Mission and Vision, including Services to the Community

2022 saw the Church gradually re-opening after two years of restrictions and challenges and it was good to welcome people back through the doors again.

Our worshipping life was gradually re-established with our main services continuing alongside occasional offices and one-off events. A highlight was a "Songs of Praise" service held in July on our Dedication Sunday which was very successful and will be repeated in future years

Another joy this year was the ability to hold our Summer and Christmas Fayres and, as well as raising funds for the Church, they provided the opportunity to re-connect with many members of the local community.

Our Hall continues to be a resource for the community and we completed the roof repairs at the end of 2021 which ensured that the Hall remained fit for purpose, although there are still substantial repairs required.

It was good to welcome the various uniformed organisations for Parade Services during the year and to continue to build our links. Links were maintained with the Pre-School that meets in the Hall during term-time.

Contact was also maintained with Downderry and Rangefield Primary Schools through school visits to the Church or assemblies and class visits at the schools.

Further afield the Church continued to support the local Whitefoot and Downham Food Project and other Charities including The Children's Society, Bishops Lent Call and Leprosy Mission.

Occasional Offices (Baptisms, Weddings, Funerals)

During 2022 two weddings were held at St Barnabas as well as three baptisms and it is always a joy to welcome families to the Church for these lintel moments in their lives. Father Stuart also officiated at twelve funerals this year, five of which were held in Church and it is a privilege to accompany individuals and families at a time of loss and to offer the opportunity to remember their loved ones and to celebrate their lives in the presence of God.

Church Buildings

The buildings have been maintained this year with the usual regular checks undertaken and various improvements being made.

In respect of the Church we purchased a new accessible ramp which has improved the access arrangements for all.

The Hall benefited from the roof repairs that were completed at the end of 2021 and other minor improvements. As highlighted above, there are still significant repairs required and these need to be a focus for 2023.

The grounds have been maintained by Bill Compton and the Scouts and the rose garden at the front of the Church provides a place of quiet for people to enjoy.

Our Finances

2022 has been a satisfactory year financially and as ever, I am grateful for the generosity of the congregation.

Full details are contained in the financial reports but in summary, the Church had a net outflow of £11,742, which after adjusting for the payment of the Hall repairs of £30,360 is an inflow for the year of £18,618.

Within this was exceptional income of £2,500 from a refund of historic overpaid insurance premiums and the sale of the old lead from the Church Hall following the repairs.

Overall income and expenditure was similar to 2021 with the exception of increased Hall let income as more occasional lets were held following the relaxation of restrictions (+£7,000) and following the repayment of the Diocesan loan in 2021 £6,000 in reduced expenditure under this category.

We met our obligations in full and contributed £19,500 to the Diocese in line with our pledge for the year.

Whilst 2022 was a satisfactory year and our year-end position is healthy, we should not be complacent as there are substantial repairs required to the Hall and the challenging economic environment will impact on our day to day costs once our fixed rate energy tariffs cease at the end of the year.

The Future

2022 has been a year of re-opening and re-engaging with the wider community and it has been good to see relationships grow, both with individuals but also with community groups within the Parish.

The environment in which we minister and serve is continuing to be challenging and St Barnabas is not immune to these challenges.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE TRUSTEES

Year Ended 31 December 2022

As we look to move forward in 2023 we continue to remain focused on God and seek to be a light and reassuring presence within our community.

St John the Baptist Church

Mission and Vision, including Services to the Community

During 2022 the Church gradually reopened after two years of pandemic restrictions and challenges, so worshipping life gradually re-established with our main Sunday morning sung Eucharist and said services during the week alongside occasional offices. Sunday Eucharist continues to be streamed via the internet. Reverend Peter and Francesca Turner continue to provide support weekly during term time to St John Baptist C of E school, and during 2022 the children returned to attending special school services in church.

Children's Church – led by Cynthia Harding a new leaders' team was established and Children's Church is now held a minimum of 3 times each month during Sunday Eucharist.

Music – weekly choir practices during term time were reinstated and free monthly (Friday lunchtime) music recitals which now attract around 25 people were re-established by Jack Stone our Director of Music.

Groups providing various services to the local community returned including: the weekly Foodbank run in the back of the church building by the Trussell Trust with volunteers from the church which served an increasing number of users. Other groups meeting in the hall include Friday morning Pram Club, Brownies and Guides, Senior Social Club and the First Friday coffee club. Two new weekly groups Wuntunamara African drumming, and Magpie children's dance group started mid 2022.

Attendances for two of our longer term regular hall users, the independently run Brighter Horizons group and the Breakfast and After School club did not fully recover to pre-pandemic levels and they were unable to continue.

A new lead Safeguarding officer (Cynthia Harding) was appointed during 2022 and District Church Council members have begun to undertake the Diocesan training.

Our annual CRISIS at Christmas collection run by Tony Miller raised £650.

Church Buildings – significant issues

St John's church (built 1926), hall (built 1835 originally as a Chapel At Ease offshoot from St Mary's Lewisham) and rectory are three separate Grade 2 listed buildings situated in the same grounds. The District Church Council holds delegated responsibility for the maintenance of the church and hall buildings, whilst the rectory is maintained directly by the Diocese.

Church Roof - leaks

The church itself has 6 rooves (3 pitched and 3 flat) which were inspected (and patch repairs undertaken where possible) by a builder/roofer in late December 2022. For some years there have been leaks into the church building during heavy rain and the number of these increased during 2022. The roofer advised that the 3 pitched rooves (almost 100 years old) have reached the end of their expected life and require full replacement. Patch repairs remain possible to the flat rooves, although full replacement with more modern materials may become more cost effective in the long term. Evidence of the known long-term rainwater leaks was found inside the pitched roof voids (ie: water staining on rafters), but no structural damage was evident.

Corona sculpture suspended over nave

During 2022 the DCC petitioned the Diocesan Advisory Committee (DAC) for permission to apply for a faculty to permit removal and disposal of this large iron sculpture. It was suspended during the 1970s above what is now the rear of the nave by 8 steel cables secured around loft rafters through the 13m high ceiling. The tightening of national safety laws in subsequent years has seen the cost of the annual inspection required by our insurers increase significantly to £3.5k. The DCC have decided that the cost of annual inspection is not an appropriate use of funds.

Vestry - Lighting improved to low energy LED bulbs.

Kitchenette area – broken electric water heater replaced.

Hall Building

Several pressing maintenance works and repairs were undertaken during 2022 including repair of fences around the hall garden area, refurbishment of the 6 tall window frames and closure mechanisms to reduce heat loss; replacement of a broken electric water heater in toilet block, replacement of rotting worktops in hall kitchen; new gas boiler (we explored but were unable to afford at this time a more eco-friendly system such as solar panels or heat pump).

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2022

Major Ongoing Maintenance Issues

Church boiler room door – needs upgrading to become a fire door.

Hall - roof requires full replacement (almost 200 years old). Several leaks were patch repaired during 2022 but have now reappeared in different places.

Hall - front façade plaster work deteriorating.

Grounds - border walls x 3 require repair of facings and pointing.

Huge thanks go to all the volunteers who undertake regular tidying, litter picking and gardening to keep the grounds looking good, and to Gillian Spencer and her team for constantly keeping the inside of the church looking bright and welcoming.

Our Finances

In late April 2022 our long serving treasurer David Smith (who was also a much loved and loyal member of the choir for over 60 years) died unexpectedly. Ian Stell volunteered to be treasurer from June until December. Our search for a volunteer replacement treasurer is ongoing.

There was an increase in income over 2021 from rental of the curate's house, but this was offset by a reduction in giving. Income from hall lettings was roughly equivalent to 2021 (if we do not count a late payment from the previous year by one regular user). Some cost savings (internet provider, photocopier) were made between September and December 2022, but it is likely that these savings will be more than cancelled out by the significant nationwide increase in energy bills over the winter.

In addition, the businesses of two of our long term lets also did not recover which led to Brighter Horizons and the Breakfast and After School Club ending their rental of the hall which will have a negative impact on our income for the first few months of 2023. The DCC is currently considering other ways to increase income from the use of the hall and a long term let to an exclusive user of the hall is being explored.

Parish Share Fund – during 2022 St Johns had only been able to pledge £12,000 annual contribution to the Diocese which was a significant decrease on pre-pandemic years; the DCC have nonetheless increased our pledge for 2023 to £18,000 with a view to increasing further in 2024, which has been welcomed by the Diocese.

The Future

Mission

St John's will actively continue to support the Foodbank on site and seek to increase mission within the local community during 2023 by strengthening support for our children and young people in the area.

St Luke's Church

Mission and Vision, including Services to the Community

We renewed our vision and Mission Action Plan in September 2022; our new vision is a continuation of our previous one and focuses on LIFE at St Luke's. Our vision is for St Luke's to be a place of life for all who come to our church and to be a source of life for our local community.

L – Loving God and Others; I – Inviting; F – Following Jesus Together; E – Economy

Despite being a small congregation (Average Sunday Attendance of around 30 adults and 5 children), St Luke's is very active in the community, running or supporting the following projects:

The Front Room Club: A community café open on Monday, Tuesday and Friday acting as a safe and supportive place for people who are lonely or struggling with their mental/physical health. The Front Room acts as a hub for other services which include a Parish Nurse providing health and wellbeing advice and intervention; sewing classes; seated exercise; a physiotherapist run pain clinic; digital skills support; jumble sales; food and drink; games, activities and social interaction. Our Midday Prayer service at the Front Room on Fridays is attended by between 6 and 18 people, many of whom don't come on Sundays.

Children, Youth and Families Work: Thanks to generous grant making bodies supporting us, we have a team of Children, Youth and Family Workers who run a number of activities including Busy Bees Toddler Group; Forest Church; Messy Church at St Mark's; Film Club; detached youth work in partnership with XLP; and other one off events.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE TRUSTEES

Year Ended 31 December 2022

Catford Community Church: St Luke's also hosts Catford Community Church on a Sunday afternoon which brings in a good income and has led to some positive partnership opportunities, such as at Easter and Christmas.

Occasional Offices (Baptisms, Weddings, Funerals).

In 2022 St Luke's baptised 7 children and no adults.

5 funerals took place in the church and our clergy conducted 8 funerals at the crematorium/cemetery. We had no weddings.

St Luke's hosted Bishop Karowei for the Parish Confirmation service in October, which saw 17 people from a mix of ages and backgrounds confirmed (10 from St Luke's, 4 from St John's and 3 from All Saints Blackheath.) A joyful and packed service.

Church Buildings

Our building requires considerable modification to be fit for purpose, including a new heating system, kitchen and offices. We are working with a new architect to develop an ambitious development plan, which has some very exciting potential – this includes the possibility to be entirely powered by our solar panels.

This proposal is currently with the DAC for discussion and preliminary approval, after which we will begin fundraising.

We undertook an accessibility audit for our services and activities at St Luke's and are looking at implementing the recommendations.

Our Finances:

Church Balance - 01:01:2022: £31,694.46

Church Balance at 31:12:2022: £17,288.64

Front Room Balance at 01:01:2022 - £19,846.22

Front Room Balance at 31:12:2022 - £38,266.99

Building Fund - 01:01:2022: £8,995.00

Building Fund 31:12:2022: £11,291.69

Much of our annual income comes from grant funding, including from Lewisham Council; Henry Smith Charity; COOP; and the Sir Richard Whittington Charity – and is therefore restricted income, which is reflected in our expenditure.

Our unrestricted income comes from leasing our hall to a nursery; hosting Catford Community Church; and congregational giving. Much of our unrestricted spending is on Parish Support Fund, which we have consistently increased by the requested amount each year; general running costs, mainly administration and utilities.

A significant concern for the future is our utilities bills which are estimated to increase 3 fold from 10,000 p/a to 30,000 p/a.

We have funding for Children, Youth and Families work for a further year; whilst Front Room funding is covered for another 2 years. We are working on a significant funding proposal to the National Lottery, which would fully fund the Front Room for 5 years.

The Future

Our goals for the future are:

For St Luke's to be known in Downham as a place where people are welcomed and supported.

To grow our congregations in number, diversity and depth (not just Sunday AM church but FXs, Midweek service(s)

To establish the St Luke's Community Project with a long-term funding strategy (including social enterprise element)

To advance our building development project with the aim of transforming St Luke's into a warm, versatile and welcoming space.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2022

St Mark's Church

Mission and Vision, including Services to the Community

Our Vision statement is to be: 'a church that proclaims the Gospel in a loving, enthusiastic and faithful way'.

St Mark's Sunday morning congregation varies a great deal ranging from 8 to 15 adults and 0 to 15 children. We continue to be largely dependent on retired clergy to maintain our current pattern of worship.

Our monthly Messy Church is lively and vibrant with a regular attendance of between 15 and 20 children and 15 adults, most of whom do not go to any other church services.

Pathways Lewisham, a charity based out of St Mark's run by Lucie Walsh and local families, has been very active at engaging with the local community, running jumble sales, events, and collecting items for foodbanks and other charity projects. The partnership with Pathways has allowed St Mark's to be open and visible to the community and raised the positive profile of the church in the community. Due to the shortage of volunteers from St Mark's Sunday morning congregation, Pathways have covered many of the gaps, including cleaning, hall and grounds management, and running Messy Church and events.

Starting in January 2023 we are opening St Mark's hall on Wednesday & Thursday to run a warm space social club on a similar model to Front Room at St Luke's.

Rainbows, Brownies and Zumba groups use the hall as well as weekend party hires, which is a very important source of income for St Mark's.

Occasional Offices (Baptisms, Weddings, Funerals)

In 2022 St Mark's baptised 8 children

No funerals took place in the church and our clergy conducted 8 funerals at the crematorium/cemetery. We had no weddings.

Church Buildings.

St Mark's buildings are starting to reach the stage of needing considerable maintenance work, which has included replacement of rotten windows and various other repairs.

We have a new gardener who is doing an excellent job of improving the site, as well as planning a sensory garden, flower beds, etc.

Replacing the porch remains an important task but there is currently nobody with capacity to project manage this task.

Our Finances

Church Balance - 01:01:2022: £7,833.15,

Church Balance at 31:12:2022: £10,238.25

Hall Balance at 01:01:2022 - £3,235.13

Hall Balance at 31:12:2022 - £3,525.79

St Mark's congregational giving continues to be low with only three people signed up to regular giving and very little given in weekly collections. Our income is supplemented by regular and party hall hire and the deficit is met from the Dalton legacy, a significant legacy left to St Mark's many years ago, however this will not last forever.

The Future

Our goals for the future are:

Increase congregational involvement in the mission and ministry of St Mark's through giving, volunteering, attendance, and outreach.

Develop the Warm Space social club at St Mark's

Develop and grow our Fresh Expressions of Church (Welcome Church, Messy Church, etc)

Undertake renovation and maintenance work on the site; including the porch

Address financial deficit through income generation and giving.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2022

1.4 Financial Review

During 2022 the Parish was able to re-introduce a number of services and events that had been put on hold during the previous two years, and whilst not a full return to pre-pandemic levels, the life of the Parish showed encouraging signs of growth and this is reflected in the financial reports of the four churches.

The overall financial position of the Parish improved slightly from total funds of £922,207 (2021) to £926,121 (2022) – an increase of £3,914. Within this overall position, £554,316 relates to the valuation of the clergy house (£545,094 – 2021).

The increase in overall funds was generated by an increase of £14,247 in net current assets and a decrease of £10,693 in fixed assets and investments. The reduction in fixed assets and investments included a gain of £10,000 on the revaluation of the freehold property and a reduction in the value of the fixed asset investments of £19,915.

Congregational giving held up during the year (£83,058 – 2022; £81,992 – 2021) and donations held level at £8,814 (£9,661 – 2021) and we are grateful for the faithfulness of the congregations in supporting the mission of the Parish in challenging circumstances.

