

**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
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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

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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
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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.

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- 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.

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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.

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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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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.

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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
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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

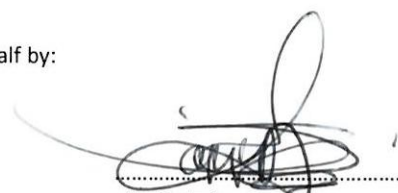
The Trustees are required by the Charities Act 2011 to prepare accounts each financial year which give a true and fair view of the state of affairs of the charity at the end of the financial year and of its financial activities for that period. In preparing those accounts, the Trustees are required to:-

- 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 £	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.

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- 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.

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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