



The Parish of St John the Baptist, Old Malden

Registered Charity No 1145155

Financial Statements of the Parochial Church Council for the year ended 31st December 2021

Incumbent

*The Reverend Michael Roper
Vicarage: 5, Vicarage Close, off Paddock Close
Worcester Park
KT4 7LZ*

Banks

*NatWest Bank plc Worcester Park Branch
Barclays Bank plc Worcester Park Branch*

Independent Examiner

Nilkunj Dodhia BSc FCA MBA

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	107,307	3,052	—	110,359	93,130
Income from charitable activities	1,893	4,225	—	6,118	3,806
Other trading activities	3,286	844	—	4,130	3,750
Investments	1,060	2	—	1,062	1,444
Total income	113,547	8,122	—	121,669	102,130
Expenditure on:					
Raising funds	33	4	—	37	264
Expenditure on charitable activities	107,428	6,129	—	113,557	102,771
Total expenditure	107,462	6,133	—	113,594	103,035
Net income / (expenditure) resources before transfer	6,085	1,989	—	8,074	(905)
Transfers					
Gross transfers between funds - in	9,394	445	—	9,839	999
Gross transfers between funds - out	(9,394)	(445)	—	(9,839)	(999)
Other recognised gains / losses					
Net movement in funds	6,085	1,989	—	8,074	(905)
Total funds brought forward	100,016	19,930	3,686	123,633	124,538
Total funds carried forward	106,101	21,920	3,686	131,707	123,633
Represented by					
Unrestricted					
General fund	58,963	—	—	58,963	61,429
Designated					
Christmas Day Event	1,700	—	—	1,700	1,946
Church Building	—	—	—	—	2,294
Church Building Major Works	20,438	—	—	20,438	9,070
Church Hall	25,000	—	—	25,000	25,000
Churchyard	—	—	—	—	278
Restricted					
Angel Project Appeal	—	1,268	—	1,268	—
Bereavement Cafe	—	1,732	—	1,732	—
Church Building Major Works	—	—	—	—	2,000
Covid-19 Costs Grant	—	79	—	79	—
Harvest Appeal	—	63	—	63	—
Organ	—	17,094	—	17,094	16,247
Roy Clough	—	1,683	—	1,683	1,683
Endowment					
Parish Endowment	—	—	3,686	3,686	3,686
Total funds carried forward	106,101	21,920	3,686	131,707	123,633

Balance sheet

	Total funds	Prior year funds
Fixed assets		
Heritage assets	25,000	25,000
Investments	42,840	42,840
	67,840	67,840
Current assets		
Debtors	10,622	6,413
Cash at bank and in hand	57,017	51,025
	67,639	57,438
Liabilities		
Creditors: Amounts falling due in one year	3,771	1,645
	3,771	1,645
Net current assets less current liabilities	63,867	55,793
Total assets less current liabilities	131,707	123,633
Total net assets less liabilities	131,707	123,633
Represented by		
Unrestricted		
General fund	58,815	61,429
Designated		
Church Building	—	2,294
Church Hall	25,000	25,000
Christmas Day Event	1,700	1,946
Churchyard	—	278
Church Building Major Works	20,438	9,070
Restricted		
Bishop's Lent Appeal	148	—
Bereavement Cafe	1,732	—
Organ	17,094	16,247
Roy Clough	1,683	1,683
Church Building Major Works	—	2,000
Covid-19 Costs Grant	79	—
Harvest Appeal	63	—
Angel Project Appeal	1,268	—
Endowment		
Parish Endowment	3,686	3,686
Funds of the church	131,707	123,633

Statement of assets and liabilities

	This year	Last year
Heritage assets		
Church Hall		
Church Hall (Designated) -	25,000	25,000
	25,000	25,000
Total for Heritage assets	25,000	25,000
Investments		
CBF 637054001S		
Parish Endowment (Endowment) -	771	771
	771	771
CBF 137002132S		
Parish Endowment (Endowment) -	500	500
	500	500
CBF 637054001D (Roy Clough Legacy)		
Roy Clough (Restricted) -	1,569	1,569
	1,569	1,569
CBF 637054002D		
General fund (Unrestricted) -	40,000	40,000
	40,000	40,000
Total for Investments	42,840	42,840
Cash at bank and in hand		
NatWest Current account		
Bereavement Cafe (Restricted) -	1,132	—
Church Building (Designated) -	—	(1,183)
Library (Designated) -	—	50
Organ (Restricted) -	1,077	238
Roy Clough (Restricted) -	114	114
Christmas Day Event (Designated) -	1,696	1,921
Churchyard (Designated) -	(112)	(250)
Church Building Major Works (Designated) -	20,438	9,070
Church Building Major Works (Restricted) -	—	2,000
MPS School Leavers' Bibles Appeal (Restricted) -	—	(3)
Covid-19 Costs Grant (Restricted) -	79	(1,297)
Harvest Appeal (Restricted) -	—	(48)
Angel Project Appeal (Restricted) -	—	(349)
General fund (Unrestricted) -	(11,335)	(4,435)
Agency collection (Restricted) -	107	73
	13,197	5,901
Barclays Current Account		
Organ (Restricted) -	5	—
Parish Endowment (Endowment) -	2,415	2,415
Churchyard (Designated) -	—	420
Harvest Appeal (Restricted) -	64	—
Angel Project Appeal (Restricted) -	21	—
General fund (Unrestricted) -	19,282	20,409
	21,788	23,244
NatWest Deposit Account		
Church Building (Designated) -	—	3,477
General fund (Unrestricted) -	3,678	100
	3,678	3,577
Barclays Number 4		
Organ (Restricted) -	16,011	16,010
	16,011	16,010
Barclays Number 6		
General fund (Unrestricted) -	1,842	1,842
	1,842	1,842

Cash in hand		
Christmas Day Event (Designated) -	500	400
General fund (Unrestricted) -	—	51
	500	451
Total for Cash at bank and in hand	57,017	51,025
Debtors		
Accounts Receivable		
Bereavement Cafe (Restricted) -	600	—
Christmas Day Event (Designated) -	121	10
Churchyard (Designated) -	112	108
MPS School Leavers' Bibles Appeal (Restricted) -	—	3
Covid-19 Costs Grant (Restricted) -	—	1,297
Harvest Appeal (Restricted) -	29	78
Angel Project Appeal (Restricted) -	1,246	349
General fund (Unrestricted) -	8,514	4,568
	10,622	6,413
Total for Debtors	10,622	6,413
Agency accounts		
Agency collections		
Agency collection (Restricted) -	(107)	(73)
	(107)	(73)
Total for Agency accounts	(107)	(73)
Creditors: Amounts falling due in one year		
Accounts Payable		
Library (Designated) -	—	(50)
Christmas Day Event (Designated) -	(616)	(386)
Harvest Appeal (Restricted) -	(30)	(30)
General fund (Unrestricted) -	(3,019)	(1,107)
Total for Creditors: Amounts falling due in one year	(3,664)	(1,572)
Grand total	131,707	123,633

Fund movement by type

		Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
BLA - Bishop's Lent Appeal							
Restricted		—	178	178	—	—	—
	Sub-total for BLA	—	178	178	—	—	—
Bereavemen - Bereavement Cafe							
Restricted		—	1,732	—	—	—	1,732
	Sub-total for Bereavemen	—	1,732	—	—	—	1,732
ChurchBldg - Church Building							
Designated		2,294	402	2,697	—	—	—
	Sub-total for ChurchBldg	2,294	402	2,697	—	—	—
ChurchHall - Church Hall							
Designated		25,000	—	—	—	—	25,000
	Sub-total for ChurchHall	25,000	—	—	—	—	25,000
Organ - Organ							
Restricted		16,247	851	4	—	—	17,094
	Sub-total for Organ	16,247	851	4	—	—	17,094
RoyClough - Roy Clough							
Restricted		1,683	—	—	—	—	1,683
	Sub-total for RoyClough	1,683	—	—	—	—	1,683
Endowment - Parish Endowment							
Endowment		3,686	—	—	—	—	3,686
	Sub-total for Endowment	3,686	—	—	—	—	3,686
XmasEvent - Christmas Day Event							
Designated		1,946	371	616	—	—	1,700
	Sub-total for XmasEvent	1,946	371	616	—	—	1,700
ChrchYd - Churchyard							
Designated		278	439	717	—	—	—
	Sub-total for ChrchYd	278	439	717	—	—	—
ChrchMajWk - Church Building Major							
Designated		9,070	15,000	3,632	—	—	20,438
Restricted		2,000	500	2,500	—	—	—
	Sub-total for ChrchMajWk	11,070	15,500	6,132	—	—	20,438
MPSBIBLES - MPS School Leavers'							
Restricted		—	—	—	—	—	—
	Sub-total for MPSBIBLES	—	—	—	—	—	—
Covid-19 - Covid-19 Costs Grant							
Restricted		—	428	348	—	—	79
	Sub-total for Covid-19	—	428	348	—	—	79
Harvest - Harvest Appeal							
Restricted		—	261	198	—	—	63
	Sub-total for Harvest	—	261	198	—	—	63
ANGEL - Angel Project Appeal							
Restricted		—	3,868	2,600	—	—	1,268
	Sub-total for ANGEL	—	3,868	2,600	—	—	1,268
Foodbank - Foodbank General App							
Restricted		—	304	304	—	—	—
	Sub-total for Foodbank	—	304	304	—	—	—
General - General fund							
Unrestricted		61,429	97,334	99,800	—	—	58,963
	Sub-total for General	61,429	97,334	99,800	—	—	58,963
	Grand total	123,633	121,669	113,594	—	—	131,707

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
Gift Aid - Bank	53,670	—	—	—	53,670	54,290
Gift Aid - Envelopes	6,316	—	—	—	6,316	5,593
One-off Gift Aid gifts	9,178	—	30	—	9,208	5,084
One-off Gift Aided Expenses	393	—	—	—	393	906
Tax recoverable on Gift Aid	17,172	25	361	—	17,558	17,847
Donations appeals etc	3,905	15,000	928	—	19,833	3,820
Other planned giving	420	—	—	—	420	480
Loose plate collections	852	—	—	—	852	1,798
Donations by Church Groups	—	—	—	—	—	157
Legacies	—	—	—	—	—	3,000
Other funds generated	—	377	1,732	—	2,109	155
Total	91,905	15,402	3,052	—	110,359	93,130
Income from charitable activities						
Angel Project Appeal Donations	—	—	3,629	—	3,629	2,200
Christmas Day Event Donations	—	371	—	—	371	275
Foodbank Appeal Donations	—	—	266	—	266	—
Harvest Appeal Donations	—	—	218	—	218	558
Bishop's Lent Appeal Donations	—	—	112	—	112	—
MPS School Leavers' Bibles Appeal Donations	—	—	—	—	—	220
Fees for weddings and funerals	1,522	—	—	—	1,522	553
Total	1,522	371	4,225	—	6,118	3,806
Other trading activities						
Autumn/Christmas Fair	998	—	—	—	998	—
Other Fund Raising	560	—	844	—	1,404	1,271
Online Store	633	—	—	—	633	518
Magazine income - advertising	696	—	—	—	696	950
Parish magazine sales	399	—	—	—	399	1,012
Total	3,286	—	844	—	4,130	3,750
Investments						
CBF Deposit Interest	621	439	—	—	1,060	1,425
Bank and building society interest	0	0	2	—	2	19
Total	621	439	2	—	1,062	1,444
INCOME TOTAL	97,334	16,212	8,122	—	121,669	102,130