Grant income increased to £76,530 (£69,608 – 2021) and these covered a range of activities across the four churches.

As with 2021, there were limited opportunities for fundraising but £2,352 (£456 – 2021) was raised through fayres.

In respect of the charitable activities of the Parish, income from Hall lets increased to £103,651 (£56,585 - 2021) reflecting the opening up of the Halls following the lifting of restrictions although the level of lets has not yet returned to pre-pandemic levels. It is hoped that 2023 will see the continued growth in this aspect of the Parish's mission.

Fees from the occasional offices fell to £8,126 (£10,854 – 2021)

Investment income increased to £18,897 (£8,247 - 2021).

In respect of the direct costs of the Parish these increased to £267,013 (£183,745 - 2021).

The current economic environment in which the churches operate is challenging with the impact of increased utility bills being felt, despite some fixed rate tariffs still in place (£31,285 – 2022; £22,737 – 2021). Looking to 2023 these will continue to be a challenge to the Parish.

Works were carried out to the four churches and halls, some of which was covered by grant income.

In respect of the Parish Support Fund this was paid in full by the team churches based on their 2022 pledges.

Staff costs (non-clergy) across the parish increased to £71,626 (2022) from £65,041 (2021) and relates to grant funded posts.

At the end of the year, debtors increased to £10,307 (£6,734 - 2021) and creditors increased to £15,756 (£8,814 – 2021).

Cash held at the bank increased to £227,240 (£209,264 - 2021). Within this approx. £71,000 are restricted funds.

As with all organisations the Parish is conscious of the increase in utility costs and associated costs due to the current economic environment and will keep a close watch on expenditure.

Overall the churches are in a satisfactory position given the challenges of the past three years and it is anticipated that during 2023 the activities of the Parish will continue to grow with the associated impact on the income and expenditure across the churches and halls.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE TRUSTEES

Year Ended 31 December 2022

Going Concern

After making appropriate enquiries the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, the PCC continues to adopt the going concern basis in preparing the financial statements.

Investment Policy and Performance

The investments are held by the Diocese of Southwark and the Returns are considered to be acceptable and are monitored by the District Church Councils concerned.

Reserves Policy

Each DCC aims to maintain a balance on unrestricted funds equal to 50% of annual unrestricted outgoings, to smooth out fluctuations in cash flow and to meet emergencies. All churches of the Parish achieved this aim. The PCC reviews the financial position of each church, including reserve levels, on a regular basis.

Structure, Governance and Management

The Team Ministry for the benefice and parish of Catford (Southend) and Downham came into effect on 25th April 2012.

It was registered with the Charities Commission in 2011 as The Parochial Church Council of the Ecclesiastical Parish of Catford (Southend) and Downham, having previously been a charity excepted from registration. Charity number: 1142353.

The Parochial Church Council (PCC)

Management of the Charity is the responsibility of the Incumbent (Team Rector) and PCC whose members are elected and co-opted under the:

Parochial Church Councils (Powers) Measure 1956 as amended.

Full text of currently amended form: www.legislation.gov.uk/ukcm/Eliz2/4-5/3/contents

and

Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended), latest revision 2020.

www.legislation.gov.uk/ukcm/1969/2/schedule/3

Responsibilities:

- Supervision of parish property (eg: approval of Faculty applications)
- Responses to matters passed down by deanery or diocesan synods
- Parish policies
- Producing the financial statement of the parish
- Identification of principal risks and uncertainties facing the charity together with plans and strategies for managing those risks.

In accordance with the terms of the Pastoral Scheme the day-to-day operational responsibility for mission, the maintenance of church buildings and production of an Electoral Roll is delegated to the District Church Councils (DCCs) of each of the four team churches.

During 2022 the churchwardens of each team church, who are members both of their own DCC and the PCC, provided a template report to each meeting of the PCC which provided assurance to the charity trustees on the areas of responsibility of their individual DCC.

In accordance with Charity Commission requirements the 2022 Annual Report and Accounts have been independently audited by a firm of chartered accountants and auditors (see section 2.0 below).

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

REPORT OF THE TRUSTEES

Year Ended 31 December 2022

Method of Appointment of Trustees (PCC Members):

The Pastoral Scheme holds that the Church Representation Rules apply to the constitution, meetings and procedure of both the DCCs and PCC within this team ministry which includes the method of appointment of members and the numbers to be appointed by each Team Church.

Membership of the PCC:

- Team Rector (chairperson)
- Team Vicars
- Reader (x1)
- Churchwardens x2 of each team church
- Southwark Pastoral Auxiliary (licensed by Bishop to minister within the Parish)
- Deanery synod representatives* (numbers per church - see table below)
- Lay representatives** (numbers per church - see table below)
- Co-opted members (up to 2)

Deanery Synod Representatives:

Elected from members of the respective congregations on each church's electoral roll to serve a three year term. These representatives provide an important link between the Parish and the wider structures of the church. The current three year term runs from 2020 to 2023.

Team Ministry Church

Number of Deanery Synod members

St Barnabas 3

St Luke's 1

St John the Baptist 4

St Mark's 1

Lay Representatives of the PCC:

Lay members of the PCC are elected from members of the respective congregations who are on each church's Electoral Roll. All baptised persons over the age of 16 years who are members of the congregations are encouraged to register on the Electoral Roll and stand for election to the District Church Councils of the individual churches, and to the PCC. A maximum of two lay representatives to the PCC may be elected by each team church. Other PCC Members are co-opted or are ex-officio. New members receive initial familiarisation with the workings of the committees.

All PCC Members:

In order to serve as a Charity Trustee on the PCC all members are first required to self-certify by signing two forms according to Charity Commission guidelines:

- PCC Member Trustee Eligibility Declaration - to confirm that they are not disqualified by law from acting as a charity trustee, and
- HMRC Fit and Proper Persons Declaration - to confirm that they are not and have never been involved in fraudulent behaviour (such as tax avoidance, misrepresentation, identity theft) and that they will seek to ensure that the charity's funds and any charity tax reliefs received by the charity are only used for charitable purposes.

These forms, along with a Member's Contact Details form are used and stored in accordance with the PCC's General Data Protection Regulations Privacy Notice for Members.

PCC Meetings held during 2022

The PCC met 3 times during 2022 and each of these meetings was quorate.

PCC Volunteers

The Trustees would like to thank all the volunteers who work so hard to make our four churches the lively and vibrant communities they are. Specifically, our churchwardens who work tirelessly on our behalf. Thanks also go to the secretaries of the DCCs for their gifts of administration, and to local retired clergy who have so kindly given of their time voluntarily to support all the team churches over the past year. Their pastoral care and wisdom are treasured by our congregations.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
STATEMENT OF TRUSTEES' RESPONSIBILITIES

Year Ended 31 December 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES

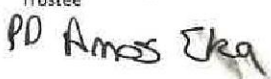
The Trustees are required by the Charities Act 2011 to prepare accounts each financial year which give a true and fair view of the state of affairs of the charity at the end of the financial year and of its financial activities for that period. In preparing those accounts, the Trustees are required to:-

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether the policies adopted are in accordance with the Statement of Recommended Practice, 'Accounting by Charities' with applicable accounting standards;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 29/10/23 and signed on their behalf by:


Reverend Peter Organ
Chair of the PCC and Trustees


Sonja Jackson
Trustee


Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE INDEPENDENT EXAMINER
Year Ended 31 December 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PAROCHIAL CHURCH COUNCIL OF THE CATFORD (SOUTHEND) & DOWNHAM

I report to the trustees on my examination of the Parochial Church of the Catford (Southend) & Downham for the year ended 31 December 2022.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

BASIS OF INDEPENDENT EXAMINER'S REPORT

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

INDEPENDENT EXAMINER'S STATEMENT

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Name:	Shahzad Fayyaz
Organisation:	BizNav, Chartered Accountants
Relevant professional qualification or body:	Institute of Chartered Accountants in England & Wales
Address:	36 Scotts Road, Bromley, BR1 3QD
Date:	10- Oct- 2023

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
STATEMENT OF FINANCIAL ACTIVITIES
Year Ended 31 December 2022

		Unrestricted Funds	Restricted Funds	Total funds	Total funds
		2022	2022	2022	2021
	Note	£	£	£	£
INCOME					
Donations and legacies	2	99,510	81,330	180,840	179,779
Other charitable activities	3 - 4	139,471	23,312	162,783	76,042
Investments	5	18,897	-	18,897	8,247
Total Income		257,878	104,642	362,520	264,068
EXPENDITURE					
Raising funds	6	7,734	-	7,734	3,398
Charitable activities	7 - 9	246,079	94,060	340,139	250,286
Total Expenditure		253,813	94,060	347,873	253,684
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)					
		4,065	10,582	14,647	10,384
Net Gains/(Losses) on Investments	10	(19,915)	-	(19,915)	21,067
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS					
		(15,849)	10,582	(5,268)	31,451
Transfers between Funds	20	-	-	-	-
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES					
		(15,849)	10,582	(5,268)	31,451
Prior year adjustment	20	-	(819)	(819)	-
Increase/(Decrease) in Property Valuation	15	10,000	-	10,000	57,000
NET MOVEMENT IN FUNDS					
		(5,849)	9,763	3,914	88,451
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		860,647	61,560	922,207	833,756
Total Funds Carried Forward		854,798	71,323	926,121	922,207

All activities relate to continuing operations.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
BALANCE SHEET
Year Ended 31 December 2022

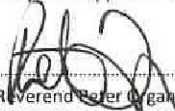
		2022		2021	
	Note	£	£	£	£
FIXED ASSETS					
Tangible fixed assets	15		554,316		545,094
Investments	16		<u>150,014</u>		<u>169,929</u>
			704,330		715,023
CURRENT ASSETS					
Debtors	17	10,307		6,734	
Cash at bank and in hand		<u>227,240</u>		<u>209,264</u>	
		237,547		215,998	
CREDITORS: Amounts falling due within one year	18	<u>(15,756)</u>		<u>(8,815)</u>	
NET CURRENT ASSETS			221,792		207,184
TOTAL ASSETS LESS CURRENT LIABILITIES			926,121		922,207
CREDITORS: Amounts falling due after one year	19				
Net Assets			926,121		922,207
CHARITY FUNDS					
Restricted funds			71,323		61,560
Unrestricted fund			<u>854,798</u>		<u>860,647</u>
Total Funds	20		926,121		922,207

For the year ending 31 December 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

They were approved by the trustees on 29/10/23 and signed on their behalf:


Reverend Peter Organ
Chair of the PCC and Trustees


Sonia Jackson
Trustee
pp Amos Eka

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2022

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the Historical Cost Convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) AND Charities Act 2011.

Parochial Church Council of the Catford (Southend) & Downham constitutes a public benefit entity as defined by FRS 102.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date in which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2022

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the Charity's educational operations, including support costs and costs relating to the governance of the Charity apportioned to charitable activities.

All resources expended are inclusive of irrecoverable VAT.

1.5 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Freehold property	- Capitalised at cost plus revaluation gains (No depreciation)
Equipment	- 20% straight-line

1.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised, are combined and shown in the heading 'Gains/(losses) on investments' in the Statement of Financial Activities.

1.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2022

1.8 Debtors

Trade and other debtors are recognised at the settlement amount after and trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Liabilities and provision

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that they Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.11 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total funds 2022 £	Total funds 2021 £
Collections	66,868	16,190	83,058	81,992
Donations (Recurring and Non)	7,466		7,466	9,661
Legacies	-		-	-
Grants	11,546	64,984	76,530	69,608
Similar incoming resources	13,631	156	13,786	18,518
Total donations and legacies	99,510	81,330	180,840	179,779

In 2022, total donations & legacies was allocated £99,510 (2021: £106,510) to unrestricted funds and £81,330 (2021: £73,269) to restricted funds.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2022

3. FUNDRAISING INCOME

	Unrestricted Funds	Restricted Funds	Total funds	Total funds
	2022	2022	2022	2021
	£	£	£	£
Appeals and events	2,352	-	2,352	456

In 2022, the total fundraising income was £2,352 (2021: £456) relating to unrestricted funds.

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total funds	Total funds
	2022	2022	2022	2021
	£	£	£	£
Hall rent received	103,651	-	103,651	56,585
Parochial fees	2,623	5,503	8,126	10,854
Magazine sales and other trading activity	14,659	5,337	19,996	2,771
Insurance claims	-	-	-	4,875
Other incoming resources	16,185	10,515	26,700	-
Deposit held	-	1,957	1,957	500
Total income from charitable activities	137,119	23,312	160,431	75,585

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Total funds	Total funds
	2022	2022	2022	2021
	£	£	£	£
Investment income	18,897	-	18,897	8,247

In 2022, the total investment income was £18,897(2021: £8,247) relating to unrestricted funds.

6. COST OF FUNDRAISING

	Unrestricted Funds	Restricted Funds	Total funds	Total funds
	2022	2022	2022	2021
	£	£	£	£
Weekly envelopes	7,734	-	7,734	3,398

In 2022, the total cost of fundraising was £ 7,734 (2021: £3,398) relating to unrestricted funds.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2022

7. DIRECT COSTS

	Ministry 2022 £	Total 2022 £	Total 2021 £
Church/Hall insurance	16,948	16,948	14,784
Children and youth work	5,088	5,088	2,885
Church/Hall maintenance	15,579	15,579	14,418
Utility bills	31,285	31,285	22,737
Service expenses	5,690	5,690	3,544
Clergy expenses	3,249	3,249	3,379
Church/Hall major repairs	45,665	45,665	10,729
Parish share to Diocese	48,168	48,168	50,736
Parochial fees to Diocese	6,951	6,951	7,973
Church/Hall running costs	44,242	44,242	32,514
Clergy house insurance etc.	4,600	4,600	3,043
Clergy house maintenance	-	-	-
Secretarial, legal and bank charges	12,836	12,836	2,724
Mission and evangelism	5,776	5,776	1,616
Church/Hall exceptional payments	20,937	20,937	12,663
	267,013	267,013	183,745

8. SUPPORT COSTS

	Ministry 2022 £	Total 2022 £	Total 2021 £
Staff Costs	70,847	70,847	59,575
Depreciation	779	779	5,466
	71,626	71,626	65,041

9. GOVERNANCE COSTS

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total funds 2022 £	Total funds 2021 £
Independent Examiner's fees and accountancy	1,500	-	1,500	1,500

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2022

10. NET GAINS / (LOSSES) ON INVESTMENTS

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total funds 2022 £	Total funds 2021 £
Gain on investment securities		-	-	-
Revaluation gain/(loss)	(19,915)	-	(19,915)	21,067
Total	(19,915)	-	(19,915)	21,067

11. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE

	Staff costs 2022 £	Depreciation 2022 £	Other costs 2022 £	Total 2022 £	Total 2021 £
Cost of fundraising	-	-	7,734	7,734	3,398
Costs of generating funds	-	-	7,734	7,734	3,398
Direct costs	70,847	779	267,013	338,639	248,786
Expenditure on governance	-	-	1,500	1,500	1,500
Total Expenditure	70,847	779	276,247	347,873	253,684

12. TURNOVER

All turnover arose within the United Kingdom.

13. NET INCOMING RESOURCES / (RESOURCES EXPENDED)

This is stated after charging:

	Total 2022 £	Total 2021 £
Depreciation of tangible fixed assets: Owned by the Charity	779	5,466

During the year, no Trustees received any remuneration (2021: £Nil).

During the year, no Trustees received any benefits-in-kind (2021: £Nil).

Vicar of St Luke's & St Mark's and PCC Trustee received £1,515.46 clergy expenses in 2022 (2021: £1,128.82).

Vicar of St Barnabas and PCC Trustee received £587.74 clergy expenses in 2022 (2021: £723.02).

One PCC Trustee of St John's received £118.10 clergy expenses in 2022 (2021: £402.97).

