



Parish of All Hallows Church

Bromley by Bow

Trustees' Report & Accounts 2021

Registered at the Charity Commission, no. 1153020

Table of Contents

Reference and Administrative Information	4
Responsibilities of the PCC	5
Church Attendance	5
Electoral Roll	5
Public Benefit	5
Our Vision	5
Rector's Report	7
Wardens' Report	8
Ahaba Café Report	9
Women's Ministry	9
Men's Ministry	10
Our Father's House Recovery Ministry	10
Little Cherubs	11
Fern Street Family Centre	12
AHB Youth	13
Homeless Outreach	13
Safeguarding	14
Racial Justice and Equality Group (RJEG)	15
Church Policies	16
Treasurer's Report	19
Report of the Independent Examiner	21
Financial Statements	22
Notes to the Accounts	25

ANNUAL REPORT 2021

(January – December 2021)

REFERENCE AND ADMINISTRATIVE INFORMATION

Members of the Parochial Church Council (PCC) are elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The following served as members of the PCC during the year and up to the date of this report, unless otherwise indicated.

RECTOR: The Rev'd Cris Rogers

ASSOCIATE RECTOR: The Rev'd Beki Rogers

CHURCH WARDENS: Charlie Thompson
Esther Duncan To 29/04/2021
Sheila Akao-Okeng To 31/07/2021
Tom Blake To 29/04/2021
James Scrivener From 29/04/2021
Isoboye Nonju From 29/4/2022
Tracey Alwedo

REPRESENTATIVES ON Louise Churchus

THE DEANERY SYNOD:

ELECTED MEMBERS: Fiona Spinks PCC Secretary
Rob Montgomery Treasurer (to 29/04/2022)
Emma King Treasurer (from 29/04/2022)
Ian Devlin
Jo Read
Ina Markevica To 29/04/2021
Emily Speed
Mel Fenech
Raff Chaves
Timothy Anyuru
Hayley Collet From 29/4/2021
James Smith From 29/4/2021
Cheryl Gathercole To 29/04/2021
Steven King From 29/4/2021

All Hallows Bow (AHB) is a charity registered in England and Wales (no. 1153020).

All Hallows Bow uses the banking services of the CAF Bank.

Stewardship was appointed to carry out the independent examination of the accounts for 2021.

The postal address of the church is: All Hallows Rectory, 248b Devons Rd, Bow, E3 3PN.

Responsibilities of the PCC

The PCC of All Hallows Bow, London E3 3PN, has the responsibility, together with the Rector, the Rev'd Cris Rogers to promote, in the parish, the whole mission of the Church. This includes the pastoral, evangelistic, social and ecumenical aspects. It is also responsible for the maintenance of the building of All Hallows Bow. As a Church of England Parish church, the PCC and Rector follow the requirements of Church of England Canon Law. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (which sets out the PCC's obligations to safeguard children and vulnerable adults).

CHURCH ATTENDANCE

In 2021, the average Sunday worshipping community at All Hallows Bow, when open from January to March and September to December, was 103 people, consisting of 87 adults (16+) and 16 children and young people under 16. From April to August services were online only so attendance was not counted.

ELECTORAL ROLL

This year's electoral roll (as of 20th April 2021) has 132 registered members.

PUBLIC BENEFIT

The PCC members confirm that they have complied with the duty in section 17 of the Charities Act 2011, to have regard to the Charity Commission's general guidance on public benefit. The church of All Hallows Bow benefits the community, by the activities described in the sections attached, particularly through: family work, children's work, youth work, AHB food collection and distribution to local people in need, community engagement and working with other faith groups. We also collaborate with the local Mosques in community work and engagement.

OUR VISION

All Hallows Bow is here to be an explosion of Joy, by making Jesus known in our local community, to see lives transformed.

Making Jesus Known

We are challenged to be a supportive, listening and caring church.
We wish to behave like family towards each other.
We want to be strong in our welcome and extend deeper friendships.
We want to invite other people into this family.