					Total	
Unrestricted	Designated	Restricted	Endowment	This year	Last year	

EXPENDITURE

Raising funds

Fees paid to fund raisers	33	—	4	—	37	45
Costs of Other Fund Raising	—	—	—	—	—	219
Total	33	—	4	—	37	264

Expenditure on charitable activities

Parish Support Fund	72,000	—	—	—	72,000	72,000
Salary of parish administrator	7,079	—	—	—	7,079	5,810
Music	4,806	—	—	—	4,806	4,689
Organ / piano tuning	1,092	—	—	—	1,092	278
Church maintenance	3,851	2,697	—	—	6,548	3,832
Administration	2,268	—	—	—	2,268	1,750
Church running - insurance	1,825	—	—	—	1,825	1,773
Church running - electric	1,199	—	—	—	1,199	897
Church running - gas	898	—	—	—	898	1,079
Church running - water	160	—	—	—	160	89
Costs of Christmas Day Event	—	616	—	—	616	386
Mission giving to charities	1,560	—	—	—	1,560	2,060
Home mission	375	—	3,280	—	3,655	3,312
Upkeep of services	757	—	348	—	1,105	2,222
Upkeep of churchyard	421	717	—	—	1,138	879
Working expenses of incumbent	255	—	—	—	255	390
Working expenses of other ministry team	117	—	—	—	117	155
Children's Ministry	105	—	—	—	105	104
Cleaning	60	—	—	—	60	89
Magazine expenses	50	—	—	—	50	50
Church Major Repairs	—	1,322	2,500	—	3,822	—
Church Major Repairs - Architect's Fees	—	2,310	—	—	2,310	930
Hall repairs inc structure	888	—	—	—	888	—
Total	99,767	7,662	6,129	—	113,557	102,771
EXPENDITURE TOTAL	99,800	7,662	6,133	—	113,594	103,035

GRAND NET TOTAL INCOME/(EXPENDITURE)	(2,466)	8,551	1,989	—	8,074	(905)
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Notes to the Accounts

1. Accounting basis

These accounts have been prepared using the Historical Cost Convention, under which value of assets on the balance sheet is based on their original cost when acquired. We have also employed accruals-based accounting in which revenues and expenses are recorded when revenue is earned or when expenses are incurred, whether or not cash has been received or paid. Accordingly, we have provided for costs and income relating to 2021 but which had not been paid or received as at the 31st of December 2021.

2. Gift Aid Tax Reclaims

During 2021 four quarterly claims were completed, including one relating to donations received in 2020. At the 2021 year-end we have therefore accrued £5,314, in respect of the final claim, for the fourth quarter of 2021. In addition, a claim was completed under the Gift Aid Small Donations Scheme for the tax year 2020-21.

3. Parish Support Fund

The Parish Pledge to the Diocese of Southwark for 2021 of £72,000 was paid in full for the year. The Pledge for 2022 is £72,000, as approved by the PCC.

4. Property

Property is shown at its historical cost. The hall is owned by the Parish, but day-to-day management and financing is governed by a separate charitable trust and the hall is used for the benefit of the local community, as well as for Parish events.

5. Building Works

Following observations made in the latest quinquennial report the parish is in the early stages of planning a major building works programme. This will require significant funds, which in turn will need specific fundraising. A donation of £10,000 made in late 2019 was designated to start the Fund for these works and a legacy in 2020 was ascribed to the restricted portion of the Fund. A further one-off private donation of £15,000 was received during 2021 which the donor wished the PCC to determine the purpose for which it was to be allocated. The PCC duly decided to allocate this donation in total to the Major Building Works Fund. In addition to Architect's fees incurred in 2020, costs of £3,822 for conducting investigations into the church building drainage were allocated to the Fund during 2021.

6. Investments

Investments with the Central Board of Finance:

Share Income Investments (shown at historical cost in the accounts)

	<i>Units</i>	<i>Historical Cost</i>	<i>Market Valuation 2021</i>	<i>Market Valuation 2020</i>
		£	£	£
CofE Investment Fund Income Shares	1,000	771	23,418	20,487
Fynes Clinton Grave Trust	732	500	17,119	14,967
Total		1,271	40,537	35,454

Deposit Income Investments

	<i>2021</i>	<i>2020</i>
	£	£
Roy Clough Bequest Fund Deposit	1,570	1,569
General Fund Deposit	40,000	40,000
Total	41,570	41,569

Overall Total Investments

- As shown in the accounts	42,841	42,840
- At market value as at 31/12/2021	82,107	77,023

7. Debtors

	<i>2021</i>	<i>2020</i>
	£	£
Gift Aid Tax to be claimed from HMRC	5,314	4,708
Scouts re legal fees relating to renegotiating of hall site hut lease	2,804	-
Covid Grant	-	1,297
Angel Appeal Donation awaiting banking at year-end	1,000	-
Bereavement Café Donation awaiting banking at year-end	600	-
Investment Income	269	278
Unrestricted Donations	495	40
Designated Donations – Christmas Day Event	121	10
Sundry Other		80
Overall Total Debtors	10,622	6,413

Debtors of £10,622 on 31 December 2020 relate primarily to the Gift Aid Tax reclaims referred to in Note 2 above, together with a payment made to settle legal fees in relation to the renegotiation of the lease on the scout hut, which is expected to be recouped from the scout troop during 2022. In addition, a number of donations and income received or confirmed prior to the year-end but banked or received in early January 2021 is also included here, including two restricted donations from Smith's Charity for the Angel Appeal and the Bereavement Café.

Similarly, debtors of £6,413 on 31 December 2020 related primarily to the Gift Aid Tax reclaims referred to in Note 2 above, together with a Covid Grant and certain donations and income received or confirmed prior to the year-end but banked or received in early January 2021.

8. Creditors

	2021 £	2020 £
<i>Amounts collected on behalf of others ('agency collections')</i>		
Diocesan service fees & other amounts due	97	73
Charitable donations	10	-
Total Agency Collections	107	73
<i>Deferred Income</i>		
Old Malden Subscriptions paid in advance	45	-
<i>Accrued expenditure</i>		
St John's Hall reimbursement for repair of scout hut site boundary fence	888	
Incumbent Expenses	854	600
Utilities and Admin costs accrued	721	357
Christmas Day Event Expenses	616	385
Outreach & Home Mission	230	30
Wedding Fee Deposit	100	-
Other	10	-
<i>Sundry Creditor</i>		
Funeral Director double payment	200	200
Total Accounts Payable	3,664	1,572

9. Maeldune and Christmas Fairs

	Maeldune Fair		Christmas Fair	
	2021	2020	2021	2020
	£	£	£	£
Gross Income	-	-	998	-
Gross Expenses	-	-	-	-
Net result	-	-	998	-

Regrettably, Covid-19 pandemic regulations meant that it was not possible to hold either the Maeldune or the Christmas Fair in 2020. In 2021 the Maeldune Fair could not take place owing to social restrictions in early summer. However, an autumn/Christmas Fair was held in late November, raising £998, which was highly creditable under difficult circumstances relating to the ongoing pandemic.

10. Christmas Day Event

	2021 £	2020 £
Gross Income	371	275
Gross Expenses	616	386
Net	(245)	(109)

This year the Rotary Club maintained their donation to the cost of this event at £250. Donations on the day boosted the overall income for the event by £121, all of which is held within a restricted fund from which all expenses are paid. Expenses rose this year because of hire costs and the costs of arranging to distribute many of the meals to guests' homes.

Annual Report

Once again, the activities of the Parish in 2021 were significantly affected by the Covid-19 pandemic and the associated regulations and as in 2020, the Parish's financial activities were similarly impacted. We were unable to hold most of our major fundraising events, including the Maeldune Fair. Under such circumstances the Parish has been remarkably blessed in receiving significant one-off donations to help cover the inevitable potential shortfall in income over costs. In turn we have continued to peg back as far as possible our costs, many of which are fixed, in response to circumstances. Significantly, the Parish continued to alert the congregation and membership during the year to the difficult situation for both the Parish and for our neighbours, and responses have boosted the ability of the Parish to support both itself and local good causes. The Parish maintained the same contribution to the Diocese's Parish Support Fund as was made in 2020, £72,000. The Finance Committee has continued to meet every month since the introduction of the first lockdown in March 2020, to monitor and discuss the financial status of the Parish and to report and make recommendations to the PCC. The Parish's reserves remain buoyant and as a result the Parish must be considered a 'going concern'.

Income

Donations

Regular donations to the Parish by bank or envelope dropped slightly on 2020 levels. In addition to the uncertainties and financial challenges caused by the pandemic a number of donors were lost for varying reasons and by the end of 2021 the level of regular monthly giving has dropped by more than 10% on the level at the start of the pandemic in March 2019. The PCC undertook a 'campaign' or review of regular giving by members of the congregation in the latter months of 2021 and the promising results mean that regular giving is expected to return to pre-pandemic levels.

During 2021 the one-off donations, given either under or not under gift aid, rose to unprecedented levels in response to PCC reports and appeals since the start of the pandemic. One-off Gift aid gifts and Donations in combination provided over £28,000 during the year (£9,000 in 2020). This includes a number of one-off donations of £500 and £1,000 and a single, anonymous donation of £15,000 which the PCC decided to designate to the Major Building Works Fund. Without these very generous donations, in 2021 the Parish would have met the deficit of £20,000 predicted in its budget for the year.

In 2020 the Parish was successful in applying for a place in the Co-op's local causes scheme in support of our Bereavement Café. Over the 12 months this raised £1,132 for the Café, to which the local Smith's Charity donated a further £600 at the end of 2021.

In 2021 gift aided expenses dropped compared with 2020, when a significant donation was made towards live streaming of services. Similarly, loose plate collections dropped away once again, largely with the general move in the UK economy away from cash (cash donations will have been replaced in part by cashless giving, however because of the vagaries of the information given by the system provider, it is not practical to identify what would have loose plate collections at services).

The parish's level of gift-aiding remains very high, despite the drop in loose plate collections (which once again limited the extent of our claim under the Gift Aid Small Donations Scheme 'GASDS'), as many one-off gifts were made under gift-aid. We continue to claim quarterly, and necessarily in arrears after donations have been received. In 2021 we again submitted and received three quarterly claims for that year within the year, but the fourth quarter's claim can only ever be made early in the following year and once again this has therefore been accrued for in the accounts for 2021.

The PCC recorded its great gratitude for the generous donations made in 2021 which have helped to cover costs and thereby restrict the deficit on the General Fund to a minimum (£2,466).

'Donations by Church Groups' from the various parish groups including Toddlers, Crochet and Playtime, together with coffee & tea net takings have understandably fallen away: the groups have, sadly, largely been unable to meet

but also relied on cash donations from their members, who may no longer carry cash. Again, it is not possible to ascertain whether cashless donations include donations by church group members.

During 2021 the Parish has moved to contactless and cashless giving using contactless kit in church and donate buttons on the Parish website, and through the services of the providers SumUp and GiveALittle, as recommended by the Church of England. Although this development was already part of Parish plans, as with so many other social trends, the pandemic accelerated these as the move away from cash increased along with the reduced ability to attend church in person.