14. EXAMINER'S REMUNERATION

The Independent Examiner's remuneration amounts to £1,500 (2021:£1,500)

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2022

15. TANGIBLE FIXED ASSETS

	Freehold property £	Equipment £	Total £
COST			
At 1 January 2022	543,000	27,330	570,330
Additions	-	-	-
Revaluations	10,000	-	10,000
At 31 December 2022	<u>553,000</u>	<u>27,330</u>	<u>580,330</u>
DEPRECIATION			
At 1 January 2022		25,235	25,235
Charge for the year		779	779
On disposals		-	-
At 31 December 2022		<u>26,014</u>	<u>26,014</u>
NET BOOK VALUE			
At 31 December 2022	<u>553,000</u>	<u>1,316</u>	<u>554,316</u>
At 1 January 2022	<u>543,000</u>	<u>2,095</u>	<u>545,095</u>

16. FIXED ASSET INVESTMENTS

	Listed Securities £
MARKET VALUE	
At 1 January 2022	169,928
Disposals	
Additions	
Revaluations/(Impairment)	(19,915)
At 31 December 2022	<u>150,014</u>
Historical Cost	
	2022 £
	2021 £
Investments at market value comprise:	
Listed investments	<u>150,014</u> <u>169,928</u>

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2022

17. DEBTORS: amounts falling due within one year

	2022	2021
	£	£
Other Debtors	10,307	6,734
	10,307	6,734

18. CREDITORS: amounts falling due within one year

	2022	2021
	£	£
Other loans	-	134
Trade creditors	12,686	6,883
Other creditors	1,726	1,797
Net wages	1,344	-
	15,756	8,814

19. CREDITORS: amounts falling due after more than one year

	2022	2021
	£	£
Other loans	-	-
	-	-

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2022

20. STATEMENT OF FUNDS

	Description	Balance at 1 January 2022	Income	Expenditure	Opening balance Adjustments	Gains/ (Losses)	Balance at 31 December 2022
		£	£	£	£	£	£
Unrestricted funds							
	a	44,907					44,907
	b	815,740	257,878	(253,813)		(9,915)	809,891
		860,647	257,878	(253,813)	-	(9,915)	854,798
Restricted funds							
	c	21,044	64,984	(53,548)	(3,503)		28,977
	d	6,222			(815)		5,407
	e	12,300		(436)			11,864
	f	583		(50)			533
	g	12,078	16,190	(15,447)	3897		16,718
	k	2,131					2,131
	l	500					500
	o	658					658
	q	1,060					1,060
	r	1,782					1,782
	s	156	156	(161)	(151)		0
	u	50					50
			5,336	(5,336)			0
			9870	(7,334)	(2,536)		0
			220	(220)			0
	w	796	5,503	(5,971)	(11)		317
	y	2,850	100	(3,100)	150		0
			300				300
				(500)	500		0
			26				26
	z	1,000					1,000
	a1	(1,650)			1,650		0
			1,957	(1,957)	-		0
		61,560	104,642	(94,060)	(819)	-	71,323
Total Funds		922,207	362,520	(347,873)	(819)	(9,915)	926,121

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2022

Description of funds

Unrestricted

- a Designated Funds
Considered general funds available to the trustees which has been designated to specific projects.
- b General Funds
Free monies held across the main Church account, number 2 account, Hall account and Deposit account.

Restricted

- c Front Room Project (St Luke's)
Grant funds and donations used to provide a community drop in centre at St. Luke's. The funds pay for a project worker and subsidise refreshments and social activities for those attending.
- d Parish Nursing (St Luke's)
A grant funded Project which provides for a trained nurse to offer an advice service across the Parish.
- e St John's Senior Social Club (St John's)
Fund for use by the St John's Senior Social Club.
- f Tea @ 2 (St Barnabas)
Monthly social group. Grants and donations provided specifically for the group's activities.
- g Children and Family Grant (St Luke's)
Grant funded project to provide a children and family worker for the church, with the aim of leading and enhancing the church's impact on child and family mission.
- h Deposit for new Hall user
Deposits held for regular Hall users.
- i Arts Festival (St John's)
Grants awarded for the Arts Festival.
- j CMC Church Deposit (St Barnabas)
Deposit held for a regular Hall user, refunded in 2022.
- k Story Time (St John's)
Money for the use by the "Storytime group for pre-school children at St. John's.
- l Pre-School Deposit (St Barnabas)
Deposit held from the Pre-School for Hall use.
- m Chorister Grant (St John's)
Funds to be used for the benefit of the St John's Choristers.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2022

- n Diocesan Grant (St Luke's)
Grant to purchase a reliable computer for parish work at St Luke's.
- o Charities (St John's)
Funds raised across the parish to be paid away to charity.
- p Recital Fundraising (St John's)
Money raised to fund future music events and recitals at St John's.
- q Organ fundraising (St John's)
Donation to fund an organ or music scholar at St John's.
- r Music Patron's Fund (St John's)
Funds donated for musical and choral purposes at St John's.
- s Third party Charities
Money not yet paid.
- t Water Aid Toilet twinning (St John's)
Project to promote better sanitation in deprived areas abroad.
- u Walsingham (St John's)
Grants and donations to assist in funding the youth pilgrimage to Walsingham.
- v Fairtrade Foundation (St Mark's)
Charity promoting trade justice and fairly traded products.
- w Diocese Fee Income
Balance of fees due to Diocese.
- x Grants from SLCF (St John's)
Grant received at St John's as a subsidy for retreat costs.
- y Major repairs Grant
Grant received from AllChurches Trust towards Hall roof repair costs.
- z Kitchen Refurbishment (St Luke's)
Funds held for the future refurbishment of the church kitchen.
- a1 Bishop's Lent Appeal
Funds raised for the Bishop's Lent Appeal.
- a2 Covid Recovery Grant
Grant received from Lewisham Council towards costs of Hall incurred whilst closed.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2022

Summary of funds

	Balance at 1 January 2022	Income	Grants	Prior Year Adjustment	Balance at 31 December 2022
	£	£	£	£	£
Designated funds	44,907	-	-	-	44,907
General funds	815,740	247,963	(253,813)	-	809,891
	860,647	247,963	(253,813)	-	854,798
Restricted funds	61,560	104,642	(94,060)	(819)	71,323
	922,207	352,606	(347,873)	(819)	926,121

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total funds 2022 £	Total funds 2021 £
Tangible fixed assets	554,316	-	554,316	545,094
Fixed asset investments	150,014	-	150,014	169,929
Current assets	166,223	71,323	237,547	215,998
Creditors due within one year	(15,756)	-	(15,756)	(8,815)
Creditors due in more than one year	-	-	-	-
	854,797	71,323	926,121	922,207

Accounts

**PAROCHIAL CHURCH COUNCIL
OF THE CATFORD (SOUTHEND)
& DOWNHAM TEAM MINISTRY**

Registered charity number 1142353

**INDEPENDENTLY EXAMINED
FINANCIAL STATEMENTS AND TRUSTEES' REPORT
for the year ended
31 December 2021**

*BizNav, Chartered Accountants
36 Scotts Road
Bromley
Kent
BR1 3QD*

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
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Year Ended 31 December 2021

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Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
CHARITY INFORMATION
Year Ended 31 December 2021

The Charity Trustees – Parochial Church Council (PCC) Members

Ministers and Secretary	Reverend Peter Organ	Team Rector and Chairperson of the PCC (Appointed 08 Nov 2021)
	Reverend Stuart Leck	Team Vicar St Barnabas and Deputy Chairperson of the PCC
	Reverend Nicholas Walsh	Team Vicar St Luke's and St Mark's
	Reverend Christopher Rogers Julie Rochefort	Assistant Curate at St John's (Resigned May 2021) Secretary to the PCC(And Lay member to St. John's)
St. John's Church Members	Sonia Jackson	Church Warden and Deanery Synod Representative (2020-23)
	David Smith	Treasurer
	Susan Coombes	Deanery Synod Representative (2020-23)
	Sandy Mawford	Deanery Synod Representative (2020-23) and Church Warden
St. Mark's Church Members	Julie Rochefort	Lay Member
	Janet Hurst	Deanery Synod Representative (2020-23) and Church Warden
	Chinwe Egwuagu	Church Warden
	Carolyn Nield Patrick Nield	Lay Member (Resigned July 2021) Treasurer (Resigned July 2021)
St. Luke's Church Members	Irene Gibbs	Church Warden (Resigned May 2021)
	Cheryl Fleming	Lay Member
	Norman Fleming	Church Warden
	Dave McKLOW	Church Warden (Appointed 23 May 2021)
St. Barnabas Church Members	Don McLaren	Church Warden (Appointed 23 May 2021)
	Lindsay Cooke	Lay member (stopped being a Deanery Synod representative in 2020)
	Joan Cooke	Southwark Pastoral Auxiliary
	Lloyd PAGE	Lay Member

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

CHARITY INFORMATION

Year Ended 31 December 2021

Details For Correspondence

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

Principal office: 353 Bromley Road, Catford, London SE6 2RP

Registered Charity No.: 1142353

PCC Secretary: Julie Rochefort

Advisers

BizNav, Chartered Accountants

36 Scotts Road

Bromley

Kent

BR1 3QD

Shahzad@biznavca.co.uk

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2021

The Trustees present their annual report together with the financial statements for the period 1 January 2021 to 31 December 2021.

1.1 Aims and Purposes

The Parochial Church Council (PCC) of the Catford (Southend) and Downham Team Ministry is committed to working with the Rector and Team Vicars in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical in a challenging social and community environment.

Background

The Parish serves a large population of approximately 35,000 residents in a demographically diverse, vibrant, multi-cultural and multi-ethnic area. Housing in this area is largely composed of small, terraced housing and flats with a mixture of freehold and rented accommodation. There is a degree of social deprivation, overcrowding, social problems and unemployment. Phoenix Community Housing Association is the main social housing provider.

The Team Ministry

Situated in the south of the London Borough of Lewisham the Team Ministry serves the four individual church parishes of St Barnabas Downham, St John the Baptist Catford, St Luke's North Downham, and St Mark's North Downham. It is part of the Diocese of Southwark and the Archdeanery of Lewisham.

The Parochial Church Council

When planning activities for the year the PCC and the District Church Councils (DCCs) of each individual church consider the Charity Commission's guidance on public benefit and in particular, the supplementary guidance to charities for the advancement of religion. Our aim is to enable ordinary people to live out their faith as part of our parish community through:

- Provision of resources and facilities for worship and prayer in a welcoming and inclusive environment, so that people may learn about the Gospel and develop their knowledge and trust in Jesus Christ.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work, thereby providing a vital contribution to social cohesiveness in a diverse community.

1.2 Policies and Objectives

Mission Action Plans (MAPs)

Overall aims are developed into objectives through the development by each church of a Mission Action Plan, and church members are actively involved in implementing this work as an expression of their Christian faith.

Financial Statements, Parish Property, Policies

The PCC is responsible for the production of the financial statements of the Parish and for the oversight of Parish properties. It is the main forum for developing and approving Parish policies.

Safeguarding Duty

We take our safeguarding responsibilities seriously and throughout the year have paid due regard to the Church of England's Safeguarding Policy and Procedures. For the year 2021 the Trustees resolve that we have complied with our duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016, the duty to have due regard to the House of Bishop's guidance on safeguarding children and adults who may be vulnerable, and responding to domestic abuse. Safeguarding Officers are in post for each of our four churches and DBS checks are undertaken in accordance with Church of England (CoE) guidance. The latest CoE policy document and manual 'A Safe Church' can be found on this website: <https://southwark.anglican.org/safeguarding/diocesan-policies-procedures/>. The Diocesan Safeguarding Team can be contacted on: 020 7939 9476

1.3 Public Benefit Achievements

Services to the Community by the Team Churches

During 2021 the world continued to be significantly disrupted by various restrictions imposed by governments in response to the SARS-CoV-2 respiratory virus pandemic. The Church of England directed that church buildings were to close during national 'lockdowns' so where possible our Team churches continued to live stream their main Sunday service on the internet and all opened again as soon as permitted by the Diocese.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2021

St Barnabas Church

Along with all the Team churches St. Barnabas continued to be affected by the pandemic and its impact on the life of the church and our ability to meet together.

At the start of 2021 St Barnabas closed to public worship in support of the wishes of the Government and Council and our worshipping life returned to on-line streamed services from the Vicarage. This enabled contact to be maintained, albeit at a distance, with members of the congregation and local community and as in 2020 we discovered new ways of being 'Church'.

We re-opened on Mothering Sunday 2021 and over the remainder of the year we gradually returned to a 'normal' pattern of worship as the restrictions and guidance was relaxed. We are blessed with a large spacious building enabling members to maintain social distancing, etc. and we continue to ensure a safe environment for members to gather with regular cleaning of the space.

As we re-opened the church we were able to re-start some of our activities including Junior Church and 'Tea @ 2' although these had to pause again at the end of the year with the onset of the Omicron variant. It is hoped that these, and other activities will recommence again in early 2022.

As a faith community we lost a number of long-standing members of the Church in 2021 and it was a privilege to be able to hold their funeral services at St. Barnabas within the restrictions that applied and we give thanks for their faithful service over many years.

As in 2020 we continued to utilise the outside space of the Church with displays at Easter, Remembrance and Christmas and this will be a feature of our life together moving forward.

Our Hall continued to be a resource for the local community, with the Pre-School meeting throughout the year and as restrictions were relaxed, the Hall re-opened for occasional lets, uniformed organisations and other groups to meet.

In the autumn we carried out major repairs to the Hall roof to ensure its safety and water integrity and we are thankful that these works were completed on-time and under budget and for the £3,000 grant that we received from the All Churches Mission Trust towards the costs in recognition of the important role the Hall plays in the life of St. Barnabas.

We are grateful for the continuing generosity of the congregation and as can be seen from the financial report, giving was maintained enabling the Church to meet its obligations and continue to serve the people of Downham.

We also were blessed with a £4,000 grant from Lewisham Council to recognise the impact of the pandemic on the life of the Church and also £500 from the Diocese towards the installation of WiFi in both the Church and the Hall.

Despite the restrictions we were able to support the community and links were maintained with Rangefield and Downderry Schools, with their Harvest and Christmas assemblies being held as a mix of in-person and on-line and we look to the day when we can welcome the schools back into the Church.

We continued to support the work of the Whitefoot and Downham Community Food Plus Project which has seen a large increase in visitors due to the impact of the pandemic.

As we reflect on 2021 we give thanks for the continued presence of God walking alongside each of us through the challenges the year brought and for all those who work to maintain our life together, especially those who have stepped into new roles and responsibilities.

The past year has been challenging and difficult time for everyone and we look to 2022 as a time for re-building and fresh growth to enable us to serve the people of Downham.

St John the Baptist Church

Since January 2020 the post of Team Rector and Vicar of St John's has been vacant. Until May 2021 the Assistant Curate, Churchwardens and the DCC were responsible for managing the church affairs during the interregnum. In May 2021 the Assistant Curate left, leaving the Churchwardens and the DCC under the guidance of the other two team Vicars responsible for all church affairs. On 8th November 2021 we were very pleased to welcome our new Team Rector and Vicar of St John's, Reverend Peter Organ

Church Building and Fabric:

- Church maintained throughout the year.
- No major works carried out.
- Church re opened on 28th March 2021 after the final lockdown. Attendance numbers were initially very low but have been increasing throughout the year. We still have much work to do to regain the numbers that were attending pre Covid.
- We are finding it difficult to encourage families and youth to return to church, although in November and December 2021 we offered Junior Church once a month. We are now fortunate enough to be able to offer Junior Church twice a month in the hope that our children will return.
- All church fabric has now been returned into the church and is ordered as it was pre-covid.
- The Romanian church returned after Easter 2021 and continues to worship at
- St John's on a weekly basis.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2021

- On Easter Sunday 2022 we are planning to reintroduce communion wine, plate collections during the service and refreshments after church on a Sunday.
- Our Director of Music has been working very hard over the past year ensuring that our high standard of music as part of our worship is maintained. We have a very talented choir consisting of 12 regular members.
- The church roof still has its small leaks during heavy rain but, as reported last year this will need a large amount of external funding due to the huge expense to fix it.
- A large corona sculpture was suspended above the nave at St John's during the 1970s when the altar was positioned in the middle of the building. The safety of the fixings in the roof void has been inspected at various times since its installation. During 2021 our insurers confirmed that these inspections should take place annually, and it has been identified that the cost of providing safe access to inspecting engineers will be around £3,500 per year as full scaffolding will be required. The DCC are therefore exploring whether an application should be made to the Diocese to remove the sculpture.