We will do this by:

- Youth outreach – the development of work done by our AHB Youth team and increasing engagement with Clara Grant Primary School.
- Continuing to engage with Fern Street Family Centre.
- Focusing on children and young families.
- Communicating more with local people through community parties and local events.
- Equipping the congregation to understand and engage with other local groups.
- Celebrating our Christian festivals publicly and loudly.
- Celebrating life visibly.
- Having parties, eating together and socialising.
- Joining in weekly small groups and regular prayer gatherings.

Within the Local Community

We are here to stay and be a part of the local picture.
Our life outside of the building will be of joyful celebration.

We will do this by:

- Living locally, shopping locally and socialising locally.
- Having whole community celebrations.
- Celebrating the 'good news' outside.
- Developing contacts with the police, doctors and civic life. Being intentionally present on ward panels.

To See Lives Transformed

We aim to have worship that is accessible for all people locally, young and old from all cultures.

We want to be inventive and try new things out whilst increasing the depth of our worship.

We want to see lives transformed emotionally, physically and spiritually.

We will do this by:

- Actively pursuing freedom in worship that allows people to meet with God.
- Feeding people spiritually, giving good discipleship and teaching.
- Developing children's worship and teaching, particularly with the growing age groups.
- Committing to creating services for the visually challenged and for those who are poor at reading.
- Collecting for the food bank.
- Engaging with new parents, carers and toddlers.
- Working with young people on the edge of school exclusion.
- Mentoring at-risk teenagers.

Rector's Report

This APCM report represents the work done during 2021. It was a year that started with covid lockdown and ended with Christmas services cancelled due to covid. It's been a costly year in terms of our emotional wellbeing but also wonderful year serving the kingdom of God in Bow.

Making Jesus known.

We have been trying new things this year with regard to our mission. A group of us have been going out once a month door knocking to meet the neighbourhood, hear people's needs and share Jesus in a gentle but direct way. We have found it to be really rewarding. Every time we head out we always meet 2-3 people, if not more, who allow us to pray for them, share the good news and take something to read.

Having had 2020 as a very quiet year with regard to no Egg hunts, summer parties or Christmas events, 2021 was the year we were able to start to rebuild our event ministry. Changing how we would usually do it, we were able to run a neighbourhood Easter trail finding colourful stations of the cross' around the streets. We planned a party for the Summer to celebrate being community again in person and then ended the year with an epic Christmas Market with Santa, craft stalls, food and lots of laughter.

Staff care

The staff team across all areas of ministry have been exceptional at continuing to press on in trying times. Very often the team have found themselves having to change plans very last minute, find new volunteers due to Covid or come up with a totally new plan. This has been exhausting for them but they have been committed and bold in their response. I highly commend their commitment, joy and love to you all.

Beki and I personally want to recognise the cost and dedication so many of our Staff and volunteer team have experienced and expressed in the last year. We really love you and all you do for AHB.

Church at home.

Having learnt how to live stream in 2020 we have been able to develop a way of live streaming our services each week as a regular thing. This has meant we have been able to support those needing to stay at home and given people the option to catch up in the week. We know church at home is nothing compared to being in the building together but it has turned into a great mission opportunity as we tell the local community that they can drop by the you tube to watch a service before they come on a Sunday.

Treasury

We need to say a massive thank you to Robbie Montgomery who is stepping down as treasurer after 5 years. He has done a fantastic job serving us as a church and we hope he knows how blessed we have been to have had him in this role. Thank you!

We also need to say a massive thank you to Anne Hudson and John who have engaged, supported and developed our financial systems as we have grown as a church. Anne and John are looking to move closer to their family so stepped down from this support of the financial systems. Thank you both for setting us up well.

All Hallows Bow moving forwards

As we move into 2022 we need to be asking ourselves what do we want to look like and behave as post the pandemic. What shape should our worship take on a Sunday and how do we now move into a new structure for our midweek ministry. Would you join us as we pray for the next few years, on how we structure ourselves, how we run ministry and how we might get better at equipping all the church for ministry.

As you read through this report you will get a sprinkling of some of the ministry happening throughout the year. I encourage you to read it and be praying for everyone involved.