Income from Charitable Activities

As in 2021, the parish ran several very successful campaigns, largely online and on a cashless basis, for the Kingston Foodbank, and the Christmas Angel Project for local school children. The online nature of these appeals, using SumUp and GiveALittle, lend themselves to social media and gift aid donation, and the income and expenditure for each of these now feature as both income and expenditure under the general banner of Home Mission.

Christmas Day Event Donations comprise a donation from Rotary New Malden and contributions from guests.

Fees for weddings, funerals and burials of ashes are set by the Church of England and are charged accordingly; since 2020, parishes receive no income from funerals conducted purely at crematoria; these are passed to the Diocese in full (other than small donations paid by funeral directors to cover incidental costs such as travel). Other than crematoria funerals, such services were less restricted in 2021 than in 2020: one wedding took place (2020: none); three funeral services were held in church (2020: one) and four burials of ashes took place in the churchyard (2020: two).

Other 'Trading' Activities

Sadly, neither the Maeldune Fair nor the 'full' Christmas Fairs could take place in 2020. The Fundraising Team worked hard to raise funds by other means, taking opportunities when they could and raising creditable amounts including a busy autumn fair. Regrettably the annual Story Tent event, which was planned to take place in person just before Christmas, had to be cancelled this year because of the rise in Covid levels at that time. Organ recitals took place once again, the first was recorded and streamed online and funds raised through cashless and website giving. The Online Store, has proved very successful and popular, again mainly using SumUp and the website.

Sales and advertising from Old Malden News both dropped significantly; paper copies have proved less popular, and the magazine is fully available online for free as an important means of communication and outreach.

Investment income

Investment income from our various CBF/CCLA deposits dropped as interest rates fell away to historically low levels.

Overall, income has risen significantly (by c£19,500) since 2020, primarily as a result of generous donations.

Expenditure

General Comments

In order to meet its commitments and the ongoing circumstances of the pandemic, the PCC budget for 2021 forecast a significant deficit for the year and this guided the PCC and its Finance Committee as they managed the finances through the year. The more notable variances between 2020 and 2021 are drawn out below.

Parish Support Fund (Diocesan Contribution)

Having decided to increase the Parish's contribution to the Diocese from £69,965 to £72,000 in 2018, this has now remained the Parish's commitment in the succeeding four years. Payments were made in full (as referenced in note 3 to the accounts) and given the budgetary challenges our pledge for 2020 remains at £72,000. Meanwhile the average cost to the Diocese for a parish priest, including accommodation, pension, training and all the parish support

that we receive, has risen beyond £82,000. The shortfall in our contribution to the full estimated cost remains a concern for the PCC.

Parish Administrator

The PCC agreed an inflationary rise for the salary of our Administrator, who resigned mid-year as she moved away from the Parish. The PCC appointed a successor, Sally, at an increased hourly rate and based on increased hours to cover a more substantial workload, including PCC minute-taking. The Parish is very grateful to both the current and the previous Administrators for their commitment during unusual circumstances.

Music

The PCC agreed an inflationary rise of 2% for the honoraria of our Choir Director and Organist, to whom the Parish remains very grateful during a difficult year. The service of both individuals on a self-employed contractual basis was confirmed during the year. Other music costs were heavily restricted as very few costs were incurred in the absence of musical provision for most of the year. Organ maintenance was restored to normal levels to ensure the organ remained viable and given the return to regular and frequent use of the instrument.

Church Maintenance

Exceptional costs in 2021 included the 20% contribution of £3,645 to the new security installations following our successful application to the Government's 'Places of Worship Scheme' together with £1,100 costs relating to emergency plumbing work, repairs to the water heater and heating program, and emergency work on the main boiler.

Administration

In 2020 our administrative costs have risen towards more normal levels as activities increased during the year, including printing and paper costs.

Upkeep of Churchyard

In 2021 day-to-day churchyard costs continued to be pegged back to a minimum but included repairs to the Burial of Ashes Marking stone, part of which was covered by a generous donation.

Church Running Costs

These have risen in line with inflation and consumption as the building has been in greater use than 2020.

Upkeep of Services

In 2020 our ongoing costs for services have remained low. Those in 2020 included significant expenses for reopening the church and the costs of kit for livestreaming services, all of which are covered by the Covid-19 grant referred to in the income review.

Mission Giving

The charitable and mission giving payments that we undertook during the year as approved by the PCC were:

	2020		2019
	£		£
<i><u>From general funds as our mission giving</u></i>			
Care International	300	Care International	300
Young Minds	300	Young Minds	300
Re-Engage	300	Re-Engage	300
KCAH	200	KCAH	275
Refugee Action Kingston	200	The Fircroft Trust	275
Restored UK	200	The Felix Project	275
		Southwark MU 'Away From It All' Scheme	275
	<u>1,500</u>		<u>2,000</u>
The Royal British Legion, Worcester Park	60	The Royal British Legion, Worcester Park	60
	<u>1,560</u>		<u>2,060</u>

Home Mission

Collections and appeals, often gift aided through the Parish

Angel Appeal	2,600	Angel Appeal	2,200
Harvest Appeal for Kingston Foodbank	198	Harvest Appeal for Kingston Foodbank	558
Winter Appeal for Kingston Foodbank	304	Spring Foodbank Donation	250
Bishop's Lent Appeal	178	MPS Bibles	305
	<hr/> 3,280		<hr/> 3,313

Agency Funds

Collections not included in our income and expenditure and not part of mission giving or home mission above

Bishops Lent Appeal – now included above		Bishop's Lent Appeal	136
Mother's Union (<i>in memoriam</i> Jill Barker)	188		
Christian Aid (during closure)	10		
	<hr/> 198		<hr/> 136

Working Expenses of Other Ministry Team and Children's Ministry

Members of the ministry team have long been encouraged to claim for expenses they incur in carrying out their duties, as allowed for in the parish budget. This year claims have again been restrained as part of general cost management, for which the Parish is very grateful.

Church Major Repairs and Fees

During the year fees of £3,822 were paid to Capitol Business Services for the investigation of the drainage around the main church building. These were allocated to the Major Building Repairs Fund, split between the Designated and Restricted parts of the Fund.

Hall Site Repairs

Costs of £888 relate to the repair of the boundary fence in the scout hut area, met by the Parish as site owner.

Overall, the Parish managed to contain expenditure to remarkably similar levels seen in the previous four years, after allowing for extraordinary costs such as those relating to the security system installation, drainage and increased administrator costs. Regular giving held up reasonably well over the year as a whole.

As a result, and after allowing for significant one-off gifts, we have incurred a significant overall surplus in 2021. However, this includes a deficit of £2,446 in the general unrestricted funds. In this, we remained very significantly reliant on the generosity of donors to provide one-off gifts, along with excellent fundraising activities in difficult circumstances. It will be vital in the coming years to reset the balance and secure greater levels of regular income. This will allow the PCC to consider increasing its pledge to the diocese, which is a long-held ambition as well as expanding activities.

Independent Examiner's Report to the PCC of St John the Baptist Church, Old Malden

Basis of this Report

This report on the financial statements of the PCC for the year ended 31 December 2021, which are set out on the accompanying pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the regulations') and section 145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144 (2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.


Independent Examiner's Report

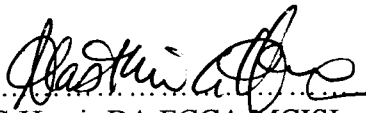
My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145 (5) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

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

Signed.....
Nilkunj Dodhia BSc FCA MBA
Independent Examiner
Date..... 2 APRIL 2022

Signed.....
Alastair G Harris BA FCCA MCISI
Parish Treasurer
Date..... 2 April 2022

Signed.....
.....

PCC Chairman 3rd May 2022
Date.....



The Parish of St John the Baptist, Old Malden

Registered Charity No 1145155

Financial Statements of the Parochial Church Council for the year ended 31st December 2021

Incumbent

*The Reverend Michael Roper
Vicarage: 5, Vicarage Close, off Paddock Close
Worcester Park
KT4 7LZ*

Banks

*NatWest Bank plc Worcester Park Branch
Barclays Bank plc Worcester Park Branch*

Independent Examiner

Nilkunj Dodhia BSc FCA MBA

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	107,307	3,052	—	110,359	93,130
Income from charitable activities	1,893	4,225	—	6,118	3,806
Other trading activities	3,286	844	—	4,130	3,750
Investments	1,060	2	—	1,062	1,444
Total income	113,547	8,122	—	121,669	102,130
Expenditure on:					
Raising funds	33	4	—	37	264
Expenditure on charitable activities	107,428	6,129	—	113,557	102,771
Total expenditure	107,462	6,133	—	113,594	103,035
Net income / (expenditure) resources before transfer	6,085	1,989	—	8,074	(905)
Transfers					
Gross transfers between funds - in	9,394	445	—	9,839	999
Gross transfers between funds - out	(9,394)	(445)	—	(9,839)	(999)
Other recognised gains / losses					
Net movement in funds	6,085	1,989	—	8,074	(905)
Total funds brought forward	100,016	19,930	3,686	123,633	124,538
Total funds carried forward	106,101	21,920	3,686	131,707	123,633
Represented by					
Unrestricted					
General fund	58,963	—	—	58,963	61,429
Designated					
Christmas Day Event	1,700	—	—	1,700	1,946
Church Building	—	—	—	—	2,294
Church Building Major Works	20,438	—	—	20,438	9,070
Church Hall	25,000	—	—	25,000	25,000
Churchyard	—	—	—	—	278
Restricted					
Angel Project Appeal	—	1,268	—	1,268	—
Bereavement Cafe	—	1,732	—	1,732	—
Church Building Major Works	—	—	—	—	2,000
Covid-19 Costs Grant	—	79	—	79	—
Harvest Appeal	—	63	—	63	—
Organ	—	17,094	—	17,094	16,247
Roy Clough	—	1,683	—	1,683	1,683
Endowment					
Parish Endowment	—	—	3,686	3,686	3,686
Total funds carried forward	106,101	21,920	3,686	131,707	123,633

Balance sheet

	Total funds	Prior year funds
Fixed assets		
Heritage assets	25,000	25,000
Investments	42,840	42,840
	67,840	67,840
Current assets		
Debtors	10,622	6,413
Cash at bank and in hand	57,017	51,025
	67,639	57,438
Liabilities		
Creditors: Amounts falling due in one year	3,771	1,645
	3,771	1,645
Net current assets less current liabilities	63,867	55,793
Total assets less current liabilities	131,707	123,633
Total net assets less liabilities	131,707	123,633
Represented by		
Unrestricted		
General fund	58,815	61,429
Designated		
Church Building	—	2,294
Church Hall	25,000	25,000
Christmas Day Event	1,700	1,946
Churchyard	—	278
Church Building Major Works	20,438	9,070
Restricted		
Bishop's Lent Appeal	148	—
Bereavement Cafe	1,732	—
Organ	17,094	16,247
Roy Clough	1,683	1,683
Church Building Major Works	—	2,000
Covid-19 Costs Grant	79	—
Harvest Appeal	63	—
Angel Project Appeal	1,268	—
Endowment		
Parish Endowment	3,686	3,686
Funds of the church	131,707	123,633