Curate's House:

- With our Assistant Curate departing in May 2021 we have been able to carry out minor repairs and have let the house for initially two years through a letting agent, bringing in some much-needed income.

Church Hall:

- The hall reopened fully in September 2021.
- Some of our regular groups have returned but unfortunately many have not.
- Ad hoc private bookings have started returning and we hope that these will increase over this year.
- As suggested by the Diocese we now have much tighter procedures in place for bookings, payments and the return of security deposits.
- We have been fortunate in securing a regular long term weekly booking, which has been in place since September 2021 and have already asked for continued hire for the period September 2022-July 2023.
- Two other long term weekly hall lets are also at the time of writing being negotiated.
- The Breakfast and Afterschool clubs continue to use the hall five days a week during term time.
- Brighter Horizons have also renewed their contract with us but due to funding, can only afford to hire for two days a week instead of five.
- The Guides and Brownies were hoping to return but due to their volunteers being extremely vulnerable to covid, they have not. There is hope that with DCC agreement Girlguiding would like to open a Rainbow Unit at St John's for girls aged 4-6 years.
- Due to funding from Phoenix, we have been able to allow 'Wuntanara' drumming group the use of our hall on Thursday evenings for a very small fee. This has enabled the local community access to free drumming sessions for 15 weeks. The sessions have been extremely popular bringing many new faces onto church grounds. Due to the success of this project, the DCC have allowed the group to continue using the hall for a further eight weeks free of charge.
- Another serious leak in the hall roof is under repair at the time of writing but further work on the hall roof may be needed in the long term given our dependence on income from hall users.
- The heating system in the hall stopped working in early November 2021, causing all ad hoc lets to be cancelled for November and December 2021. Whilst a temporary fix was undertaken, three different engineers all advised that the boiler is highly likely to require replacement within 6 months.

Grounds Maintenance:

- Many thanks to our gardener and the volunteers who have continued to maintain the church grounds and gardens to such a high standard.
- Thanks also to all those who continuously pick up all the litter around the church.

St Luke's Church

Mission, Vision and Introduction:

St Luke's Mission Action Plan and Vision was produced and adopted in 2018 with our vision for "Life at St Luke's" guiding us in shaping St Luke's to be a place of life for all who come to our church and to be a source of life for our local community. The DCC of St Luke's is committed to leading the congregation in sharing the Good News of Jesus Christ and following his example and teachings.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2021

Although much of our plans and activities were disrupted by the COVID pandemic, God has still been at work in our church and community. We have adapted and evolved our projects and services to respond to the restrictions and needs and have sought additional resources to support the community. We've gone online with Church at Home, which has allowed members of our church who can't get to the building and those who have moved away to worship with us again. We've developed a Zoom chat and prayer community which has helped those who engage to become a closer community and shaped a practice of thankfulness and prayer.

Our in-person services were paused from December 2020 to 28th March 2021. Once we resumed services on Palm Sunday 2021 we took a creative approach to the restrictions, adapting them to provide a more reflective service, whilst experimenting with different ideas to help people explore 'everyday faith.'

We started hosting Catford Community Church in September 2021, who hold their services on Sunday afternoons, which is both an exciting opportunity to work with other churches and a source of income. We benefitted from partnering with them to provide Christmas services.

We were joined in September 2021 by an ordinand, Chris, who will be placed at St Luke's for 2 years as part of his training for the priesthood.

We have also reviewed and tightened up our safeguarding procedures and have made significant improvements to safeguarding and our commitment to protecting and nurturing all those we support.

Children and Families:

Thanks to generous grants from the Henry Smith Charity and the Diocese of Southwark we were able to employ a full-time children's worker during 2021, as we did in 2020. Kirstyn Oliver filled this role until December 2021 and ran a number of trial projects over the course of 2021 including Lego Club, Sensory Church, Art Club and set up a monthly Forest Church. She also relaunched our Children's Church during Sunday services, and Busy Bees Toddler group. Kirstyn did a great job of staying in touch with families and helping us think about our mission to children and families. Into 2022 we are reflecting on the future of our ministry to children and families and, as we still have another 18 months of funding, recruit another Children and Families worker.

The Front Room Club:

The Front Room is a drop-in for people who are at risk of social isolation and is our major community project. Whilst we were in lockdown, the team has kept up well-being calls, provided food parcels and activity packs for Front Room members. The Front Room Club resumed shorter Friday sessions on 23rd April with snacks, drinks and bingo, as well as our Parish Nursing service and providing tech support and digital skills through Phoenix Housing. On 20th July we resumed our Tuesday sessions (10am to 1pm) with a light exercise class run by a volunteer from St Luke's.

The Front Room fully returned to normal services in Autumn 2021 and added an advice centre in partnership with Edge Ministries to provide debt, benefits, and housing advice services. We also partnered with Therapy for Healing, a not-for-profit physiotherapy provider, who run pain clinics; this has been extremely popular with members. We also partnered with Job Centre Plus to provide a 6 month paid work placement for a young person struggling to find work – which has been a wonderful experience.

Sadly, we lost several members of the Front Room during the pandemic, and were particularly saddened with the loss of Jim Townsend, a regular member of both Front Room and St Luke's, however we were glad to be there for Jim before he died, and to give him a good send off.

Parish Nursing:

Our Parish Nursing project provided an invaluable service during the pandemic, as having a nurse on staff helped immensely with risk assessments, infection control, and reassuring people worrying about covid. Sadly, we said goodbye to Ali, our Parish Nurse maternity cover, in July as she moved away from London; and Becky has decided not to resume her role at the end of her maternity leave. We are looking for a new nurse in 2022.

Youth Work:

Over the pandemic we partnered with XLP, a Christian youth work charity, to provide detached youth work in a local park every Thursday after school. This has been a great opportunity to meet with young people in the community and raise the visibility of the church. We have also been awarded funding to undertake a research project into the needs of young people in Downham in order to develop youth work for the estate.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2021

Senior Social Club:

Due to the Pandemic the Senior Social Club has not been able to meet this year but Irene has been keeping in touch with the members by telephone and at Christmas made up a Christmas parcel for each member which she hand delivered. Irene moved away in the summer and so the Senior Social Club has now ceased, though we have encouraged members to attend the Front Room.

Occasional Offices:

Our clergy took 21 funerals across St Luke's and St Mark's, of which 5 were held at St Luke's. St Luke's also held our first wedding since 2015 in September and this was a wonderful and joyous day with a lot of positive comments regarding St Luke's.

Our Finances:

St Luke's finances have coped relatively well during the pandemic with many people switching to standing order and grant funding supporting much of our work. The introduction of a Good Plate contactless giving plate and of the Parish Giving Scheme, has also boosted our income.

We have also established additional sources of income such as; a jumble stall at the back of church; ebay sales; making our space available to the NHS for training; providing space for Catford Community Church and other one off events for other churches; all of which has boosted our income.

Our total income for St Luke's in 2021 was £104,224.59 ; and our total expenditure was £105,597.67 – however we carried over some expenses from the previous year. The total income for the Front Room and Community Projects in 2021 was £43,448.73 and total expenditure was £39,028.91.

We have secured core funding for the Front Room for an additional 3 years and have commissioned a fundraiser to bid for grant funding in order to sustain our development.

The Future:

Our primary focus for the future will be recovering from the impact of the COVID pandemic and welcoming back members of our church who have been absent during the pandemic; mourning those we have lost; and welcoming new members. We also need to renew our Mission Action Plan for the next 3-5 years, so this year will involve prayer, discussions and planning for that.

We are also looking to consolidate our community work, appointing a director, and developing sustainable sources of income to fund this work. We hope to undertake some building development to create a warmer, more flexible space for our diverse needs and projects.

St Mark's Church

The continuing pandemic has continued to have a significant impact on the life of our church, and St Mark's has struggled through the pandemic. We have lost many of our key members; had very low engagement with online activities and have seen the congregation decline significantly.

Our Vision statement therefore is even more relevant than ever: 'A church that proclaims the Gospel in a loving, enthusiastic and faithful way'.

Worship:

In-person services were once again suspended due to the covid-19 pandemic from December 2020 to 28th March 2021. Whilst in-person services were suspended Sunday services have been made available via YouTube with Zoom gatherings for chat and prayer afterwards. We also kept in touch through weekly newsletters, either emailed or hand-delivered, and through a church WhatsApp group.

On re-opening we found average Sunday attendance had dropped by around half to about 10 adults, and it was painful to see the empty seats of regular members we lost in 2020 and early 2021. We have particularly noticed that the young people have not returned, many of whom now have jobs or have moved away for university.

We continue to be largely dependent on retired clergy to maintain our current pattern of worship, particularly highlighted with Rev. Nick being unwell for several weeks at the end of 2021 and early 2022. We are extremely thankful to Revs Tony Partridge, Christine Latham and Marion Barber, who provide regular cover.

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REPORT OF THE TRUSTEES
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Messy Church, however, has flourished since resuming under new leadership in Summer 2021. Now led by parents from Pathways (charity that uses St Mark's as a base), with support from Lucie Walsh, we regularly see between 20 and 30 children and 12-18 adults in attendance. Some of these families have expressed an interest in a regular informal Sunday afternoon service too.

Work in the Community:

St Mark's continues to host Legendary Community Club, a charity which partners with local schools to supply supplementary food bags to families in need.

Pathways Lewisham, a charity based out of St Mark's run by Lucie Walsh and local families, has been very active at engaging with the local community, running jumble sales, events, and collecting items for foodbanks and other charity projects. The partnership with Pathways has allowed St Mark's to be open and visible to the community and raised the positive profile of the church in the community. Following the loss of significant volunteers from St Mark's, Pathways have covered many of the gaps, including cleaning, hall and grounds management, and running Messy Church and events.

Rainbows, Brownies and Zumba groups have now returned to using the hall, and thanks to the support of Pathways, we are now able to offer weekend party hires, which is a very important source of income for St Mark's.

Occasional Offices:

We held one funeral at St Mark's in 2021, long term member of St Mark's Sylvie Wray. Rev Nick conducted 20 other funerals (including another long-term member, Joyce Brooks). We held one baptism at St Mark's as a separate service on a Sunday afternoon in August due to numbers expected.

St Mark's also hosted a wedding of two long term residents of the Excalibur estate on New Year's Eve followed by a reception in the hall – the first wedding at St Mark's in over a decade.

Finances:

Church Balance at 01:01:2021: £9,674, Hall Balance at 01:01:2021 - £4,340

Church Balance at 31:12:2021: £7,833.15, Hall Balance at 31:12:2021 - £3,235.13

St Mark's giving dropped considerably in 2021, especially in the later part of the year, with very few people on the planned giving scheme (though those few are extremely generous), and very little given in Sunday collections. The hall income plugs some of the gap, but St Mark's is currently running at a significant deficit. The church has large reserves due to the Dalton legacy but spending these reserves on day to day running is poor stewardship and unsustainable in the long run. It is anticipated, that without action the church and hall combined will run at a deficit of between £6,000 (minimal expenditure) and £13,000 (realistic expenditure) per year.

The Year Ahead 2021:

The sudden illness of Janet Hurst, Church Warden, and death of our Treasurer, Patrick Nield, in September 2021 dealt a serious blow to St Mark's morale and has left a significant gap in the day to day running of St Mark's. Volunteers from Pathways have stepped into this gap in the interim, but we are hoping for some involvement from the Sunday congregation.

The low attendance, shortage of volunteers for leadership and day to day responsibilities, and low levels of giving raise significant questions about the sustainability of St Mark's. However, there is also hope for the future and not all is doom and gloom.

The growth and vibrancy of Messy Church gives much encouragement and holds much hope for St Mark's future, as does the interest in an informal Sunday afternoon service. The increasing visibility and positivity with which St Mark's is seen due to the presence of LCC and Pathways is also a source of hope for the future. Rev. Nick is also seeing an increase in connection with people having been in post for 5 years and through occasional offices.

Therefore, 2022 will need to be a year of prayer, asking important questions, listening to God and our community, and shaping a sustainable and fruitful future for St Mark's.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2021

1.4 Financial Review

2021 continued to be a difficult year for the four churches within the Parish as the impact of the Covid-19 pandemic restrictions resulted in the closure of the churches in the early part of the year and when re-open, restrictions on the activities that could be held.

Despite these restrictions, the overall financial position of the Parish improved from total funds of £833,756 (2020) to £922,207 (2021) – an increase of £88,451. This was generated by an increase of £73,751 in fixed assets and investments, and £14,700 in net current assets.

Whilst the churches were closed for the early part of the year, income from donations held up compared with 2020, again a period when the churches were closed for considerable periods of time. (2021£81,992:2020 £83,076) and we are grateful for the faithfulness of the congregations in supporting the mission of the Parish in challenging circumstances.

The Parish was blessed with grant income of £69,608 (2020: £72,121) and these covered both services e.g. Front Room Project, Covid recovery funding and building grants and we are grateful to the funding bodies for their support.

Other incoming resources and donations were similar to 2020. As with 2020, there were limited opportunities for fundraising activities with the inability to hold the regular summer and Christmas fayres, etc.

In respect of the charitable activities of the Parish, income from Hall lets fell from £80,519 (2020) to £56,585 (2021) reflecting the restrictions that applied and the permanent closure of some of the regular lets. It is hoped in 2022 that the revenue from the Hall lets will return to pre-pandemic levels.

Fees from the occasional offices remained steady compared to 2020.
Investment income increased from £4,205 (2020) to £8,247 (2021).

In respect of the direct costs of the Parish these fell from £209,065 (2020) to £183,745 (2021). Some of these reductions relate to reduced costs due to the closure of the churches and halls, although this also applied to an extent in 2020.

Salient variations include a reduction in insurance costs £17,110 (2020) to £14,784 (2021), utility bills £26,066 (2020) to £22,737 (2021), Parish Support Fund £78,364 (2020) to £50,736 (2021), hall running costs £36,888 (2020) to £32,514 (2021).

In respect of the Parish Support Fund this was paid in full by three of the team churches based on their 2021 pledges. Due to financial pressures, St John's reduced their payments relative to their original pledge after discussions with the Diocese.

Increases in direct costs included an increase in church/hall repairs from £4,814 (2020) to £10,729 (2021), and exceptional payments for the church/hall from £4,808 (2020) to £12,663 (2021).

Staff costs (non-clergy) across the parish increased from £52,154 (2020) to £65,041 (2021) and relates to grant funded posts. In respect of the investments held by the Parish, these benefited from a revaluation of £21,067 (2021) £9,410 (2020) and the clergy house from an increase in valuation of £57,000.

At the end of the year, debtors increased to £6,734 (2021) from £2,750 (2020) and creditors fell to £8,815 (2021) from £10,381 (2020). Cash held at the bank increased to £209,264 (2021) from £200,115 (2020).

Overall the churches are in a satisfactory position given the challenges of the past two years and it is anticipated that during 2022 the activities of the Parish will return to the pre-pandemic levels with the associated impact on the income and expenditure across the churches and halls.

As with all organisations the Parish is conscious of the increase in utility costs and associated costs due to the current economic environment and will keep a close watch on expenditure.

As ever we are grateful for the faithfulness of the congregations in supporting the mission of the Church within the community.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2021

Going Concern

After making appropriate enquiries the Trustees, in accordance with the requirements of the Charities Commission (SORP 15) have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, the PCC continues to adopt the going concern basis in preparing the financial statements.

Investment Policy and Performance

The investments are held by the Diocese of Southwark and the Returns are considered to be acceptable and are monitored by the District Church Councils concerned.

Reserves Policy

The Parish aims to maintain a balance on unrestricted funds equal to 50% of annual unrestricted outgoings, to smooth out fluctuations in cash flow and to meet emergencies. All churches of the Parish achieved this aim, except St John's, which was affected by a large drop in hall lettings, which should improve as covid restrictions are eased. The PCC reviews the financial position of each church, including reserve levels, on a regular basis.

1.5 Structure, Governance and Management

The Team Ministry for the benefice and parish of Catford (Southend) and Downham came into effect on 25th April 2012.

It was registered with the Charities Commission in 2011 as The Parochial Church Council of the Ecclesiastical Parish of Catford (Southend) and Downham, having previously been a charity excepted from registration. Charity number: 1142353.

The Parochial Church Council (PCC)

Management of the Charity is the responsibility of the Incumbent (Team Rector) and PCC whose members are elected and co-opted under the:

- **Parochial Church Councils (Powers) Measure 1956** as amended.
Full text of currently amended form: www.legislation.gov.uk/ukcm/Eliz2/4-5/3/contents
and
- **Church Representation Rules** (contained in Schedule 3 to the Synodical Government Measure 1969 as amended), latest revision 2020
www.legislation.gov.uk/ukcm/1969/2/schedule/3

Responsibilities:

- Supervision of parish property (eg: approval of Faculty applications)
- Responses to matters passed down by deanery or diocesan synods
- Parish policies
- Producing the financial statement of the parish
- Identification of principal risks and uncertainties facing the charity together with plans and strategies for managing those risks.

In accordance with the terms of the Pastoral Scheme the day to day operational responsibility for mission, the maintenance of church buildings and production of an Electoral Roll is delegated to the District Church Councils of each of the four team churches.

During 2021 the churchwardens of each team church, who are members both of their own DCC and the PCC, provided a template report to each meeting of the PCC which provided assurance to the charity trustees on the areas of responsibility of their individual DCC. Sadly, one of the two treasurers who had served for many years died during 2021 and we are grateful for his long and diligent service. The remaining treasurer continued to attend PCC meetings and liaised with our auditors to produce the annual collated financial accounts on behalf of the PCC.

The compilation of a dynamic risk register for the PCC was also commenced during 2021 to aid the trustees in their identification, prioritisation and management of the principal risks that might threaten the continuation of the charity.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2021

Method of Appointment of Trustees (PCC Members):

The Pastoral Scheme holds that the Church Representation Rules apply to the constitution, meetings and procedure of both the DCCs and PCC within this team ministry which includes the method of appointment of members.

Membership of the PCC:

- Team Rector (chairperson)
- Clergy of each team church
- Churchwardens of each team church
- Southwark Pastoral Auxiliary
- Deanery synod representatives*
- Lay representatives**

Deanery Synod Representatives:

Elected from the laity to serve a three year term; current term 2020 to 2023. They provide an important link between the Parish and the wider structures of the church.

The number of deanery synod representatives to be elected by each team church is prescribed within the Parish Scheme:

Team Ministry Church

Number of Deanery Synod members

St Barnabas 3

St Luke's 1

St John the Baptist 4

St Mark's 1

Lay Representatives of the PCC:

Lay members of the PCC are elected from members of the respective congregations who are on each church's Electoral Roll. All baptised persons over the age of 16 years who are members of the congregations are encouraged to register on the Electoral Roll and stand for election to the District Church Councils of the individual churches, and to the PCC.

A maximum of two lay representatives to the PCC may be elected by each team church. Other PCC Members are co-opted or are ex-officio. New members receive initial familiarisation with the workings of the committees.

All PCC Members:

In order to serve as a Charity Trustee on the PCC all members are first required to self-certify by signing two forms according to Charity Commission guidelines:

PCC Member Trustee Eligibility Declaration - to confirm that they are not disqualified by law from acting as a charity trustee, and

HMRC Fit and Proper Persons Declaration – to confirm that they are not and have never been involved in fraudulent behaviour (such as tax avoidance, misrepresentation, identity theft) and that they will seek to ensure that the charity's funds and any charity tax reliefs received by the charity are only used for charitable purposes.

These forms, along with a Member's Contact Details form are used and stored in accordance with the PCC's General Data Protection Regulations Privacy Notice for Members.

PCC Meetings held during 2021

The PCC met 3 times during 2021 and each of these meetings was quorate.

PCC Volunteers

The Trustees would like to thank all the volunteers who work so hard to make our four churches the lively and vibrant communities they are. In particular, our churchwardens who work tirelessly on our behalf, our treasurers who have helped us to understand better the complexities of the church accounts. Thanks also go to the secretaries of the DCCs for their gifts of administration, and to local retired clergy who have so kindly given of their time voluntarily to support all the team churches over the past year. Their pastoral care and wisdom is treasured by our congregations.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
STATEMENT OF TRUSTEES' RESPONSIBILITIES
Year Ended 31 December 2021

STATEMENT OF TRUSTEES' RESPONSIBILITIES

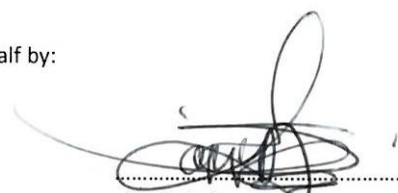
The Trustees are required by the Charities Act 2011 to prepare accounts each financial year which give a true and fair view of the state of affairs of the charity at the end of the financial year and of its financial activities for that period. In preparing those accounts, the Trustees are required to:-

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether the policies adopted are in accordance with the Statement of Recommended Practice, 'Accounting by Charities' with applicable accounting standards;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on.....and signed on their behalf by:


.....
Reverend Peter Organ
Chair of the PCC and Trustees


.....
Sonia Jackson
Trustee

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE INDEPENDENT EXAMINER
Year Ended 31 December 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PAROCHIAL CHURCH COUNCIL OF THE CATFORD (SOUTHEND) & DOWNHAM

I report to the trustees on my examination of the Parochial Church of the Catford (Southend) & Downham for the year ended 31 December 2021.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

BASIS OF INDEPENDENT EXAMINER'S REPORT

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

INDEPENDENT EXAMINER'S STATEMENT

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Name:	Shahzad Fayyaz
Organisation:	BizNav, Chartered Accountants
Relevant professional qualification or body:	Institute of Chartered Accountants in England & Wales
Address:	36 Scotts Road, Bromley, BR1 3QD
Date:	17- May-2022

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
STATEMENT OF FINANCIAL ACTIVITIES
Year Ended 31 December 2021

		Unrestricted Funds	Restricted Funds	Total funds	Total funds
	Note	2021 £	2021 £	2021 £	2020 £
INCOME					
Donations and legacies	2	106,510	73,269	179,779	197,715
Other charitable activities	3 - 4	66,698	9,343	76,042	102,213
Investments	5	8,247	-	8,247	4,205
Total Income		181,456	82,612	264,068	304,133
EXPENDITURE					
Raising funds	6	3,398	-	3,398	383
Charitable activities	7 - 9	175,869	74,417	250,286	262,719
Total Expenditure		179,267	74,417	253,684	263,102
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)					
Net Gains/(Losses) on Investments	10	2,189	8,195	10,384	41,031
		21,067	-	21,067	9,608
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS					
Transfers between Funds	20	23,256	8,195	31,451	50,639
		-	-	-	-
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES					
		23,256	8,195	31,451	50,639
Increase in Investment	15	57,000	-	57,000	56,500
NET MOVEMENT IN FUNDS		80,256	8,195	88,451	107,139
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		780,391	53,365	833,756	726,617
Total Funds Carried Forward		860,647	61,560	922,207	833,756

All activities relate to continuing operations.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
BALANCE SHEET
Year Ended 31 December 2021

		2021		2020	
	Note	£	£	£	£
FIXED ASSETS					
Tangible fixed assets	15		545,094		492,410
Investments	16		<u>169,929</u>		<u>148,862</u>
			715,023		641,272
CURRENT ASSETS					
Debtors	17	6,734		2,750	
Cash at bank and in hand		<u>209,264</u>		<u>200,115</u>	
		215,998		202,865	
CREDITORS: Amounts falling due within one year	18	<u>(8,815)</u>		<u>(10,381)</u>	
NET CURRENT ASSETS			207,184		192,484
TOTAL ASSETS LESS CURRENT LIABILITIES			922,207		833,756
CREDITORS: Amounts falling due after one year	19		-		-
Net Assets			922,207		833,756
CHARITY FUNDS					
Restricted funds			61,560		61,287
Unrestricted fund			<u>860,647</u>		<u>772,469</u>
Total Funds	20		922,207		833,756

For the year ending 31 December 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

They were approved by the trustees on.....and signed on their behalf:

.....
Reverend Peter Organ
Chair of the PCC and Trustees

.....
Sonia Jackson
Trustee

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the Historical Cost Convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) AND Charities Act 2011.

Parochial Church Council of the Catford (Southend) & Downham constitutes a public benefit entity as defined by FRS 102.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date in which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2021

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the Charity's educational operations, including support costs and costs relating to the governance of the Charity apportioned to charitable activities.

All resources expended are inclusive of irrecoverable VAT.

1.5 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Freehold property	- Capitalised at cost plus revaluation gains (No depreciation)
Equipment	- 20% straight-line

1.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised, are combined and shown in the heading 'Gains/(losses) on investments' in the Statement of Financial Activities.

1.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2021

1.8 Debtors

Trade and other debtors are recognised at the settlement amount after and trade discount offered.
 Prepayments are valued at the amount prepaid net of any trade discounts due.

1.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Liabilities and provision

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that they Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.11 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total funds	Total funds
	2021	2021	2021	2020
	£	£	£	£
Collections	81,992	-	81,992	83,076
Donations (Recurring and Non)	7,644	2,017	9,661	14,191
Legacies	-	-	-	10,000
Grants	-	69,608	69,608	72,121
Similar incoming resources	16,874	1,644	18,518	18,327
Total donations and legacies	106,510	73,269	179,779	197,715

In 2021, total donations & legacies was allocated £106,510 (2020: £109,667) to unrestricted funds and £73,269 (2020: £88,048) to restricted funds.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2021

3. FUNDRAISING INCOME

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total funds 2021 £	Total funds 2020 £
Appeals and events	456		456	1,132

In 2021, the total fundraising income was £456 (2020: £1,132) relating to unrestricted funds .

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total funds 2021 £	Total funds 2020 £
Hall rent received	56,585	-	56,585	80,519
Parochial fees	2,507	8,347	10,854	11,562
Magazine sales and other trading activity	2,274	496	2,771	854
Insurance claims	4,875	-	4,875	-
Other incoming resources	-	-	-	8,146
Deposit held	-	500	500	
Total income from charitable activities	66,242	9,343	75,585	101,081

5. INVESTMENT INCOME

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total funds 2021 £	Total funds 2020 £
Investment income	8,247	-	8,247	4,205

In 2021, the total investment income was £8,247(2020: £4,205) relating to unrestricted funds.

6. COST OF FUNDRAISING

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total funds 2021 £	Total funds 2020 £
Weekly envelopes	3,398	-	3,398	383

In 2021, the total cost of fundraising was £ 3,398.25 (2020: £383) relating to unrestricted funds.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2021

7. DIRECT COSTS

	Ministry 2021 £	Total 2021 £	Total 2020 £
Church/Hall insurance	14,784	14,784	17,110
Children and youth work	2,885	2,885	3,393
Church/Hall maintenance	14,418	14,418	14,927
Utility bills	22,737	22,737	26,066
Service expenses	3,544	3,544	3,516
Clergy expenses	3,379	3,379	4,028
Church/Hall major repairs	10,729	10,729	4,814
Parish share to Diocese	50,736	50,736	78,364
Parochial fees to Diocese	7,973	7,973	9,530
Church/Hall running costs	32,514	32,514	36,888
Clergy house insurance etc.	3,043	3,043	2,171
Clergy house maintenance		-	26
Secretarial, legal and bank charges	2,724	2,724	1,770
Mission and evangelism	1,616	1,616	1,654
Church/Hall exceptional payments	12,663	12,663	4,808
	<u>183,745</u>	<u>183,745</u>	<u>209,065</u>

8. SUPPORT COSTS

	Ministry 2021 £	Total 2021 £	Total 2020 £
Staff Costs	59,575	59,575	54,373
Depreciation	5,466	5,466	(2,219)
	<u>65,041</u>	<u>65,041</u>	<u>52,154</u>

9. GOVERNANCE COSTS

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total funds 2021 £	Total funds 2020 £
Independent Examiner's fees and accountancy	1,500	-	1,500	1,500

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2021

10. NET GAINS / (LOSSES) ON INVESTMENTS

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total funds 2021 £	Total funds 2020 £
Gain on investment securities	-	-	-	198
Revaluation gain	21,067	-	21,067	9,410
Total	21,067	-	21,067	9,608

11. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE

	Staff costs 2021 £	Depreciation 2021 £	Other costs 2021 £	Total 2021 £	Total 2020 £
Cost of fundraising	-	-	3,398	3,398	383
Costs of generating funds	-	-	3,398	3,398	383
Direct costs	59,575	5,466	183,745	248,786	261,219
Expenditure on governance	-	-	1,500	1,500	1,500
Total Expenditure	59,575	5,466	188,643	253,684	263,102

12. TURNOVER

All turnover arose within the United Kingdom.

13. NET INCOMING RESOURCES / (RESOURCES EXPENDED)

This is stated after charging:

	Total 2020 £	Total 2019 £
Depreciation of tangible fixed assets: Owned by the Charity	5,466 -	2,219

During the year, no Trustees received any remuneration (2020: £Nil).

During the year, no Trustees received any benefits-in-kind (2020: £Nil).

Vicar of St Luke's & St Mark's and PCC Trustee received £1,128.82 clergy expenses in 2021 (2020: £1,125).

Vicar of St Barnabas and PCC Trustee received £723.02 clergy expenses in 2021 (2020: £582).

One PCC Trustee of St John's received £402.97 clergy expenses in 2021 (2020: £1,787).