Statement of assets and liabilities

	This year	Last year
Heritage assets		
Church Hall		
Church Hall (Designated) -	25,000	25,000
	25,000	25,000
Total for Heritage assets	25,000	25,000
Investments		
CBF 637054001S		
Parish Endowment (Endowment) -	771	771
	771	771
CBF 137002132S		
Parish Endowment (Endowment) -	500	500
	500	500
CBF 637054001D (Roy Clough Legacy)		
Roy Clough (Restricted) -	1,569	1,569
	1,569	1,569
CBF 637054002D		
General fund (Unrestricted) -	40,000	40,000
	40,000	40,000
Total for Investments	42,840	42,840
Cash at bank and in hand		
NatWest Current account		
Bereavement Cafe (Restricted) -	1,132	—
Church Building (Designated) -	—	(1,183)
Library (Designated) -	—	50
Organ (Restricted) -	1,077	238
Roy Clough (Restricted) -	114	114
Christmas Day Event (Designated) -	1,696	1,921
Churchyard (Designated) -	(112)	(250)
Church Building Major Works (Designated) -	20,438	9,070
Church Building Major Works (Restricted) -	—	2,000
MPS School Leavers' Bibles Appeal (Restricted) -	—	(3)
Covid-19 Costs Grant (Restricted) -	79	(1,297)
Harvest Appeal (Restricted) -	—	(48)
Angel Project Appeal (Restricted) -	—	(349)
General fund (Unrestricted) -	(11,335)	(4,435)
Agency collection (Restricted) -	107	73
	13,197	5,901
Barclays Current Account		
Organ (Restricted) -	5	—
Parish Endowment (Endowment) -	2,415	2,415
Churchyard (Designated) -	—	420
Harvest Appeal (Restricted) -	64	—
Angel Project Appeal (Restricted) -	21	—
General fund (Unrestricted) -	19,282	20,409
	21,788	23,244
NatWest Deposit Account		
Church Building (Designated) -	—	3,477
General fund (Unrestricted) -	3,678	100
	3,678	3,577
Barclays Number 4		
Organ (Restricted) -	16,011	16,010
	16,011	16,010
Barclays Number 6		
General fund (Unrestricted) -	1,842	1,842
	1,842	1,842

Cash in hand		
Christmas Day Event (Designated) -	500	400
General fund (Unrestricted) -	—	51
	500	451
Total for Cash at bank and in hand	57,017	51,025
Debtors		
Accounts Receivable		
Bereavement Cafe (Restricted) -	600	—
Christmas Day Event (Designated) -	121	10
Churchyard (Designated) -	112	108
MPS School Leavers' Bibles Appeal (Restricted) -	—	3
Covid-19 Costs Grant (Restricted) -	—	1,297
Harvest Appeal (Restricted) -	29	78
Angel Project Appeal (Restricted) -	1,246	349
General fund (Unrestricted) -	8,514	4,568
	10,622	6,413
Total for Debtors	10,622	6,413
Agency accounts		
Agency collections		
Agency collection (Restricted) -	(107)	(73)
	(107)	(73)
Total for Agency accounts	(107)	(73)
Creditors: Amounts falling due in one year		
Accounts Payable		
Library (Designated) -	—	(50)
Christmas Day Event (Designated) -	(616)	(386)
Harvest Appeal (Restricted) -	(30)	(30)
General fund (Unrestricted) -	(3,019)	(1,107)
Total for Creditors: Amounts falling due in one year	(3,664)	(1,572)
Grand total	131,707	123,633

Fund movement by type

		Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
BLA - Bishop's Lent Appeal							
Restricted		—	178	178	—	—	—
Sub-total for BLA		—	178	178	—	—	—
Bereavemen - Bereavement Cafe							
Restricted		—	1,732	—	—	—	1,732
Sub-total for Bereavemen		—	1,732	—	—	—	1,732
ChurchBldg - Church Building							
Designated		2,294	402	2,697	—	—	—
Sub-total for ChurchBldg		2,294	402	2,697	—	—	—
ChurchHall - Church Hall							
Designated		25,000	—	—	—	—	25,000
Sub-total for ChurchHall		25,000	—	—	—	—	25,000
Organ - Organ							
Restricted		16,247	851	4	—	—	17,094
Sub-total for Organ		16,247	851	4	—	—	17,094
RoyClough - Roy Clough							
Restricted		1,683	—	—	—	—	1,683
Sub-total for RoyClough		1,683	—	—	—	—	1,683
Endowment - Parish Endowment							
Endowment		3,686	—	—	—	—	3,686
Sub-total for Endowment		3,686	—	—	—	—	3,686
XmasEvent - Christmas Day Event							
Designated		1,946	371	616	—	—	1,700
Sub-total for XmasEvent		1,946	371	616	—	—	1,700
ChrchYd - Churchyard							
Designated		278	439	717	—	—	—
Sub-total for ChrchYd		278	439	717	—	—	—
ChrchMajWk - Church Building Major							
Designated		9,070	15,000	3,632	—	—	20,438
Restricted		2,000	500	2,500	—	—	—
Sub-total for ChrchMajWk		11,070	15,500	6,132	—	—	20,438
MPSBIBLES - MPS School Leavers'							
Restricted		—	—	—	—	—	—
Sub-total for MPSBIBLES		—	—	—	—	—	—
Covid-19 - Covid-19 Costs Grant							
Restricted		—	428	348	—	—	79
Sub-total for Covid-19		—	428	348	—	—	79
Harvest - Harvest Appeal							
Restricted		—	261	198	—	—	63
Sub-total for Harvest		—	261	198	—	—	63
ANGEL - Angel Project Appeal							
Restricted		—	3,868	2,600	—	—	1,268
Sub-total for ANGEL		—	3,868	2,600	—	—	1,268
Foodbank - Foodbank General App							
Restricted		—	304	304	—	—	—
Sub-total for Foodbank		—	304	304	—	—	—
General - General fund							
Unrestricted		61,429	97,334	99,800	—	—	58,963
Sub-total for General		61,429	97,334	99,800	—	—	58,963
Grand total		123,633	121,669	113,594	—	—	131,707

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year

INCOME AND ENDOWMENTS

Donations and legacies

Gift Aid - Bank	53,670	—	—	—	53,670	54,290
Gift Aid - Envelopes	6,316	—	—	—	6,316	5,593
One-off Gift Aid gifts	9,178	—	30	—	9,208	5,084
One-off Gift Aided Expenses	393	—	—	—	393	906
Tax recoverable on Gift Aid	17,172	25	361	—	17,558	17,847
Donations appeals etc	3,905	15,000	928	—	19,833	3,820
Other planned giving	420	—	—	—	420	480
Loose plate collections	852	—	—	—	852	1,798
Donations by Church Groups	—	—	—	—	—	157
Legacies	—	—	—	—	—	3,000
Other funds generated	—	377	1,732	—	2,109	155
Total	91,905	15,402	3,052	—	110,359	93,130

Income from charitable activities

Angel Project Appeal Donations	—	—	3,629	—	3,629	2,200
Christmas Day Event Donations	—	371	—	—	371	275
Foodbank Appeal Donations	—	—	266	—	266	—
Harvest Appeal Donations	—	—	218	—	218	558
Bishop's Lent Appeal Donations	—	—	112	—	112	—
MPS School Leavers' Bibles Appeal Donations	—	—	—	—	—	220
Fees for weddings and funerals	1,522	—	—	—	1,522	553
Total	1,522	371	4,225	—	6,118	3,806

Other trading activities

Autumn/Christmas Fair	998	—	—	—	998	—
Other Fund Raising	560	—	844	—	1,404	1,271
Online Store	633	—	—	—	633	518
Magazine income - advertising	696	—	—	—	696	950
Parish magazine sales	399	—	—	—	399	1,012
Total	3,286	—	844	—	4,130	3,750

Investments

CBF Deposit Interest	621	439	—	—	1,060	1,425
Bank and building society interest	0	0	2	—	2	19
Total	621	439	2	—	1,062	1,444
INCOME TOTAL	97,334	16,212	8,122	—	121,669	102,130

					Total	
Unrestricted	Designated	Restricted	Endowment	This year	Last year	

EXPENDITURE

Raising funds

Fees paid to fund raisers	33	—	4	—	37	45
Costs of Other Fund Raising	—	—	—	—	—	219
Total	33	—	4	—	37	264

Expenditure on charitable activities

Parish Support Fund	72,000	—	—	—	72,000	72,000
Salary of parish administrator	7,079	—	—	—	7,079	5,810
Music	4,806	—	—	—	4,806	4,689
Organ / piano tuning	1,092	—	—	—	1,092	278
Church maintenance	3,851	2,697	—	—	6,548	3,832
Administration	2,268	—	—	—	2,268	1,750
Church running - insurance	1,825	—	—	—	1,825	1,773
Church running - electric	1,199	—	—	—	1,199	897
Church running - gas	898	—	—	—	898	1,079
Church running - water	160	—	—	—	160	89
Costs of Christmas Day Event	—	616	—	—	616	386
Mission giving to charities	1,560	—	—	—	1,560	2,060
Home mission	375	—	3,280	—	3,655	3,312
Upkeep of services	757	—	348	—	1,105	2,222
Upkeep of churchyard	421	717	—	—	1,138	879
Working expenses of incumbent	255	—	—	—	255	390
Working expenses of other ministry team	117	—	—	—	117	155
Children's Ministry	105	—	—	—	105	104
Cleaning	60	—	—	—	60	89
Magazine expenses	50	—	—	—	50	50
Church Major Repairs	—	1,322	2,500	—	3,822	—
Church Major Repairs - Architect's Fees	—	2,310	—	—	2,310	930
Hall repairs inc structure	888	—	—	—	888	—
Total	99,767	7,662	6,129	—	113,557	102,771
EXPENDITURE TOTAL	99,800	7,662	6,133	—	113,594	103,035

GRAND NET TOTAL INCOME/(EXPENDITURE)	(2,466)	8,551	1,989	—	8,074	(905)
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Notes to the Accounts

1. Accounting basis

These accounts have been prepared using the Historical Cost Convention, under which value of assets on the balance sheet is based on their original cost when acquired. We have also employed accruals-based accounting in which revenues and expenses are recorded when revenue is earned or when expenses are incurred, whether or not cash has been received or paid. Accordingly, we have provided for costs and income relating to 2021 but which had not been paid or received as at the 31st of December 2021.

2. Gift Aid Tax Reclaims

During 2021 four quarterly claims were completed, including one relating to donations received in 2020. At the 2021 year-end we have therefore accrued £5,314, in respect of the final claim, for the fourth quarter of 2021. In addition, a claim was completed under the Gift Aid Small Donations Scheme for the tax year 2020-21.

3. Parish Support Fund

The Parish Pledge to the Diocese of Southwark for 2021 of £72,000 was paid in full for the year. The Pledge for 2022 is £72,000, as approved by the PCC.

4. Property

Property is shown at its historical cost. The hall is owned by the Parish, but day-to-day management and financing is governed by a separate charitable trust and the hall is used for the benefit of the local community, as well as for Parish events.

5. Building Works

Following observations made in the latest quinquennial report the parish is in the early stages of planning a major building works programme. This will require significant funds, which in turn will need specific fundraising. A donation of £10,000 made in late 2019 was designated to start the Fund for these works and a legacy in 2020 was ascribed to the restricted portion of the Fund. A further one-off private donation of £15,000 was received during 2021 which the donor wished the PCC to determine the purpose for which it was to be allocated. The PCC duly decided to allocate this donation in total to the Major Building Works Fund. In addition to Architect's fees incurred in 2020, costs of £3,822 for conducting investigations into the church building drainage were allocated to the Fund during 2021.