14. EXAMINER'S REMUNERATION

The Independent Examiner's remuneration amounts to £1,500 (2020:£1,500)

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2021

15. TANGIBLE FIXED ASSETS

	Freehold property £	Equipment £	Total £
COST			
At 1 January 2021	486,000	26,180	512,180
Additions	-	1,150	1,150
Revaluations	57,000	-	57,000
At 31 December 2021	<u>543,000</u>	<u>27,330</u>	<u>570,330</u>
DEPRECIATION			
At 1 January 2021		19,770	19,770
Charge for the year		5,466	5,466
On disposals	-	-	-
At 31 December 2021	<u>-</u>	<u>25,236</u>	<u>25,236</u>
NET BOOK VALUE			
At 31 December 2021	<u>543,000</u>	<u>2,094</u>	<u>545,094</u>
At 1 January 2021	<u>486,000</u>	<u>6,410</u>	<u>492,410</u>

16. FIXED ASSET INVESTMENTS

	Listed Securities £
MARKET VALUE	
At 1 January 2021	148,862
Disposals	
Additions	
Revaluations	21,067
At 31 December 2021	<u>169,929</u>
Historical Cost	<u>84,842</u>
	2021 £
Investments at market value comprise:	
Listed investments	<u>169,929</u>
	2020 £
	<u>148,862</u>

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2021

17. DEBTORS: amounts falling due within one year

	2021	2020
	£	£
Other Debtors	6,734	2,750
	6,734	2,750

18. CREDITORS: amounts falling due within one year

	2021	2020
	£	£
Other loans	134	6,134
Trade creditors	6,883	2,708
Other creditors	1,797	1,539
	8,815	10,381

19. CREDITORS: amounts falling due after more than one year

	2021	2020
	£	£
Other loans	-	-
	-	-

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2021

20. STATEMENT OF FUNDS

	Description	Balance at 1 January 2021	Income	Expenditure	Transfers in/(out)	Gains/ (Losses)	Balance at 31 December 2021
		£	£	£	£	£	£
Unrestricted funds							
Designated funds	a	44,907					44,907
General funds	b	735,484	181,456	(179,267)		78,067	815,740
		780,391	181,456	(179,267)		78,067	860,647
Restricted funds							
Front Room	c	12,670	64,471	(56,097)			21,044
Parish Nursing	d	6,222					6,222
St John's Senior Social Club	e	12,800		(500)			12,300
Tea @ 2	f	583					583
Children & Family grant	g	12,078					12,078
Deposit for new hall user	h		500	(500)			-
Arts Festival	i						-
CMC Church deposit	j	500		(500)			-
Story Time	k	2,131					2,131
Pre-school deposit	l	500					500
Chorister grant	m	44		(44)			-
Diocesan grant	n	500	500	(1,000)			-
Charities	o	658	1,069	(1,069)			658
Recital fundraising	p	338		(338)			-
Organ Fundraising	q	1,060					1,060
Music Patron	r	1,782					1,782
Third party charities	s	27	677	(698)			6
Water aid toilet twinning	t						-
Walsingham	u	50					50
Fairtrade foundation	v						-
Diocese Fee Income	w	422	8,347	(7,973)			796
Grants from SLCF	x						-
Major repairs Grant	y		3,000				3,000
Kitchen refurb donation	z	1,000					1,000
Bishop's Lent Call	a1		48	(1,698)			(1,650)
Covid Recovery Grant	a2		4,000	(4,000)			
		53,365	82,612	(74,417)	-	-	61,560
Total Funds		833,756	264,067	(253,684)	-	78,067	922,207

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2021

Description of funds

Unrestricted

- a Designated Funds
Considered general funds available to the trustees which has been designated to specific projects.
- b General Funds
Free monies held across the main Church account, number 2 account, Hall account and Deposit account.

Restricted

- c Front Room Project (St Luke's)
Grant funds and donations used to provide a community drop in centre at St. Luke's. The funds pay for a project worker and subsidise refreshments and social activities for those attending.
- d Parish Nursing (St Luke's)
A grant funded Project which provides for a trained nurse to offer an advice service across the Parish.
- e St John's Senior Social Club (St John's)
Fund for use by the St John's Senior Social Club.
- f Tea @ 2 (St Barnabas)
Monthly social group. Grants and donations provided specifically for the group's activities.
- g Children and Family Grant (St Luke's)
Grant funded project to provide a children and family worker for the church, with the aim of leading and enhancing the church's impact on child and family mission.
- h Deposit for new Hall user
Deposits held for regular Hall users.
- i Arts Festival (St John's)
Grants awarded for the Arts Festival.
- j CMC Church Deposit (St Barnabas)
Deposit held for a regular Hall user, refunded in 2021.
- k Story Time (St John's)
Money for the use by the "Storytime group for pre-school children at St. John's.
- l Pre-School Deposit (St Barnabas)
Deposit held from the Pre-School for Hall use.
- m Chorister Grant (St John's)
Funds to be used for the benefit of the St John's Choristers.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2021

- n Diocesan Grant (St Luke's)
Grant to purchase a reliable computer for parish work at St Luke's.
- o Charities (St John's)
Funds raised across the parish to be paid away to charity.
- p Recital Fundraising (St John's)
Money raised to fund future music events and recitals at St John's.
- q Organ fundraising (St John's)
Donation to fund an organ or music scholar at St John's.
- r Music Patron's Fund (St John's)
Funds donated for musical and choral purposes at St John's.
- s Third party Charities
Money not yet paid.
- t Water Aid Toilet twinning (St John's)
Project to promote better sanitation in deprived areas abroad.
- u Walsingham (St John's)
Grants and donations to assist in funding the youth pilgrimage to Walsingham.
- v Fairtrade Foundation (St Mark's)
Charity promoting trade justice and fairly traded products.
- w Diocese Fee Income
Balance of fees due to Diocese.
- x Grants from SLCF (St John's)
Grant received at St John's as a subsidy for retreat costs.
- y Major repairs Grant
Grant received from AllChurches Trust towards Hall roof repair costs.
- z Kitchen Refurbishment (St Luke's)
Funds held for the future refurbishment of the church kitchen.
- a1 Bishop's Lent Appeal
Funds raised for the Bishop's Lent Appeal.
- a2 Covid Recovery Grant
Grant received from Lewisham Council towards costs of Hall incurred whilst closed.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2021

Summary of funds

	Balance at 1 January 2021	Income	Grants	Transfers	Balance at 31 December 2021
	£	£	£	£	£
Designated funds	44,907	-	-	-	44,907
General funds	735,484	259,523	(179,267)	-	815,740
	780,391	259,523	(179,267)	-	860,647
Restricted funds	53,365	82,612	(74,417)	-	61,560
	833,756	342,134	(253,684)	-	922,207

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total funds 2021 £	Total funds 2020 £
Tangible fixed assets	545,094	-	545,094	492,410
Fixed asset investments	169,929	-	169,929	148,862
Current assets	154,439	61,560	215,998	202,865
Creditors due within one year	(8,815)	-	(8,815)	10,381
Creditors due in more than one year	-	-	-	-
	860,647	61,560	922,207	833,756

Accounts

**PAROCHIAL CHURCH COUNCIL
OF THE CATFORD (SOUTHEND)
& DOWNHAM TEAM MINISTRY**

Registered charity number 1142353

**INDEPENDENTLY EXAMINED
FINANCIAL STATEMENTS AND TRUSTEES' REPORT**

for the year ended

31 December 2020

*BizNav, Chartered Accountants
36 Scotts Road
Bromley
Kent
BR1 3QD*

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
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Year Ended 31 December 2020

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Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
 CHARITY INFORMATION
 Year Ended 31 December 2020

The Charity Trustees – Parochial Church Council (PCC) Members

Ministers and Secretary	(Vacant) Reverend Stuart Leck Reverend Nicholas Walsh Reverend Christopher Rogers Julie Rochefort	Team Rector and Chairperson of the PCC (Vacant throughout 2020) Team Vicar St Barnabas and Deputy Chairperson of the PCC Team Vicar St Luke’s and St Mark’s Assistant Curate at St John’s Secretary to the PCC
St. John’s Church Members	Sonia Jackson David Smith Susan Coombes Sandy Mawford Carolyn Armstrong	Church Warden and Deanery Synod Representative (2017-20) PCC Member - Treasurer Deanery Synod Representative (2017-20) Deanery Synod Representative (2017-20) and Church Warden PCC Member
St. Mark’s Church Members	Janet Hurst Chinwe Egwuagu Carolyn Nield Patrick Nield	Deanery Synod Representative (2017-20) and Church Warden PCC Member and Church Warden PCC Member PCC Member - Treasurer
St. Luke’s Church Members	Irene Gibbs Cheryl Fleming Norman Fleming Cecily Griffiths	Church Warden PCC Member Church Warden PCC Member
St. Barnabas Church Members	Ron Ferron Lindsay Cooke Gladys Pittman Alan Williams Joan Cooke	Church Warden ((resigned March 2020) Deanery Synod Representative (2017-20) Deanery Synod Representative (2017-20) Deanery Synod Representative (2017-20) Southwark Pastoral Auxiliary

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
CHARITY INFORMATION
Year Ended 31 December 2020

Details For Correspondence	Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
	Principal office: 353 Bromley Road, Catford, London SE6 2RP
	Registered Charity No.: 1142353
	PCC Secretary: Julie Rochefort

Advisers	BizNav, Chartered Accountants
	36 Scotts Road
	Bromley
	Kent
	BR1 3QD

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2020

The Trustees present their annual report together with the financial statements for the period 1 January 2020 to 31 December 2020.

1.1 Aims and Purposes

The Parochial Church Council (PCC) of the Catford (Southend) and Downham Team Ministry is committed to working with the Rector and Team Vicars in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical in a challenging social and community environment.

Background

The Parish serves a large population of approximately 30,000 to 35,000 residents in a demographically diverse, vibrant, multi-cultural and multi-ethnic area. It is largely composed of small, terraced housing and flats with a mixture of freehold and rented accommodation. Phoenix Community Housing Association is the main social housing provider. There is a degree of social deprivation, overcrowding, social problems and unemployment.

The Team Ministry

Situated in the south of the London Borough of Lewisham the Team Ministry serves the four individual church districts of St Barnabas Downham, St John the Baptist Catford, St Luke’s Downham, and St Mark’s North Downham. It is part of the Diocese of Southwark and the Archdeaconry of Lewisham & Greenwich.

The Parochial Church Council

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish communities. It therefore maintains an overview of worship throughout the four districts of the parish..

When planning activities for the year, the PCC and the District Church Councils (DCCs) of each individual church consider the Charity Commission’s guidance on public benefit and, in particular the supplementary guidance to charities for the advancement of religion. Our aim is to enable ordinary people to live out their faith as part of our parish community through:

- Provision of resources and facilities for worship and prayer in a welcoming and inclusive environment, so that people may learn about the Gospel and develop their knowledge and trust in Jesus Christ.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work, thereby providing a vital contribution to social cohesiveness in a racially diverse community.

1.2 Policies and Objectives

Mission Action Plans (MAPs)

Overall aims are developed into objectives through the development by each church of a Mission Action Plan, and church members are actively involved in implementing this work as an expression of their Christian faith.

Financial Statements, Parish Property, Policies

The PCC is responsible for the production of the financial statements of the Parish and for the oversight of Parish properties. It is the main forum for developing and approving Parish policies. The financial position of the Team Churches is reviewed by the PCC on a regular basis through the year to ensure the continuance of the Parish as a going concern.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2020

Safeguarding Duty

We take our safeguarding responsibilities seriously and throughout the year have paid due regard to the Church of England’s Safeguarding Policy and Procedures.
For the year 2020 the Trustees confirm that they have complied with their duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016, the duty to have due regard to the House of Bishop’s guidance on safeguarding children and vulnerable adults.

1.3 Services to the Community by the Team Churches

From early 2020 the world was significantly disrupted by a public health emergency caused by the spread of the SARS-CoV-2 respiratory virus which caused illness and excess numbers of deaths, and was labelled a pandemic. In the UK, from 23rd March 2020 throughout the year the government imposed several periods of unprecedented nationwide restrictions to which the Church of England, Southwark Diocese and all church communities needed to respond. At the most restrictive this resulted in the complete closure of church buildings, cessation of communal worship and face to face meetings for several weeks or months. The team churches adapted and responded to this unprecedented situation in the ways described within their individual reports below.

St Barnabas Church

Along with all the Team churches, St. Barnabas was affected by the pandemic and its impact on the life of the church and our ability to meet together.
Alongside the wider implications, at a personal level we have lost members of the congregation to the pandemic, as well as members of the local community and we hold their families in our prayers.

During the past year we have discovered new ways of “being church” and many of these will continue when we return to whatever normal will look like. Members have supported each other through regular telephone calls, shopping, maintaining an on-line presence and through prayer.
Our worshipping life was transformed with services moving on-line, streamed from the Vicarage with a regular pattern of Compline and the Sunday Mass established and it is likely that in future there will be a mixed mode model of on-line and in person worship.

When we were able to meet in person at various points of the year for worship, the restrictions meant that our worship was different and many of our congregation were unable to attend and we look to the time when we can all meet together to sing God’s praises and share the bread and the wine.

One of the positives to come out of the pandemic has been the discovery of new ways of reaching out to the wider community and the outside displays will form part of our life together moving forward – the three crosses in the quadrant at Easter, poppies on the fence and trees at Remembrance and the Nativity story displayed on the fence at Christmas took our witness outside the four walls of the building.

Our children have been ministered to via regular on-line lessons and again we look to the day when they can meet together in person.

Many of our regular activities were unable to be held during the past year, such as our Fayres and our social group “Tea @ 2,” who were only able to meet once before lockdown commenced.
Despite the restrictions we were able to support the community and links were maintained with Rangefield and Downderry Schools, with their Harvest and Christmas assemblies being held on-line and we look to the day when we can welcome the schools back into the Church.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2020

We continued to support the work of the Whitefoot and Downham Community Food Plus Project which has seen a three-fold increase in visitors due to the impact of the pandemic.
The past year has been a challenging and difficult time for everyone and we look to 2021 as a time for re-building and continuing to serve the people of Downham.

St John the Baptist Church

Since January 2020 the post of Team Rector and Vicar of St John's has been vacant. The Assistant Curate and Churchwardens with the District Church Council (DCC) have been responsible for managing the church affairs during the resulting interregnum in 2020. The post of Team Rector and Vicar of St John the Baptist Church will now be advertised in March/April, 2021 in the hope of finding a suitable appointee.

Church Building and Fabric:

- Church maintained throughout the year.
- No major works carried out.
- Heating system working well.
- Since 23rd March 2020 to the time of writing, the church building has been open and closed for different periods of time due to the pandemic. Even when the church was open to limited numbers, services have been streamed both on social media and via our website. The church will reopen on 28th March 2021.
- In May 2020 the church was found to be infested with both mice and rats. The church wardens cleared and cleaned every cupboard and placed everything in boxes. Rentokil returned and placed motion sensor traps around the church. This has kept the infestation out so far.
- Due to the pandemic the church has had to be set out differently; separate entrance and exit, one way system in place, limited choir area, screens between the choir and the congregation, many of the red chairs stacked away due to limited numbers.
- Before reopening after the first lockdown the church was deep cleaned and recleaned after every opening. The lock in the vestry door jammed and needed replacing. A locksmith was called out and renewed the lock, he also replaced the padlocks on the cleaning cupboards in the hall with number combination locks.
- The Romanian church returned back to church on 13th December 2020 but had to stop using the church again on 3rd Jan 2021 due to the church closing again. Hopefully they will return on Palm Sunday or after Easter.
- The church roof still has its small leaks during heavy rain but, as reported last year this will need a large amount of external funding due to the huge expense to fix it.
- A Foodbank in partnership with The Lewisham Food Project has been set up on a Wednesday from 12-2pm.

Curate's House:

- Fr Christopher used his study as a sanctuary to stream services including Easter 2020 until the church was allowed to be reopened to clergy.
- The property requires a few minor repairs. The DCC are voting at the time of writing on the quotes received.

Church Hall:

- The hall has been closed to private lets from 23/03/20 to the present date. Reopening for private functions will probably not happen until the end of 2021 or the beginning of 2022.
- The Breakfast and After School clubs have been using the hall as the pandemic has allowed. Guides and Brownies have not been able to meet, Taekwondo has resumed when the pandemic has allowed. Brighter Horizons have asked to renew their licence for a further year.
- The toilets were leaking and the sink in the accessible toilet needed replacing. This work was carried out while the hall was closed.
- The Hall was redecorated by the wardens and Remi when closed during the first lockdown. The toilets, chair storage area and back staircase still need to be painted, this will be done during the summer holidays 2021. Many thanks to our

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2020

Our Hall remained open to enable the Pre-School to meet and to continue to provide a much needed resource to local families. Again, we look forward to welcoming our regular users back in due course.
Our finances were blessed by the continuing generosity of members of the congregation and the wider community and remain healthy.

Use of the church by organisations and groups:

- Although the pandemic has prevented many of our organisations and groups from using the church, we look forward welcoming them all back when they are able. The following organisations and groups would usually be using the church. The Romanian Church, Wednesday Coffee Club, Pram Club, Craft and Hobbies group, Mothers Union and the First Friday Coffee Club.
- The Guides and Brownies have moved back into the hall as it is a more appropriate space to deliver their programme.
- St Johns Foodbank in partnership with The Lewisham Food Project is now set up at the back of church and operates from 12-2pm every Wednesday. The project not only distributes food but also: clothing, toys, home school equipment, themed packs etc.
- Storage is still an issue for these organisations and groups but we try our best.