6. Investments

Investments with the Central Board of Finance:

Share Income Investments (shown at historical cost in the accounts)

	<i>Units</i>	<i>Historical Cost</i>	<i>Market Valuation 2021</i>	<i>Market Valuation 2020</i>
		<i>£</i>	<i>£</i>	<i>£</i>
CofE Investment Fund Income Shares	1,000	771	23,418	20,487
Fynes Clinton Grave Trust	732	500	17,119	14,967
Total		1,271	40,537	35,454

Deposit Income Investments

	<i>2021</i>	<i>2020</i>
	<i>£</i>	<i>£</i>
Roy Clough Bequest Fund Deposit	1,570	1,569
General Fund Deposit	40,000	40,000
Total	41,570	41,569

Overall Total Investments

- As shown in the accounts	42,841	42,840
- At market value as at 31/12/2021	82,107	77,023

7. Debtors

	<i>2021</i>	<i>2020</i>
	<i>£</i>	<i>£</i>
Gift Aid Tax to be claimed from HMRC	5,314	4,708
Scouts re legal fees relating to renegotiating of hall site hut lease	2,804	-
Covid Grant	-	1,297
Angel Appeal Donation awaiting banking at year-end	1,000	-
Bereavement Café Donation awaiting banking at year-end	600	-
Investment Income	269	278
Unrestricted Donations	495	40
Designated Donations – Christmas Day Event	121	10
Sundry Other		80
Overall Total Debtors	10,622	6,413

Debtors of £10,622 on 31 December 2020 relate primarily to the Gift Aid Tax reclaims referred to in Note 2 above, together with a payment made to settle legal fees in relation to the renegotiation of the lease on the scout hut, which is expected to be recouped from the scout troop during 2022. In addition, a number of donations and income received or confirmed prior to the year-end but banked or received in early January 2021 is also included here, including two restricted donations from Smith's Charity for the Angel Appeal and the Bereavement Café.

Similarly, debtors of £6,413 on 31 December 2020 related primarily to the Gift Aid Tax reclaims referred to in Note 2 above, together with a Covid Grant and certain donations and income received or confirmed prior to the year-end but banked or received in early January 2021.

8. Creditors

	2021 £	2020 £
<i>Amounts collected on behalf of others ('agency collections')</i>		
Diocesan service fees & other amounts due	97	73
Charitable donations	10	-
Total Agency Collections	107	73
<i>Deferred Income</i>		
Old Malden Subscriptions paid in advance	45	-
<i>Accrued expenditure</i>		
St John's Hall reimbursement for repair of scout hut site boundary fence	888	
Incumbent Expenses	854	600
Utilities and Admin costs accrued	721	357
Christmas Day Event Expenses	616	385
Outreach & Home Mission	230	30
Wedding Fee Deposit	100	-
Other	10	-
<i>Sundry Creditor</i>		
Funeral Director double payment	200	200
Total Accounts Payable	3,664	1,572

9. Maeldune and Christmas Fairs

	Maeldune Fair		Christmas Fair	
	2021	2020	2021	2020
	£	£	£	£
Gross Income	-	-	998	-
Gross Expenses	-	-	-	-
Net result	-	-	998	-

Regrettably, Covid-19 pandemic regulations meant that it was not possible to hold either the Maeldune or the Christmas Fair in 2020. In 2021 the Maeldune Fair could not take place owing to social restrictions in early summer. However, an autumn/Christmas Fair was held in late November, raising £998, which was highly creditable under difficult circumstances relating to the ongoing pandemic.

10. Christmas Day Event

	2021 £	2020 £
Gross Income	371	275
Gross Expenses	616	386
Net	(245)	(109)

This year the Rotary Club maintained their donation to the cost of this event at £250. Donations on the day boosted the overall income for the event by £121, all of which is held within a restricted fund from which all expenses are paid. Expenses rose this year because of hire costs and the costs of arranging to distribute many of the meals to guests' homes.

Annual Report

Once again, the activities of the Parish in 2021 were significantly affected by the Covid-19 pandemic and the associated regulations and as in 2020, the Parish's financial activities were similarly impacted. We were unable to hold most of our major fundraising events, including the Maeldune Fair. Under such circumstances the Parish has been remarkably blessed in receiving significant one-off donations to help cover the inevitable potential shortfall in income over costs. In turn we have continued to peg back as far as possible our costs, many of which are fixed, in response to circumstances. Significantly, the Parish continued to alert the congregation and membership during the year to the difficult situation for both the Parish and for our neighbours, and responses have boosted the ability of the Parish to support both itself and local good causes. The Parish maintained the same contribution to the Diocese's Parish Support Fund as was made in 2020, £72,000. The Finance Committee has continued to meet every month since the introduction of the first lockdown in March 2020, to monitor and discuss the financial status of the Parish and to report and make recommendations to the PCC. The Parish's reserves remain buoyant and as a result the Parish must be considered a 'going concern'.

Income

Donations

Regular donations to the Parish by bank or envelope dropped slightly on 2020 levels. In addition to the uncertainties and financial challenges caused by the pandemic a number of donors were lost for varying reasons and by the end of 2021 the level of regular monthly giving has dropped by more than 10% on the level at the start of the pandemic in March 2019. The PCC undertook a 'campaign' or review of regular giving by members of the congregation in the latter months of 2021 and the promising results mean that regular giving is expected to return to pre-pandemic levels.

During 2021 the one-off donations, given either under or not under gift aid, rose to unprecedented levels in response to PCC reports and appeals since the start of the pandemic. One-off Gift aid gifts and Donations in combination provided over £28,000 during the year (£9,000 in 2020). This includes a number of one-off donations of £500 and £1,000 and a single, anonymous donation of £15,000 which the PCC decided to designate to the Major Building Works Fund. Without these very generous donations, in 2021 the Parish would have met the deficit of £20,000 predicted in its budget for the year.

In 2020 the Parish was successful in applying for a place in the Co-op's local causes scheme in support of our Bereavement Café. Over the 12 months this raised £1,132 for the Café, to which the local Smith's Charity donated a further £600 at the end of 2021.

In 2021 gift aided expenses dropped compared with 2020, when a significant donation was made towards live streaming of services. Similarly, loose plate collections dropped away once again, largely with the general move in the UK economy away from cash (cash donations will have been replaced in part by cashless giving, however because of the vagaries of the information given by the system provider, it is not practical to identify what would have loose plate collections at services).

The parish's level of gift-aiding remains very high, despite the drop in loose plate collections (which once again limited the extent of our claim under the Gift Aid Small Donations Scheme 'GASDS'), as many one-off gifts were made under gift-aid. We continue to claim quarterly, and necessarily in arrears after donations have been received. In 2021 we again submitted and received three quarterly claims for that year within the year, but the fourth quarter's claim can only ever be made early in the following year and once again this has therefore been accrued for in the accounts for 2021.

The PCC recorded its great gratitude for the generous donations made in 2021 which have helped to cover costs and thereby restrict the deficit on the General Fund to a minimum (£2,466).

'Donations by Church Groups' from the various parish groups including Toddlers, Crochet and Playtime, together with coffee & tea net takings have understandably fallen away: the groups have, sadly, largely been unable to meet

but also relied on cash donations from their members, who may no longer carry cash. Again, it is not possible to ascertain whether cashless donations include donations by church group members.

During 2021 the Parish has moved to contactless and cashless giving using contactless kit in church and donate buttons on the Parish website, and through the services of the providers SumUp and GiveALittle, as recommended by the Church of England. Although this development was already part of Parish plans, as with so many other social trends, the pandemic accelerated these as the move away from cash increased along with the reduced ability to attend church in person.

Income from Charitable Activities

As in 2021, the parish ran several very successful campaigns, largely online and on a cashless basis, for the Kingston Foodbank, and the Christmas Angel Project for local school children. The online nature of these appeals, using SumUp and GiveALittle, lend themselves to social media and gift aid donation, and the income and expenditure for each of these now feature as both income and expenditure under the general banner of Home Mission.

Christmas Day Event Donations comprise a donation from Rotary New Malden and contributions from guests.

Fees for weddings, funerals and burials of ashes are set by the Church of England and are charged accordingly; since 2020, parishes receive no income from funerals conducted purely at crematoria; these are passed to the Diocese in full (other than small donations paid by funeral directors to cover incidental costs such as travel). Other than crematoria funerals, such services were less restricted in 2021 than in 2020: one wedding took place (2020: none); three funeral services were held in church (2020: one) and four burials of ashes took place in the churchyard (2020: two).

Other 'Trading' Activities

Sadly, neither the Maeldune Fair nor the 'full' Christmas Fairs could take place in 2020. The Fundraising Team worked hard to raise funds by other means, taking opportunities when they could and raising creditable amounts including a busy autumn fair. Regrettably the annual Story Tent event, which was planned to take place in person just before Christmas, had to be cancelled this year because of the rise in Covid levels at that time. Organ recitals took place once again, the first was recorded and streamed online and funds raised through cashless and website giving. The Online Store, has proved very successful and popular, again mainly using SumUp and the website.

Sales and advertising from Old Malden News both dropped significantly; paper copies have proved less popular, and the magazine is fully available online for free as an important means of communication and outreach.

Investment income

Investment income from our various CBF/CCLA deposits dropped as interest rates fell away to historically low levels.

Overall, income has risen significantly (by c£19,500) since 2020, primarily as a result of generous donations.

Expenditure

General Comments

In order to meet its commitments and the ongoing circumstances of the pandemic, the PCC budget for 2021 forecast a significant deficit for the year and this guided the PCC and its Finance Committee as they managed the finances through the year. The more notable variances between 2020 and 2021 are drawn out below.

Parish Support Fund (Diocesan Contribution)

Having decided to increase the Parish's contribution to the Diocese from £69,965 to £72,000 in 2018, this has now remained the Parish's commitment in the succeeding four years. Payments were made in full (as referenced in note 3 to the accounts) and given the budgetary challenges our pledge for 2020 remains at £72,000. Meanwhile the average cost to the Diocese for a parish priest, including accommodation, pension, training and all the parish support

that we receive, has risen beyond £82,000. The shortfall in our contribution to the full estimated cost remains a concern for the PCC.

Parish Administrator

The PCC agreed an inflationary rise for the salary of our Administrator, who resigned mid-year as she moved away from the Parish. The PCC appointed a successor, Sally, at an increased hourly rate and based on increased hours to cover a more substantial workload, including PCC minute-taking. The Parish is very grateful to both the current and the previous Administrators for their commitment during unusual circumstances.

Music

The PCC agreed an inflationary rise of 2% for the honoraria of our Choir Director and Organist, to whom the Parish remains very grateful during a difficult year. The service of both individuals on a self-employed contractual basis was confirmed during the year. Other music costs were heavily restricted as very few costs were incurred in the absence of musical provision for most of the year. Organ maintenance was restored to normal levels to ensure the organ remained viable and given the return to regular and frequent use of the instrument.

Church Maintenance

Exceptional costs in 2021 included the 20% contribution of £3,645 to the new security installations following our successful application to the Government's 'Places of Worship Scheme' together with £1,100 costs relating to emergency plumbing work, repairs to the water heater and heating program, and emergency work on the main boiler.

Administration

In 2020 our administrative costs have risen towards more normal levels as activities increased during the year, including printing and paper costs.

Upkeep of Churchyard

In 2021 day-to-day churchyard costs continued to be pegged back to a minimum but included repairs to the Burial of Ashes Marking stone, part of which was covered by a generous donation.

Church Running Costs

These have risen in line with inflation and consumption as the building has been in greater use than 2020.

Upkeep of Services

In 2020 our ongoing costs for services have remained low. Those in 2020 included significant expenses for reopening the church and the costs of kit for livestreaming services, all of which are covered by the Covid-19 grant referred to in the income review.

Mission Giving

The charitable and mission giving payments that we undertook during the year as approved by the PCC were:

	2020		2019
	£		£
<u><i>From general funds as our mission giving</i></u>			
Care International	300	Care International	300
Young Minds	300	Young Minds	300
Re-Engage	300	Re-Engage	300
KCAH	200	KCAH	275
Refugee Action Kingston	200	The Fircroft Trust	275
Restored UK	200	The Felix Project	275
		Southwark MU 'Away From It All' Scheme	275
	<u>1,500</u>		<u>2,000</u>
The Royal British Legion, Worcester Park	60	The Royal British Legion, Worcester Park	60
	<u>1,560</u>		<u>2,060</u>

Home Mission

Collections and appeals, often gift aided through the Parish

Angel Appeal	2,600	Angel Appeal	2,200
Harvest Appeal for Kingston Foodbank	198	Harvest Appeal for Kingston Foodbank	558
Winter Appeal for Kingston Foodbank	304	Spring Foodbank Donation	250
Bishop's Lent Appeal	178	MPS Bibles	305
	<u>3,280</u>		<u>3,313</u>

Agency Funds

Collections not included in our income and expenditure and not part of mission giving or home mission above

Bishops Lent Appeal – now included above		Bishop's Lent Appeal	136
Mother's Union (<i>in memoriam</i> Jill Barker)	188		
Christian Aid (during closure)	10		
	<u>198</u>		<u>136</u>

Working Expenses of Other Ministry Team and Children's Ministry

Members of the ministry team have long been encouraged to claim for expenses they incur in carrying out their duties, as allowed for in the parish budget. This year claims have again been restrained as part of general cost management, for which the Parish is very grateful.

Church Major Repairs and Fees

During the year fees of £3,822 were paid to Capitol Business Services for the investigation of the drainage around the main church building. These were allocated to the Major Building Repairs Fund, split between the Designated and Restricted parts of the Fund.

Hall Site Repairs

Costs of £888 relate to the repair of the boundary fence in the scout hut area, met by the Parish as site owner.

Overall, the Parish managed to contain expenditure to remarkably similar levels seen in the previous four years, after allowing for extraordinary costs such as those relating to the security system installation, drainage and increased administrator costs. Regular giving held up reasonably well over the year as a whole.

As a result, and after allowing for significant one-off gifts, we have incurred a significant overall surplus in 2021. However, this includes a deficit of £2,446 in the general unrestricted funds. In this, we remained very significantly reliant on the generosity of donors to provide one-off gifts, along with excellent fundraising activities in difficult circumstances. It will be vital in the coming years to reset the balance and secure greater levels of regular income. This will allow the PCC to consider increasing its pledge to the diocese, which is a long-held ambition as well as expanding activities.

Independent Examiner's Report to the PCC of St John the Baptist Church, Old Malden

Basis of this Report

This report on the financial statements of the PCC for the year ended 31 December 2021, which are set out on the accompanying pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the regulations') and section 145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144 (2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.


Independent Examiner's Report


My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145 (5) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

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

Signed.....
Nilkunj Dodhia BSc FCA MBA
Independent Examiner
Date..... 2 APRIL 2022

Signed.....
Alastair G Harris BA FCCA MCISI
Parish Treasurer
Date..... 2 April 2022

Signed.....
.....

PCC Chairman 3rd May 2022
Date.....



The Parish of St John the Baptist, Old Malden

Registered Charity No 1145155

Financial Statements of the Parochial Church Council for the year ended 31st December 2021

Incumbent

*The Reverend Michael Roper
Vicarage: 5, Vicarage Close, off Paddock Close
Worcester Park
KT4 7LZ*

Banks

*NatWest Bank plc Worcester Park Branch
Barclays Bank plc Worcester Park Branch*

Independent Examiner

Nilkunj Dodhia BSc FCA MBA

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	107,307	3,052	—	110,359	93,130
Income from charitable activities	1,893	4,225	—	6,118	3,806
Other trading activities	3,286	844	—	4,130	3,750
Investments	1,060	2	—	1,062	1,444
Total income	113,547	8,122	—	121,669	102,130
Expenditure on:					
Raising funds	33	4	—	37	264
Expenditure on charitable activities	107,428	6,129	—	113,557	102,771
Total expenditure	107,462	6,133	—	113,594	103,035
Net income / (expenditure) resources before transfer	6,085	1,989	—	8,074	(905)
Transfers					
Gross transfers between funds - in	9,394	445	—	9,839	999
Gross transfers between funds - out	(9,394)	(445)	—	(9,839)	(999)
Other recognised gains / losses					
Net movement in funds	6,085	1,989	—	8,074	(905)
Total funds brought forward	100,016	19,930	3,686	123,633	124,538
Total funds carried forward	106,101	21,920	3,686	131,707	123,633
Represented by					
Unrestricted					
General fund	58,963	—	—	58,963	61,429
Designated					
Christmas Day Event	1,700	—	—	1,700	1,946
Church Building	—	—	—	—	2,294
Church Building Major Works	20,438	—	—	20,438	9,070
Church Hall	25,000	—	—	25,000	25,000
Churchyard	—	—	—	—	278
Restricted					
Angel Project Appeal	—	1,268	—	1,268	—
Bereavement Cafe	—	1,732	—	1,732	—
Church Building Major Works	—	—	—	—	2,000
Covid-19 Costs Grant	—	79	—	79	—
Harvest Appeal	—	63	—	63	—
Organ	—	17,094	—	17,094	16,247
Roy Clough	—	1,683	—	1,683	1,683
Endowment					
Parish Endowment	—	—	3,686	3,686	3,686
Total funds carried forward	106,101	21,920	3,686	131,707	123,633

Balance sheet

	Total funds	Prior year funds
Fixed assets		
Heritage assets	25,000	25,000
Investments	42,840	42,840
	67,840	67,840
Current assets		
Debtors	10,622	6,413
Cash at bank and in hand	57,017	51,025
	67,639	57,438
Liabilities		
Creditors: Amounts falling due in one year	3,771	1,645
	3,771	1,645
Net current assets less current liabilities	63,867	55,793
Total assets less current liabilities	131,707	123,633
Total net assets less liabilities	131,707	123,633
Represented by		
Unrestricted		
General fund	58,815	61,429
Designated		
Church Building	—	2,294
Church Hall	25,000	25,000
Christmas Day Event	1,700	1,946
Churchyard	—	278
Church Building Major Works	20,438	9,070
Restricted		
Bishop's Lent Appeal	148	—
Bereavement Cafe	1,732	—
Organ	17,094	16,247
Roy Clough	1,683	1,683
Church Building Major Works	—	2,000
Covid-19 Costs Grant	79	—
Harvest Appeal	63	—
Angel Project Appeal	1,268	—
Endowment		
Parish Endowment	3,686	3,686
Funds of the church	131,707	123,633

Statement of assets and liabilities

	This year	Last year
Heritage assets		
Church Hall		
Church Hall (Designated) -	25,000	25,000
	25,000	25,000
Total for Heritage assets	25,000	25,000
Investments		
CBF 637054001S		
Parish Endowment (Endowment) -	771	771
	771	771
CBF 137002132S		
Parish Endowment (Endowment) -	500	500
	500	500
CBF 637054001D (Roy Clough Legacy)		
Roy Clough (Restricted) -	1,569	1,569
	1,569	1,569
CBF 637054002D		
General fund (Unrestricted) -	40,000	40,000
	40,000	40,000
Total for Investments	42,840	42,840
Cash at bank and in hand		
NatWest Current account		
Bereavement Cafe (Restricted) -	1,132	—
Church Building (Designated) -	—	(1,183)
Library (Designated) -	—	50
Organ (Restricted) -	1,077	238
Roy Clough (Restricted) -	114	114
Christmas Day Event (Designated) -	1,696	1,921
Churchyard (Designated) -	(112)	(250)
Church Building Major Works (Designated) -	20,438	9,070
Church Building Major Works (Restricted) -	—	2,000
MPS School Leavers' Bibles Appeal (Restricted) -	—	(3)
Covid-19 Costs Grant (Restricted) -	79	(1,297)
Harvest Appeal (Restricted) -	—	(48)
Angel Project Appeal (Restricted) -	—	(349)
General fund (Unrestricted) -	(11,335)	(4,435)
Agency collection (Restricted) -	107	73
	13,197	5,901
Barclays Current Account		
Organ (Restricted) -	5	—
Parish Endowment (Endowment) -	2,415	2,415
Churchyard (Designated) -	—	420
Harvest Appeal (Restricted) -	64	—
Angel Project Appeal (Restricted) -	21	—
General fund (Unrestricted) -	19,282	20,409
	21,788	23,244
NatWest Deposit Account		
Church Building (Designated) -	—	3,477
General fund (Unrestricted) -	3,678	100
	3,678	3,577
Barclays Number 4		
Organ (Restricted) -	16,011	16,010
	16,011	16,010
Barclays Number 6		
General fund (Unrestricted) -	1,842	1,842
	1,842	1,842

Cash in hand		
Christmas Day Event (Designated) -	500	400
General fund (Unrestricted) -	—	51
	500	451
Total for Cash at bank and in hand	57,017	51,025
Debtors		
Accounts Receivable		
Bereavement Cafe (Restricted) -	600	—
Christmas Day Event (Designated) -	121	10
Churchyard (Designated) -	112	108
MPS School Leavers' Bibles Appeal (Restricted) -	—	3
Covid-19 Costs Grant (Restricted) -	—	1,297
Harvest Appeal (Restricted) -	29	78
Angel Project Appeal (Restricted) -	1,246	349
General fund (Unrestricted) -	8,514	4,568
	10,622	6,413
Total for Debtors	10,622	6,413
Agency accounts		
Agency collections		
Agency collection (Restricted) -	(107)	(73)
	(107)	(73)
Total for Agency accounts	(107)	(73)
Creditors: Amounts falling due in one year		
Accounts Payable		
Library (Designated) -	—	(50)
Christmas Day Event (Designated) -	(616)	(386)
Harvest Appeal (Restricted) -	(30)	(30)
General fund (Unrestricted) -	(3,019)	(1,107)
Total for Creditors: Amounts falling due in one year	(3,664)	(1,572)
Grand total	131,707	123,633