Grounds Maintenance:

- Many thanks to our gardener and volunteers who have continued to maintain the church grounds and gardens to a high standard.
- Thanks also to all those who continuously pick up the litter around the church, especially that left by the groups of young people drinking and eating on the back wall.

St Luke's Church

Mission, Vision and Introduction:

St Luke's Mission Action Plan and Vision was produced and adopted in 2018 with our vision for "Life at St Luke's" guiding us in shaping St Luke's to be a place of life for all who come to our church and to be a source of life for our local community. The DCC of St Luke's is committed to leading the congregation in sharing the Good News of Jesus Christ and following his example and teachings.

Although much of our plans and activities were disrupted by the COVID pandemic, God has still been at work in our church and community. We have adapted and evolved our projects and services to respond to the restrictions and needs and have sought additional resources to support the community. We've gone online with Church at Home, which has allowed members of our church who can't get to the building and those who have moved away to worship with us again. We've developed a Zoom chat and prayer community which has helped those who engage to become a closer community and shaped a practice of thankfulness and prayer.

Our in-person services (when they have been able to take place) have been limited due to the restrictions, but this has only served to help us reflect on what is helpful and conducive to our worship and service, and to be creative as we explore permitted alternatives. One example is that the restriction on singing has prompted us to explore the Psalms; to include a slot focused on hearing what church members do during the week and praying for them; and spend time in prayerful silence. A highlight of this year was a total immersion Baptism in October of one of our new members, we think a first at St Luke's, a very moving and uplifting occasion.

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Year Ended 31 December 2020

Children and Families:

Kirstyn Oliver was appointed as our full-time Children and Families Outreach Worker in April 2020, thanks for generous grants from the Henry Smith Charity and the Diocese of Southwark. Kirstyn has been doing a fantastic job of getting to know people, providing resources for Sunday School at Home, providing food parcels for local families struggling, teaming up with Friends of Forster Park to run very successful nature days – which we hope will grow into Forest Church and so on. An average of 38 families have been helped over the past year with an additional 300 activity packs distributed in Forster Park reaching out to more families in the local area. This sums up to an average of 378 individuals who were supported, totalling a number of 1,838 occurrences of support for unique individuals over the course of the year.

The Front Room Club:

The Front Room is a drop-in for people who are at risk of social isolation and is our major community project. In normal times the group ran on Monday (10am to 2pm), Tuesday and Friday (9.30am to 2:30pm), with a lunch club on Monday and Friday. Despite having to close for much of the year due to the pandemic, the team has kept up well-being calls, provided food parcels and activity packs, Christmas hampers, and a COVID secure space to meet (when permitted).

Parish Nursing:

Our Parish Nursing project launched in April 2019 and is ongoing. Our lead Parish Nurse, Becky Finaldi, is now on maternity leave. In December we were able to recruit and train Ali Cliff another parish nurse who will be doing Becky’s maternity cover. Obviously since the COVID pandemic work within these projects has been interrupted. The foodbank continues but obviously is not running as before so the parish nurse service hasn’t been able to attend recently. Ali hopes to make contact with the foodbank volunteers and offer any support in the meantime with a view to helping again, once the service is back up and running as before.

Busy Bees:

We shut at the start of the pandemic and remained closed for the rest of 2020 but have been trying to stay in touch using a WhatsApp group. As we look to the future, we are reflecting on the future of the toddler group and what would be the best service to provide post-pandemic, with Kirstyn, our Children and Family Outreach worker, taking the lead.

Senior Social Club:

Due to the Pandemic the Senior Social Club has not been able to meet this year but Irene has been keeping in touch with the members by telephone and at Christmas made up a Christmas parcel for each member which she hand delivered.

Occasional Offices:

Our clergy took 27 funerals across St Luke’s and St Mark’s, of which 5 were held at St Luke’s. Funerals taken during the year included Jean Marden and Les Hannaford, both Front Room members; Diane Burke and Hazel Burke, a long-time member of St Luke’s, and Olugbenro ‘Christopher’ Olabajo, also a member of St Luke’s.

Our Finances:

Although the church closure restrictions reduced congregational giving, the fall was not as much as was feared because of a switch to online standing order payment by a number of church members. The finances were also much helped by the maintenance of the monthly hall lease payments by the pre-school nursery, and a reduction in outgoings. The church maintained a satisfactory unrestricted bank reserve level throughout the year The Front Room project and the Parish Nursing project were fully grant-funded through the year.

Solar Panels:

In March 2020 we installed 120 solar panels on the church roof in partnership with South East London Community Energy (SELCE) to do our part in protecting the environment and generating clean and affordable power.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2020

The Future:

Our primary focus for the future will be recovering from the impact of the COVID pandemic and welcoming back members of our church who have been absent during the pandemic; mourning those we have lost; and, hopefully, welcoming new members who have joined through online ministry and outreach activities. We will seek to ask important questions, prompted by the experiences we have had of the pandemic, about the future of our mission and ministry and the shape of our services and activities.

St Mark's Church

The year 2020 has inevitably seen a severe reduction in our activities, but our Vision statement remains relevant, albeit manifested by more virtual means: 'A church that proclaims the Gospel in a loving, enthusiastic and faithful way'.

Worship:

In-person services were suspended due to the COVID19 pandemic from 18th March 2020, with a simple weekday service resuming on Thursdays from 6th August and Sunday in-person services resuming from 4th October until the November 2020 lockdown. We were able to resume in-person services for December, including some simple Christmas services. Whilst in-person services were suspended Sunday services have been made available via YouTube with Zoom gatherings for chat and prayer afterwards. YouTube services also continued whilst we were able to hold in-person services. These services have been watched by families who rarely attend in-person services, as well as regular members of our congregation.

We have kept in touch with everyone through weekly newsletters, either emailed or hand-delivered, through WhatsApp and weekly Zoom calls. In September, October and December about half our regular congregation returned to in-person services, either on Sunday or Thursday morning, with Covid-secure measures in place. Although congregational singing was not allowed, we had hymns played on our new piano. St Mark's has remained open for private prayer on Thursday mornings since restrictions were relaxed last summer, and also on Sunday mornings since December.

Work in the Community:

We have not been able to hold Messy Church in the past year, but have kept in touch with families by text and have supplied children's resources for special occasions, i.e., Pentecost, Harvest, Advent, Lent. While the hall has not been used by Brownies, Zumba or occasional hirers, we have hosted Legendary Community Club, a charity which partners with local schools to supply supplementary food bags to families in need. We are considering how this arrangement can be maintained when we return to regular hiring.

Occasional Offices:

Sadly, we lost three senior, long-standing members of our congregation during 2020 and early 2021. One of the funerals was held in church and another at the crematorium, along with 27 other funerals. We are looking forward to the wedding of a local couple in the summer.

Finances:

Thankfully most of our congregation changed their giving to standing Order at the start of lock-down, so our collections actually increased by £100 over the previous year. Fundraising was considerably reduced as we were unable to hold any fairs or sales. The church account ended the year with a healthy balance of £9,674, while the hall account stood at £4340, a reduction of £880 due to our inability to allow lettings.

The Year Ahead 2021:

We are looking forward to resuming in-person services on Palm Sunday, but will also continue on-line services for those who do not feel ready to return. We recognise the need to make a slow recovery over the next few months, acknowledging that many will have experienced great sadness and anxiety during the past year. We will then have a period of reconstruction, when we consider how we want to do things and plan to use a Jesus Shaped People resource to guide our

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2020

1.4 Financial Review

The year 2020 has been a very difficult one for the four churches of the Parish, with covid-19 pandemic restrictions closing the buildings for many weeks, preventing the normal in-person collection of cash and envelope giving. Despite many members of the congregation switching to online standing order giving, there was still a drop in total collections from £97,592 in 2019 to £83,076 in 2020 (-15%), but this was less than originally feared. Gift Aid and GASDS refunds from HMRC totalled £18,317 (£25,319 in 2019). Donations totalled £14,191 compared with £9,900 in 2019, with the increase mainly in restricted funds. Grants received in the year totalled £72,121 (£22,083 in 2019) for specific projects, with the increase reflecting the expansion of projects at St Luke’s. Total unrestricted income from collections, Gift Aid and donations totalled £109,667, compared with £124,032 in 2019. Restricted income totalled £88,048 compared with £30,617 in 2019 (see note 2 to the financial statements).

Fund-raising income was also hit by the covid restrictions, which prevented the normal round of bazaars, Christmas fairs and other table sale activities, which raised £9,405 in 2019, but only £1,132 in 2020.

Income from other church activities is analysed at note 4 in the financial statements and shows a fall from £160,784 in 2019 to £101,081 in 2020. The main fall in income was from church hall lettings as regular lettings and community social use of the halls fell away because of pandemic restrictions. Hall rents totalled £82,247 in 2020, compared with £127,167 in 2019. Parochial fees, £11,562, mainly from funerals, were on a par with 2019 (£12,049) , but the church share of the funeral fees for services not held in church was ceased for 2020, resulting in a fall in the unrestricted church portion of parochial fees to £1,817 (£4,156 in 2019). The restricted portion of the fees was payable to the Diocese. Other income resources fell from £14,962 in 2019 to £8,146 in 2020.

Investment income was £4,205 compared with £4,579 in 2019.

Whilst unrestricted income suffered from the lockdown closures of our churches, there was a compensating fall in direct costs. The breakdown of direct costs in 2019 is shown on note 7 to the financial statements and this shows a fall in costs from £247,286 in 2019 to £209,065 in 2020 (-16%). Significant falls in costs were in church running costs, major repairs, maintenance and utility bill payments. There were also reductions in sacristy payments and clergy expenses. The Parish Support Fund payments were made in full.

Staff support costs (note 8 to the financial statements) increased from £40,566 in 2019 to £54,373 in 2020, as a result of extra grant-funded staffing costs at St Luke’s.

The Statement of Financial Activities summarises the overall financial position of the Parish at the year ended 31 December, 2020. Total Parish income was £304,133, with total expenditure £263,102 resulting in an increase in current funds of £41,031 with gains in the value of the clergy house (£56,500) and share-holdings (£9,608) bringing the total net movement of funds to £107,139. This increased the total funds carried forward to £833,756 compared with £726,617 in 2019.

Overall the churches of the Parish are in a satisfactory financial position, with the expectation that the removal of covid-19 restrictions in 2021 will enable the churches to return to a fully active life.

Going Concern

After making appropriate enquiries the Trustees, in accordance with the requirements of the Charities Commission (SORP 15) have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, the PCC continues to adopt the going concern basis in preparing the financial statements.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2020

Investment Policy and Performance

The investments are held by the Diocese of Southwark and the Returns are considered to be acceptable and are monitored by the District Church Councils concerned.

Reserves Policy

The Parish aims to maintain a balance on unrestricted funds equal to 50% of annual unrestricted outgoings, to smooth out fluctuations in cash flow and to meet emergencies. All churches of the Parish achieved this aim, except St John's, which was affected by a large drop in hall lettings, which should improve as covid restrictions are eased. The PCC. reviews the financial position of each church, including reserve levels, on a regular basis.

1.5 Structure, Governance and Management

The present scheme for the Team Ministry for the benefice and parish of Catford (Southend) and Downham came into effect on 25th April 2012

It was registered with the Charities Commission in 2011 as The Parochial Church Council of the Ecclesiastical Parish of Catford (Southend) and Downham, having previously been a charity excepted from registration.

Management of the Charity is the responsibility of the Incumbent (Team Rector) and PCC whose members are elected and co-opted under the:

- **Parochial Church Councils (Powers) Measure 1956** as amended.
Full text of currently amended form: www.legislation.gov.uk/ukcm/Eliz2/4-5/3/contents and
- **Church Representation Rules** (contained in Schedule 3 to the Synodical Government Measure 1969 as amended), latest revision 2020. www.legislation.gov.uk/ukcm/1969/2/schedule/3

Responsibilities:

- Supervision of parish property (e.g. approval of Faculty applications)
- Responses to matters passed down by deanery or diocesan synods
- Parish policies
- Producing the financial statement of the parish

In accordance with the terms of the Pastoral Scheme the day-to-day operational responsibility for mission, the maintenance of church buildings, day to day financial management and production of an Electoral Roll is delegated to the District Church Councils of each of the four team churches.

Diocese of Southwark Scheme under Rule 18 of the Church Representation Rules (Pastoral Scheme) made by the Church Commissioners on 29th November 2011 . This established a team ministry for the benefice and parish of Catford (Southend) and Downham which came into effect on 25th April 2012.

During 2020 the churchwardens of each team church, who are members both of their own DCC and the PCC, provided a template report to each meeting of the PCC which provided assurance to the charity trustees on the areas of responsibility of their individual DCC. The Team Ministry also had the benefit of two Treasurers who attended PCC meetings and reported on the state of the finances of each team church, risks that may threaten these, and collaborated to produce the annual collated financial accounts on behalf of the PCC.

In accordance with Charity Commission requirements the 2020 Annual Report and Accounts have been independently audited by a firm of chartered accountants and auditors (see section 2.0 below).

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE TRUSTEES
Year Ended 31 December 2020

Method of Appointment of Trustees (PCC Members):

The Pastoral Scheme holds that the Church Representation Rules apply to the constitution, meetings and procedure of both the DCCs and PCC within this team ministry which includes the method of appointment of members.

Membership of the PCC:

- Team Rector (chairperson)
- Clergy of each team church
- Churchwardens of each team church
- Southwark Pastoral Auxiliary
- Deanery synod representatives*
- Lay representatives**

Deanery Synod Representatives:

Elected from the laity to serve a three-year term 2017 to 2020. The term was extended into 2021, because of Covid restrictions. Fresh elections will take place at the Parish Annual Meeting in 2021.

The number of deanery synod representatives to be elected by each team church is prescribed within the Parish Scheme. The representatives provide the PCC with an important link between the parish and the wider structures of the church.

Lay Representatives of the PCC:

Lay members of the PCC are elected from members of the respective congregations who are on each church's Electoral Roll. All baptised persons over the age of 16 years who are members of the congregations are encouraged to register on the Electoral Roll and stand for election to the District Church Councils of the individual churches, and to the PCC. Other PCC Members are co-opted or are ex-officio. New members receive initial familiarisation with the workings of the Council.

All PCC Members:

In order to serve as a Charity Trustee on the PCC all members are first required to sign a form to confirm that they are eligible according to the Charity Commission guidelines.