Fund movement by type

		Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
BLA - Bishop's Lent Appeal							
Restricted		—	178	178	—	—	—
Sub-total for BLA		—	178	178	—	—	—
Bereavemen - Bereavement Cafe							
Restricted		—	1,732	—	—	—	1,732
Sub-total for Bereavemen		—	1,732	—	—	—	1,732
ChurchBldg - Church Building							
Designated		2,294	402	2,697	—	—	—
Sub-total for ChurchBldg		2,294	402	2,697	—	—	—
ChurchHall - Church Hall							
Designated		25,000	—	—	—	—	25,000
Sub-total for ChurchHall		25,000	—	—	—	—	25,000
Organ - Organ							
Restricted		16,247	851	4	—	—	17,094
Sub-total for Organ		16,247	851	4	—	—	17,094
RoyClough - Roy Clough							
Restricted		1,683	—	—	—	—	1,683
Sub-total for RoyClough		1,683	—	—	—	—	1,683
Endowment - Parish Endowment							
Endowment		3,686	—	—	—	—	3,686
Sub-total for Endowment		3,686	—	—	—	—	3,686
XmasEvent - Christmas Day Event							
Designated		1,946	371	616	—	—	1,700
Sub-total for XmasEvent		1,946	371	616	—	—	1,700
ChrchYd - Churchyard							
Designated		278	439	717	—	—	—
Sub-total for ChrchYd		278	439	717	—	—	—
ChrchMajWk - Church Building Major							
Designated		9,070	15,000	3,632	—	—	20,438
Restricted		2,000	500	2,500	—	—	—
Sub-total for ChrchMajWk		11,070	15,500	6,132	—	—	20,438
MPSBIBLES - MPS School Leavers'							
Restricted		—	—	—	—	—	—
Sub-total for MPSBIBLES		—	—	—	—	—	—
Covid-19 - Covid-19 Costs Grant							
Restricted		—	428	348	—	—	79
Sub-total for Covid-19		—	428	348	—	—	79
Harvest - Harvest Appeal							
Restricted		—	261	198	—	—	63
Sub-total for Harvest		—	261	198	—	—	63
ANGEL - Angel Project Appeal							
Restricted		—	3,868	2,600	—	—	1,268
Sub-total for ANGEL		—	3,868	2,600	—	—	1,268
Foodbank - Foodbank General App							
Restricted		—	304	304	—	—	—
Sub-total for Foodbank		—	304	304	—	—	—
General - General fund							
Unrestricted		61,429	97,334	99,800	—	—	58,963
Sub-total for General		61,429	97,334	99,800	—	—	58,963
Grand total		123,633	121,669	113,594	—	—	131,707

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
Gift Aid - Bank	53,670	—	—	—	53,670	54,290
Gift Aid - Envelopes	6,316	—	—	—	6,316	5,593
One-off Gift Aid gifts	9,178	—	30	—	9,208	5,084
One-off Gift Aided Expenses	393	—	—	—	393	906
Tax recoverable on Gift Aid	17,172	25	361	—	17,558	17,847
Donations appeals etc	3,905	15,000	928	—	19,833	3,820
Other planned giving	420	—	—	—	420	480
Loose plate collections	852	—	—	—	852	1,798
Donations by Church Groups	—	—	—	—	—	157
Legacies	—	—	—	—	—	3,000
Other funds generated	—	377	1,732	—	2,109	155
Total	91,905	15,402	3,052	—	110,359	93,130
Income from charitable activities						
Angel Project Appeal Donations	—	—	3,629	—	3,629	2,200
Christmas Day Event Donations	—	371	—	—	371	275
Foodbank Appeal Donations	—	—	266	—	266	—
Harvest Appeal Donations	—	—	218	—	218	558
Bishop's Lent Appeal Donations	—	—	112	—	112	—
MPS School Leavers' Bibles Appeal Donations	—	—	—	—	—	220
Fees for weddings and funerals	1,522	—	—	—	1,522	553
Total	1,522	371	4,225	—	6,118	3,806
Other trading activities						
Autumn/Christmas Fair	998	—	—	—	998	—
Other Fund Raising	560	—	844	—	1,404	1,271
Online Store	633	—	—	—	633	518
Magazine income - advertising	696	—	—	—	696	950
Parish magazine sales	399	—	—	—	399	1,012
Total	3,286	—	844	—	4,130	3,750
Investments						
CBF Deposit Interest	621	439	—	—	1,060	1,425
Bank and building society interest	0	0	2	—	2	19
Total	621	439	2	—	1,062	1,444
INCOME TOTAL	97,334	16,212	8,122	—	121,669	102,130

					Total	
Unrestricted	Designated	Restricted	Endowment	This year	Last year	

EXPENDITURE

Raising funds

Fees paid to fund raisers	33	—	4	—	37	45
Costs of Other Fund Raising	—	—	—	—	—	219
Total	33	—	4	—	37	264

Expenditure on charitable activities

Parish Support Fund	72,000	—	—	—	72,000	72,000
Salary of parish administrator	7,079	—	—	—	7,079	5,810
Music	4,806	—	—	—	4,806	4,689
Organ / piano tuning	1,092	—	—	—	1,092	278
Church maintenance	3,851	2,697	—	—	6,548	3,832
Administration	2,268	—	—	—	2,268	1,750
Church running - insurance	1,825	—	—	—	1,825	1,773
Church running - electric	1,199	—	—	—	1,199	897
Church running - gas	898	—	—	—	898	1,079
Church running - water	160	—	—	—	160	89
Costs of Christmas Day Event	—	616	—	—	616	386
Mission giving to charities	1,560	—	—	—	1,560	2,060
Home mission	375	—	3,280	—	3,655	3,312
Upkeep of services	757	—	348	—	1,105	2,222
Upkeep of churchyard	421	717	—	—	1,138	879
Working expenses of incumbent	255	—	—	—	255	390
Working expenses of other ministry team	117	—	—	—	117	155
Children's Ministry	105	—	—	—	105	104
Cleaning	60	—	—	—	60	89
Magazine expenses	50	—	—	—	50	50
Church Major Repairs	—	1,322	2,500	—	3,822	—
Church Major Repairs - Architect's Fees	—	2,310	—	—	2,310	930
Hall repairs inc structure	888	—	—	—	888	—
Total	99,767	7,662	6,129	—	113,557	102,771
EXPENDITURE TOTAL	99,800	7,662	6,133	—	113,594	103,035

GRAND NET TOTAL INCOME/(EXPENDITURE)	(2,466)	8,551	1,989	—	8,074	(905)
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Notes to the Accounts

1. Accounting basis

These accounts have been prepared using the Historical Cost Convention, under which value of assets on the balance sheet is based on their original cost when acquired. We have also employed accruals-based accounting in which revenues and expenses are recorded when revenue is earned or when expenses are incurred, whether or not cash has been received or paid. Accordingly, we have provided for costs and income relating to 2021 but which had not been paid or received as at the 31st of December 2021.

2. Gift Aid Tax Reclaims

During 2021 four quarterly claims were completed, including one relating to donations received in 2020. At the 2021 year-end we have therefore accrued £5,314, in respect of the final claim, for the fourth quarter of 2021. In addition, a claim was completed under the Gift Aid Small Donations Scheme for the tax year 2020-21.

3. Parish Support Fund

The Parish Pledge to the Diocese of Southwark for 2021 of £72,000 was paid in full for the year. The Pledge for 2022 is £72,000, as approved by the PCC.

4. Property

Property is shown at its historical cost. The hall is owned by the Parish, but day-to-day management and financing is governed by a separate charitable trust and the hall is used for the benefit of the local community, as well as for Parish events.

5. Building Works

Following observations made in the latest quinquennial report the parish is in the early stages of planning a major building works programme. This will require significant funds, which in turn will need specific fundraising. A donation of £10,000 made in late 2019 was designated to start the Fund for these works and a legacy in 2020 was ascribed to the restricted portion of the Fund. A further one-off private donation of £15,000 was received during 2021 which the donor wished the PCC to determine the purpose for which it was to be allocated. The PCC duly decided to allocate this donation in total to the Major Building Works Fund. In addition to Architect's fees incurred in 2020, costs of £3,822 for conducting investigations into the church building drainage were allocated to the Fund during 2021.

6. Investments

Investments with the Central Board of Finance:

Share Income Investments (shown at historical cost in the accounts)

	<i>Units</i>	<i>Historical Cost</i>	<i>Market Valuation 2021</i>	<i>Market Valuation 2020</i>
		<i>£</i>	<i>£</i>	<i>£</i>
CofE Investment Fund Income Shares	1,000	771	23,418	20,487
Fynes Clinton Grave Trust	732	500	17,119	14,967
Total		1,271	40,537	35,454

Deposit Income Investments

	<i>2021</i>	<i>2020</i>
	<i>£</i>	<i>£</i>
Roy Clough Bequest Fund Deposit	1,570	1,569
General Fund Deposit	40,000	40,000
Total	41,570	41,569

Overall Total Investments

- As shown in the accounts	42,841	42,840
- At market value as at 31/12/2021	82,107	77,023

7. Debtors

	<i>2021</i>	<i>2020</i>
	<i>£</i>	<i>£</i>
Gift Aid Tax to be claimed from HMRC	5,314	4,708
Scouts re legal fees relating to renegotiating of hall site hut lease	2,804	-
Covid Grant	-	1,297
Angel Appeal Donation awaiting banking at year-end	1,000	-
Bereavement Café Donation awaiting banking at year-end	600	-
Investment Income	269	278
Unrestricted Donations	495	40
Designated Donations – Christmas Day Event	121	10
Sundry Other		80
Overall Total Debtors	10,622	6,413

Debtors of £10,622 on 31 December 2020 relate primarily to the Gift Aid Tax reclaims referred to in Note 2 above, together with a payment made to settle legal fees in relation to the renegotiation of the lease on the scout hut, which is expected to be recouped from the scout troop during 2022. In addition, a number of donations and income received or confirmed prior to the year-end but banked or received in early January 2021 is also included here, including two restricted donations from Smith's Charity for the Angel Appeal and the Bereavement Café.

Similarly, debtors of £6,413 on 31 December 2020 related primarily to the Gift Aid Tax reclaims referred to in Note 2 above, together with a Covid Grant and certain donations and income received or confirmed prior to the year-end but banked or received in early January 2021.

8. Creditors

	2021 £	2020 £
<i>Amounts collected on behalf of others ('agency collections')</i>		
Diocesan service fees & other amounts due	97	73
Charitable donations	10	-
Total Agency Collections	107	73
<i>Deferred Income</i>		
Old Malden Subscriptions paid in advance	45	-
<i>Accrued expenditure</i>		
St John's Hall reimbursement for repair of scout hut site boundary fence	888	
Incumbent Expenses	854	600
Utilities and Admin costs accrued	721	357
Christmas Day Event Expenses	616	385
Outreach & Home Mission	230	30
Wedding Fee Deposit	100	-
Other	10	-
<i>Sundry Creditor</i>		
Funeral Director double payment	200	200
Total Accounts Payable	3,664	1,572

9. Maeldune and Christmas Fairs

	Maeldune Fair		Christmas Fair	
	2021	2020	2021	2020
	£	£	£	£
Gross Income	-	-	998	-
Gross Expenses	-	-	-	-
Net result	-	-	998	-

Regrettably, Covid-19 pandemic regulations meant that it was not possible to hold either the Maeldune or the Christmas Fair in 2020. In 2021 the Maeldune Fair could not take place owing to social restrictions in early summer. However, an autumn/Christmas Fair was held in late November, raising £998, which was highly creditable under difficult circumstances relating to the ongoing pandemic.

10. Christmas Day Event

	2021 £	2020 £
Gross Income	371	275
Gross Expenses	616	386
Net	(245)	(109)

This year the Rotary Club maintained their donation to the cost of this event at £250. Donations on the day boosted the overall income for the event by £121, all of which is held within a restricted fund from which all expenses are paid. Expenses rose this year because of hire costs and the costs of arranging to distribute many of the meals to guests' homes.

Annual Report

Once again, the activities of the Parish in 2021 were significantly affected by the Covid-19 pandemic and the associated regulations and as in 2020, the Parish's financial activities were similarly impacted. We were unable to hold most of our major fundraising events, including the Maeldune Fair. Under such circumstances the Parish has been remarkably blessed in receiving significant one-off donations to help cover the inevitable potential shortfall in income over costs. In turn we have continued to peg back as far as possible our costs, many of which are fixed, in response to circumstances. Significantly, the Parish continued to alert the congregation and membership during the year to the difficult situation for both the Parish and for our neighbours, and responses have boosted the ability of the Parish to support both itself and local good causes. The Parish maintained the same contribution to the Diocese's Parish Support Fund as was made in 2020, £72,000. The Finance Committee has continued to meet every month since the introduction of the first lockdown in March 2020, to monitor and discuss the financial status of the Parish and to report and make recommendations to the PCC. The Parish's reserves remain buoyant and as a result the Parish must be considered a 'going concern'.

Income

Donations

Regular donations to the Parish by bank or envelope dropped slightly on 2020 levels. In addition to the uncertainties and financial challenges caused by the pandemic a number of donors were lost for varying reasons and by the end of 2021 the level of regular monthly giving has dropped by more than 10% on the level at the start of the pandemic in March 2019. The PCC undertook a 'campaign' or review of regular giving by members of the congregation in the latter months of 2021 and the promising results mean that regular giving is expected to return to pre-pandemic levels.

During 2021 the one-off donations, given either under or not under gift aid, rose to unprecedented levels in response to PCC reports and appeals since the start of the pandemic. One-off Gift aid gifts and Donations in combination provided over £28,000 during the year (£9,000 in 2020). This includes a number of one-off donations of £500 and £1,000 and a single, anonymous donation of £15,000 which the PCC decided to designate to the Major Building Works Fund. Without these very generous donations, in 2021 the Parish would have met the deficit of £20,000 predicted in its budget for the year.

In 2020 the Parish was successful in applying for a place in the Co-op's local causes scheme in support of our Bereavement Café. Over the 12 months this raised £1,132 for the Café, to which the local Smith's Charity donated a further £600 at the end of 2021.

In 2021 gift aided expenses dropped compared with 2020, when a significant donation was made towards live streaming of services. Similarly, loose plate collections dropped away once again, largely with the general move in the UK economy away from cash (cash donations will have been replaced in part by cashless giving, however because of the vagaries of the information given by the system provider, it is not practical to identify what would have loose plate collections at services).

The parish's level of gift-aiding remains very high, despite the drop in loose plate collections (which once again limited the extent of our claim under the Gift Aid Small Donations Scheme 'GASDS'), as many one-off gifts were made under gift-aid. We continue to claim quarterly, and necessarily in arrears after donations have been received. In 2021 we again submitted and received three quarterly claims for that year within the year, but the fourth quarter's claim can only ever be made early in the following year and once again this has therefore been accrued for in the accounts for 2021.

The PCC recorded its great gratitude for the generous donations made in 2021 which have helped to cover costs and thereby restrict the deficit on the General Fund to a minimum (£2,466).

'Donations by Church Groups' from the various parish groups including Toddlers, Crochet and Playtime, together with coffee & tea net takings have understandably fallen away: the groups have, sadly, largely been unable to meet

but also relied on cash donations from their members, who may no longer carry cash. Again, it is not possible to ascertain whether cashless donations include donations by church group members.

During 2021 the Parish has moved to contactless and cashless giving using contactless kit in church and donate buttons on the Parish website, and through the services of the providers SumUp and GiveALittle, as recommended by the Church of England. Although this development was already part of Parish plans, as with so many other social trends, the pandemic accelerated these as the move away from cash increased along with the reduced ability to attend church in person.

Income from Charitable Activities

As in 2021, the parish ran several very successful campaigns, largely online and on a cashless basis, for the Kingston Foodbank, and the Christmas Angel Project for local school children. The online nature of these appeals, using SumUp and GiveALittle, lend themselves to social media and gift aid donation, and the income and expenditure for each of these now feature as both income and expenditure under the general banner of Home Mission.

Christmas Day Event Donations comprise a donation from Rotary New Malden and contributions from guests.

Fees for weddings, funerals and burials of ashes are set by the Church of England and are charged accordingly; since 2020, parishes receive no income from funerals conducted purely at crematoria; these are passed to the Diocese in full (other than small donations paid by funeral directors to cover incidental costs such as travel). Other than crematoria funerals, such services were less restricted in 2021 than in 2020: one wedding took place (2020: none); three funeral services were held in church (2020: one) and four burials of ashes took place in the churchyard (2020: two).

Other 'Trading' Activities

Sadly, neither the Maeldune Fair nor the 'full' Christmas Fairs could take place in 2020. The Fundraising Team worked hard to raise funds by other means, taking opportunities when they could and raising creditable amounts including a busy autumn fair. Regrettably the annual Story Tent event, which was planned to take place in person just before Christmas, had to be cancelled this year because of the rise in Covid levels at that time. Organ recitals took place once again, the first was recorded and streamed online and funds raised through cashless and website giving. The Online Store, has proved very successful and popular, again mainly using SumUp and the website.

Sales and advertising from Old Malden News both dropped significantly; paper copies have proved less popular, and the magazine is fully available online for free as an important means of communication and outreach.

Investment income

Investment income from our various CBF/CCLA deposits dropped as interest rates fell away to historically low levels.

Overall, income has risen significantly (by c£19,500) since 2020, primarily as a result of generous donations.

Expenditure

General Comments

In order to meet its commitments and the ongoing circumstances of the pandemic, the PCC budget for 2021 forecast a significant deficit for the year and this guided the PCC and its Finance Committee as they managed the finances through the year. The more notable variances between 2020 and 2021 are drawn out below.

Parish Support Fund (Diocesan Contribution)

Having decided to increase the Parish's contribution to the Diocese from £69,965 to £72,000 in 2018, this has now remained the Parish's commitment in the succeeding four years. Payments were made in full (as referenced in note 3 to the accounts) and given the budgetary challenges our pledge for 2020 remains at £72,000. Meanwhile the average cost to the Diocese for a parish priest, including accommodation, pension, training and all the parish support

that we receive, has risen beyond £82,000. The shortfall in our contribution to the full estimated cost remains a concern for the PCC.

Parish Administrator

The PCC agreed an inflationary rise for the salary of our Administrator, who resigned mid-year as she moved away from the Parish. The PCC appointed a successor, Sally, at an increased hourly rate and based on increased hours to cover a more substantial workload, including PCC minute-taking. The Parish is very grateful to both the current and the previous Administrators for their commitment during unusual circumstances.

Music

The PCC agreed an inflationary rise of 2% for the honoraria of our Choir Director and Organist, to whom the Parish remains very grateful during a difficult year. The service of both individuals on a self-employed contractual basis was confirmed during the year. Other music costs were heavily restricted as very few costs were incurred in the absence of musical provision for most of the year. Organ maintenance was restored to normal levels to ensure the organ remained viable and given the return to regular and frequent use of the instrument.

Church Maintenance

Exceptional costs in 2021 included the 20% contribution of £3,645 to the new security installations following our successful application to the Government's 'Places of Worship Scheme' together with £1,100 costs relating to emergency plumbing work, repairs to the water heater and heating program, and emergency work on the main boiler.

Administration

In 2020 our administrative costs have risen towards more normal levels as activities increased during the year, including printing and paper costs.

Upkeep of Churchyard

In 2021 day-to-day churchyard costs continued to be pegged back to a minimum but included repairs to the Burial of Ashes Marking stone, part of which was covered by a generous donation.

Church Running Costs

These have risen in line with inflation and consumption as the building has been in greater use than 2020.

Upkeep of Services

In 2020 our ongoing costs for services have remained low. Those in 2020 included significant expenses for reopening the church and the costs of kit for livestreaming services, all of which are covered by the Covid-19 grant referred to in the income review.

Mission Giving

The charitable and mission giving payments that we undertook during the year as approved by the PCC were:

	2020		2019
	£		£
<u><i>From general funds as our mission giving</i></u>			
Care International	300	Care International	300
Young Minds	300	Young Minds	300
Re-Engage	300	Re-Engage	300
KCAH	200	KCAH	275
Refugee Action Kingston	200	The Fircroft Trust	275
Restored UK	200	The Felix Project	275
		Southwark MU 'Away From It All' Scheme	275
	<u>1,500</u>		<u>2,000</u>
The Royal British Legion, Worcester Park	60	The Royal British Legion, Worcester Park	60
	<u>1,560</u>		<u>2,060</u>

Home Mission

Collections and appeals, often gift aided through the Parish

Angel Appeal	2,600	Angel Appeal	2,200
Harvest Appeal for Kingston Foodbank	198	Harvest Appeal for Kingston Foodbank	558
Winter Appeal for Kingston Foodbank	304	Spring Foodbank Donation	250
Bishop's Lent Appeal	178	MPS Bibles	305
	<hr/> 3,280		<hr/> 3,313

Agency Funds

Collections not included in our income and expenditure and not part of mission giving or home mission above

Bishops Lent Appeal – now included above		Bishop's Lent Appeal	136
Mother's Union (<i>in memoriam</i> Jill Barker)	188		
Christian Aid (during closure)	10		
	<hr/> 198		<hr/> 136

Working Expenses of Other Ministry Team and Children's Ministry

Members of the ministry team have long been encouraged to claim for expenses they incur in carrying out their duties, as allowed for in the parish budget. This year claims have again been restrained as part of general cost management, for which the Parish is very grateful.

Church Major Repairs and Fees

During the year fees of £3,822 were paid to Capitol Business Services for the investigation of the drainage around the main church building. These were allocated to the Major Building Repairs Fund, split between the Designated and Restricted parts of the Fund.

Hall Site Repairs

Costs of £888 relate to the repair of the boundary fence in the scout hut area, met by the Parish as site owner.

Overall, the Parish managed to contain expenditure to remarkably similar levels seen in the previous four years, after allowing for extraordinary costs such as those relating to the security system installation, drainage and increased administrator costs. Regular giving held up reasonably well over the year as a whole.

As a result, and after allowing for significant one-off gifts, we have incurred a significant overall surplus in 2021. However, this includes a deficit of £2,446 in the general unrestricted funds. In this, we remained very significantly reliant on the generosity of donors to provide one-off gifts, along with excellent fundraising activities in difficult circumstances. It will be vital in the coming years to reset the balance and secure greater levels of regular income. This will allow the PCC to consider increasing its pledge to the diocese, which is a long-held ambition as well as expanding activities.

Independent Examiner's Report to the PCC of St John the Baptist Church, Old Malden

Basis of this Report

This report on the financial statements of the PCC for the year ended 31 December 2021, which are set out on the accompanying pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the regulations') and section 145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144 (2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.


Independent Examiner's Report


My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145 (5) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

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

Signed.....
Nilkunj Dodhia BSc FCA MBA
Independent Examiner
Date..... 2 APRIL 2022

Signed.....
Alastair G Harris BA FCCA MCISI
Parish Treasurer
Date..... 2 April 2022

Signed.....
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PCC Chairman 3rd May 2022
Date.....