PCC Meetings held during 2020:

Because of covid restrictions, in-person meetings from March 2020 were not possible and so the business of the PCC was carried on by email and latterly by online meetings.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
STATEMENT OF TRUSTEES' RESPONSIBILITIES
Year Ended 31 December 2020

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are required by the Charities Act 2011 to prepare accounts each financial year which give a true and fair view of the state of affairs of the charity at the end of the financial year and of its financial activities for that period. In preparing those accounts, the Trustees are required to:-

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether the policies adopted are in accordance with the Statement of Recommended Practice, 'Accounting by Charities' with applicable accounting standards;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on.....and signed on their behalf by:

.....
Reverend Stuart Leck
Team Vicar
Trustee

.....
David Smith
Treasurer
Trustee

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
REPORT OF THE INDEPENDENT EXAMINER
Year Ended 31 December 2020

INDEPENDENT EXAMINER’S REPORT TO THE TRUSTEES OF PAROCHIAL CHURCH COUNCIL OF THE CATFORD (SOUTHEND) & DOWNHAM

I report to the trustees on my examination of the Parochial Church of the Catford (Southend) & Downham for the year ended 31 December 2020.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity’s accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

BASIS OF INDEPENDENT EXAMINER’S REPORT

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

INDEPENDENT EXAMINER’S STATEMENT

Since the Charity’s gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- 2. the accounts do not accord with those records; or
- 3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Name:	Shahzad Fayyaz
Organisation:	BizNav, Chartered Accountants
Relevant professional qualification or body:	Association of Chartered Certified Accountants
Address:	36 Scotts Road, Bromley, BR1 3QD
Date:	24-Mar-2021

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
STATEMENT OF FINANCIAL ACTIVITIES
Year Ended 31 December 2020

		Unrestricted Funds	Restricted Funds	Total funds	Total funds
		2020	2020	2020	2019
	Note	£	£	£	£
INCOME					
Donations and legacies	2	109,667	88,048	197,715	154,649
Other charitable activities	3 - 4	92,115	10,098	102,213	170,189
Investments	5	4,205	-	4,205	4,579
Total Income		205,987	98,146	304,133	329,417
EXPENDITURE					
Raising funds	6	383	-	383	545
Charitable activities	7 - 9	200,324	62,395	262,719	294,628
Total Expenditure		200,707	62,395	263,102	295,173
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)					
		5,280	35,751	41,031	34,244
Net Gains/(Losses) on Investments	10	9,608	-	9,608	19,477
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS					
		14,888	35,751	50,639	53,721
Transfers between Funds	20	(3,961)	3,961	-	-
NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES					
		10,927	39,712	50,639	53,721
Increase in Investment	15	56,500	-	56,500	129,500
NET MOVEMENT IN FUNDS					
		67,427	39,712	107,139	183,221
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		705,042	21,575	726,617	543,396
Total Funds Carried Forward		772,469	61,287	833,756	726,617

All activities relate to continuing operations.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

BALANCE SHEET

Year Ended 31 December 2020

		2020		2019	
	Note	£	£	£	£
FIXED ASSETS					
Tangible fixed assets	15		492,410		432,127
Investments	16		<u>148,862</u>		<u>139,253</u>
			641,272		571,380
CURRENT ASSETS					
Debtors	17	2,750		9,712	
Cash at bank and in hand		<u>200,115</u>		<u>167,408</u>	
		202,865		177,120	
CREDITORS: Amounts falling due within one year	18	<u>(10,381)</u>		<u>(15,749)</u>	
NET CURRENT ASSETS			<u>192,484</u>		<u>161,371</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>833,756</u>		<u>732,751</u>
CREDITORS: Amounts falling due after one year	19		-		6,134
Net Assets			<u>833,756</u>		<u>726,617</u>
CHARITY FUNDS					
Restricted funds			61,287		21,575
Unrestricted fund			<u>772,469</u>		<u>705,042</u>
Total Funds	20		<u>833,756</u>		<u>726,617</u>

For the year ending 31 December 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors’ responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies’ regime.

They were approved by the trustees on.....and signed on their behalf:

Reverend Stuart Leck Team Vicar St. Barnabas Trustee	David Smith Treasurer Trustee
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1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the Historical Cost Convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) AND Charities Act 2011.

Parochial Church Council of the Catford (Southend) & Downham constitutes a public benefit entity as defined by FRS 102.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date in which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2020

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the Charity's educational operations, including support costs and costs relating to the governance of the Charity apportioned to charitable activities.

All resources expended are inclusive of irrecoverable VAT.

1.5 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Freehold property	- Capitalised at cost plus revaluation gains (No depreciation)
Equipment	- 20% straight-line

1.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised, are combined and shown in the heading 'Gains/(losses) on investments' in the Statement of Financial Activities.

1.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2020

1.8 Debtors

Trade and other debtors are recognised at the settlement amount after and trade discount offered.
Prepayments are valued at the amount prepaid net of any trade discounts due.

1.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Liabilities and provision

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that they Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
Collections	83,076	-	83,076	97,592
Donations (Recurring and Non)	8,558	5,633	14,191	9,900
Legacies	-	10,000	10,000	500
Grants	-	72,121	72,121	22,083
Similar incoming resources	18,033	294	18,327	24,574
Total donations and legacies	109,667	88,048	197,715	154,649

In 2020, total donations & legacies was allocated £109,667 (2019: £124,032) to unrestricted funds and £88,048 (2019: £30,617) to restricted funds.

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 NOTES TO THE FINANCIAL STATEMENTS
 Year Ended 31 December 2020

3. FUNDRAISING INCOME

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
Appeals and events	779	353	1,132	9,405

In 2020, the total fundraising income was £779 (2019: £8,772) relating to unrestricted funds and £353 (2019: £633) relating to restricted funds.

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
Hall rent received	80,519	-	80,519	127,167
Parochial fees	1,817	9,745	11,562	12,049
Magazine sales and other trading activity	854	-	854	-
Insurance claims	-	-	-	6,606
Other incoming resources	8,146	-	8,146	14,962
Total income from charitable activities	91,336	9,745	101,081	160,784

5. INVESTMENT INCOME

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
Investment income	4,205	-	4,205	4,579

In 2020, the total investment income was £4,205 (2019: £4,579) relating to unrestricted funds.

6. COST OF FUNDRAISING

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
Weekly envelopes	383	-	383	545

In 2020, the total cost of fundraising was £383 (2019: £545) relating to unrestricted funds.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2020

7. DIRECT COSTS

	Ministry 2020 £	Total 2020 £	Total 2019 £
Church/Hall insurance	17,110	17,110	16,838
Children and youth work	3,393	3,393	4,153
Church/Hall maintenance	14,927	14,927	22,099
Utility bills	26,066	26,066	31,349
Service expenses	3,516	3,516	9,878
Clergy expenses	4,028	4,028	7,122
Church/Hall major repairs	4,814	4,814	23,798
Parish share to Diocese	78,364	78,364	76,103
Parochial fees to Diocese	9,530	9,530	6,067
Church/Hall running costs	36,888	36,888	41,893
Clergy house insurance etc.	2,171	2,171	1,320
Clergy house maintenance	26	26	563
Secretarial, legal and bank charges	1,770	1,770	969
Mission and evangelism	1,654	1,654	5,134
Church/Hall exceptional payments	4,808	4,808	-
	<u>209,065</u>	<u>209,065</u>	<u>247,286</u>

8. SUPPORT COSTS

	Ministry 2020 £	Total 2020 £	Total 2019 £
Staff Costs	54,373	54,373	40,566
Depreciation	(2,219)	(2,219)	5,476
	<u>52,154</u>	<u>52,154</u>	<u>46,042</u>

9. GOVERNANCE COSTS

	Unrestricted Funds 2020	Restricted Funds 2020	Total funds 2020	Total funds 2019
Independent Examiner’s fees and accountancy	1,500	-	1,500	1,300

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2020

10. NET GAINS / (LOSSES) ON INVESTMENTS

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
Gain on disposal of investment securities	198	-	198	-
Revaluation gain	9,410	-	9,410	19,477
Total	9,608	-	9,608	19,477

11. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE

	Staff costs 2020 £	Depreciation 2020 £	Other costs 2020 £	Total 2020 £	Total 2019 £
Cost of fundraising	-	-	383	383	545
Costs of generating funds	-	-	383	383	545
Direct costs	54,373	(2,219)	209,065	261,219	293,328
Expenditure on governance	-	-	1,500	1,500	1,300
Total Expenditure	54,373	(2,219)	210,948	263,103	295,173

12. TURNOVER

All turnover arose within the United Kingdom.

13. NET INCOMING RESOURCES / (RESOURCES EXPENDED)

This is stated after charging:

	Total 2020 £	Total 2019 £
Depreciation of tangible fixed assets:		
Owned by the Charity	(2,219)	5,476

During the year, no Trustees received any remuneration (2019: £Nil).
 During the year, no Trustees received any benefits-in-kind (2019: £Nil).
 Vicar of St Luke’s & St Mark’s and PCC Trustee received £1,125 clergy expenses in 2020 (2019: £1,216).
 Vicar of St Barnabas and PCC Trustee received £582 clergy expenses in 2020 (2019: £327).
 One PCC Trustee of St John’s received £1,787 clergy expenses in 2020 (2019: £4,405).

14. EXAMINER’S REMUNERATION

The Independent Examiner’s remuneration amounts to £1,500 (2019: £1,300).

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

NOTES TO THE FINANCIAL STATEMENTS

Year Ended 31 December 2020

15. TANGIBLE FIXED ASSETS

	Freehold property £	Equipment £	Total £
COST			
At 1 January 2020	429,500	24,616	454,116
Additions	-	1,564	1,564
Revaluations	56,500	-	56,500
At 31 December 2020	486,000	26,180	512,180
DEPRECIATION			
At 1 January 2020	7,455	14,534	21,989
Charge for the year	(7,455)	5,236	(2,219)
On disposals	-	-	-
At 31 December 2020	-	19,770	19,770
NET BOOK VALUE			
At 31 December 2020	486,000	6,410	492,410
At 1 January 2020	422,045	10,082	432,127

16. FIXED ASSET INVESTMENTS

	Listed Securities	
	£	
MARKET VALUE		
At 1 January 2020	139,253	
Disposals	(11,200)	
Additions	11,399	
Revaluations	9,410	
At 31 December 2020	148,862	
Historical Cost	84,842	
	2020	2019
	£	£
Investments at market value comprise:		
Listed investments	148,862	139,253

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2020

17. DEBTORS: amounts falling due within one year

	2020	2019
	£	£
Other Debtors	2,750	9,712
	2,750	9,712

18. CREDITORS: amounts falling due within one year

	2020	2019
	£	£
Other loans	6,134	6,000
Trade creditors	2,708	8,449
Other creditors	1,539	1,300
	10,381	15,749

19. CREDITORS: amounts falling due after more than one year

	2020	2019
	£	£
Other loans	-	6,134
	-	6,134

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
 NOTES TO THE FINANCIAL STATEMENTS
 Year Ended 31 December 2020

20. STATEMENT OF FUNDS

	Description	Balance at 1 January 2020	Income	Expenditure	Transfers in/(out)	Gains/ (Losses)	Balance at 31 December 2020
		£	£	£	£	£	£
Unrestricted funds							
Designated funds	a	40,407	-	-	4,500	-	44,907
General funds	b	664,635	205,987	(200,707)	(539)	66,108	735,484
		705,042	205,987	(200,707)	3,961	66,108	780,391
Restricted funds							
Front Room	b	699	28,271	(16,300)	-	-	12,670
Parish Nursing	d	2,381	13,519	(9,678)	-	-	6,222
St John's Senior Social Club	e	900	12,000	0	(100)	-	12,800
Tea @ 2	f	583	-	0	-	-	583
All church Mission		1,122	-	(1,122)	-	-	-
Children & Family grant	g	2,500	28,632	(19,054)	-	-	12,078
Parochial fees	h	571	5,816	(5,965)	-	-	422
Deposit for new hall user		1,000	-	-	(1,000)	-	-
Arts Festival		4,361	-	(1,500)	(2,861)	-	-
CMC Church deposit	i	500	-	-	-	-	500
Story Time	j	2,411	-	(280)	-	-	2,131
Pre-school deposit	k	500	-	-	-	-	500
Chorister grant	l	44	-	-	-	-	44
Diocesan grant	m	-	500	-	-	-	500
Charities	n	658	-	-	-	-	658
Recital fundraising	o	319	19	-	-	-	338
Organ fundraising	p	1,060	-	-	-	-	1,060
Music Patron's Fund	q	1,782	-	-	-	-	1,782
Third party charities	r	100	176	(249)	-	-	27
Water aid toilet twinning	s	34	-	(34)	-	-	-
Walsingham	t	50	-	-	-	-	50
Fairtrade foundation	u	-	30	(30)	-	-	-
Diocese Fee Income	v	-	3,929	(3,929)	-	-	-
Grants from SLCF	w	-	600	(600)	-	-	-
HMRC Furlough		-	3,566	(3,566)	-	-	-
Kitchen Refurbishment	x	-	1,000	-	-	-	1,000
Bishop's Lent Appeal	y	-	88	(88)	-	-	-
		21,575	98,146	(62,395)	(3,961)	-	53,365
Total Funds		726,617	304,133	(263,102)	-	66,108	833,756

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2020

Description of funds

Unrestricted

- a Designated Funds
Considered general funds available to the trustees which has been designated to specific projects.

- b General Funds
Free monies held across the main Church account, number 2 account, Hall account and Deposit account.

Restricted

- c Front Room Project
Grant funds and donations used to provide a community drop in centre at St Luke's. The funds pay for a project worker and subsidise refreshments and social activities for those attending.

- d Parish Nursing
A grant funded Project which provides for a trained nurse to offer an advice service across the Parish.

- e St John's Senior Social Club
Fund for use by the St John's Senior Social Club.

- f Tea @ 2
Monthly social group – balance of grant and donations given specifically for the activities for St Barnabas.

- g Children & Family Grant
This is a grant funded project to provide a children and family worker for the church, with the aim of leading and enhancing the church's impact on child and family mission.

- h Parochial Fees
Parochial Fees due to be paid to the Diocese (South London Church Fund) or Retired Clergy taking funerals are restricted to those payments.

- i CMC Church Deposit
Deposit held on behalf of Christ Manifestation Church for the Church Hall at St Barnabas.

- j Story Time
Money for the use by the 'Storytime' group for pre school children St John's.

- k Pre School Deposit
Deposit held on behalf of Witty Kiddies Pre-School for the Church Hall at St Barnabas.

- l Chorister grant
Fund to be used for the benefit of the St John's choristers.

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NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2020

- m Diocesan grant
The grant is to enable the Vicar to purchase a reliable computer for parish work at St Luke's.

- n Charities
Proceeds raised for charities at St John's.

- o Recital fundraising
Money raised to fund future music events and recitals at St John's.

- p Organ fundraising
Donation to fund an organ or music scholar at St John's.

- q Music Patron's Fund
Funds donated for musical and choral purposes at St John's.

- r Third party Charities
Money not yet paid.

- s Water Aid toilet twinning
This is a project to promote better sanitation in deprived areas abroad, £34.14 raised for this project and carried forward from 2019 was paid to the charity in 2020.

- t Walsingham
Grants and donations to assist in funding the youth pilgrimage to Walsingham at St John's.

- u Fairtrade foundation
This is a charity promoting trade justice and fairly traded products. The church raised £30 for the charity in 2020 and this was paid before the end of the year. St Mark's is a Fairtrade church.

- v Diocese Fee Income
Balance of fees due to Diocese at St Barnabas.

- w Grants from SLCF
Grant received at St. Johns as a subsidy for retreat costs which has now been spent.

- x Kitchen Refurbishment donation

A sum of £1,000 was donated with the specific purpose of helping to pay for a refurbishment of the church kitchen and is held in a separate bank account with other funds designated by the Church Council for future buildings maintenance at St Luke's.

- y Bishop's Lent Appeal
This is an annual appeal to raise funds for a variety of good causes at home and abroad.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry
NOTES TO THE FINANCIAL STATEMENTS
Year Ended 31 December 2020

Summary of funds

	Balance at 1 January 2020	Income	Grants	Transfers	Balance at 31 December 2020
	£	£	£	£	£
Designated funds	40,407	-	-	4,500	44,907
General funds	664,635	272,095	(200,707)	(539)	735,484
	705,042	272,095	(200,707)	3,961	780,391
Restricted funds	21,575	98,146	(62,395)	(3,961)	53,365
	726,617	370,241	(263,102)	-	833,756

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds 2020	Restricted Funds 2020	Total funds 2020	Total funds 2019
Tangible fixed assets	492,410	-	492,410	432,127
Fixed asset investments	148,862	-	148,862	139,253
Current assets	149,500	53,365	202,865	177,120
Creditors due within one year	(10,381)	-	(10,381)	- 15,749
Creditors due in more than one year	-	-	-	(6,134)
	780,391	53,365	833,756	726,617