REV CRIS ROGERS

Wardens' Report

Introduction

What a year it has been. They say that the night is darkest before the dawn, and 2021 started with a winter lockdown which took a major toll on many of our community. And yet from the dark of winter the light of dawn broke, and as Spring rolled into Summer, 2021 became a year in which we discovered and re-discovered so much richness and beauty: in God, in each other, and in this beautiful community we call church. Welcome to the 2021 All Hallows Church Wardens' Report!

Catching our breath

The year started with a third national lockdown, as the Covid-19 pandemic lashed out for the final time (we pray) and the city and the nation once again adapted to doing church and community online. We started the year with this message: "You Can't Catch Your Breath If You Keep On Running", which resonated for many of us who had kept on keeping on for the sake of others.

As we learned to take a moment to breathe, the challenge became to Rebuild. Studying the book of Nehemiah this year was full of powerful symbolism for us as a church as we dreamed with God on what it meant to build - and re-build - our community in his image.

We spent a powerful season of Lent learning to apprentice to Jesus, and we went into the Autumn leaning on the powerful truth that we all belong in God's family. The Autumn and the Winter were reminders of what we do best as a community – eat together, laugh together, and throw great parties for our community.

Hellos and Goodbyes

2021 was a year in which we said some fond farewells and excited hellos. A particular shout-out goes to Tim Niblett, our amazing intern, who graduated (left) in the summer to go and start his studies at Durham University. We want to extend a massive thank you to Tim, who showed so much adaptability, servant-heartedness, and joy in serving the church during this topsy-turvy season. Thanks pal!

We also want to take a moment to pay tribute to one of our dearest and most legendary members, Vic. He was in many ways the grandfather of All Hallows, and in July this year he went to be with the Lord. Vic had served in almost every capacity at AHB over the years and will be fondly remembered. We truly do stand on the shoulders of giants.

Teams

2021 saw so much life lived to the full that we cannot hope to do it justice! In the pages of this report are some glimpses of heaven: people choosing to give of themselves for the sake of others – whether time, money, clothing, or any other thing. We are so grateful for the many members of our community who demonstrate what it means to love Jesus and make him known in our local community. We salute the work of Sara and the team at Fern Street Family Centre for embodying the person of Jesus so faithfully in our community; Alex and Nate who have championed our young people; Mandy, who has resurrected our Children's Church from its lockdown slumber; Mel, who has led our homeless outreach month after month with such faithfulness; Raff and Katie, who have been leading Our Father's House Tuesday evening meetings through the year; David and the team doing such a brilliant job at AHABA; and all those running other ministries both official and unofficial, seen and unseen. We know that God sees everything we do and it is a joy to his heart. We are so grateful for all our teams – staff, volunteers, friends, and colleagues. From the bottom of our hearts – thank you for making AHB what it is today.

A final thought

As we journey into 2022 and beyond, why not dream with God about what he is doing with us, in us, and through us? We want this next year to be the year in which we allow God to smash and surpass our human expectations with his Kingdom purposes. “Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us”! His power is at work within us! Here’s to another year of having our minds blown and imaginations stretched by his goodness.

CHARLIE THOMPSON

Ahaba Café Report

Ahaba enters its third year of operation encouraged and full of hope after an exciting and uniquely challenging 2021.

This past year we have prayed for lots of people, made friends, shared the gospel, connected people with All Hallows, seen people healed of pain and sickness, shared encouraging and life-giving prophetic words, blessed people with free food and drink and provided a special space for peace, connection, joy and reflection in the community. One local family said they seriously think they would have moved away from the area if it wasn’t for Ahaba.

December 2020 we had sought to build and expanded the team, bringing Phil Elbourne and Rebekah Fitch onto team, alongside Henry and myself, and launching an ambitious new seasonally updated menu. January 2021 saw the brakes slammed on with a new lockdown and massive slowdown in the local and national hospitality economy. The café was able to navigate this period thanks to our loyal local customer base, who we had stuck with during previous lockdowns. In the first period of 2021 we were also helped by making use of the government’s furlough scheme, flexibly furloughing some staff and saving on operating costs.

In spring Rebekah was able to continue her work as a musician so left the café team, and in summer we said goodbye to our wonderful intern Tim as he went to university in Durham. We owe massive thanks to all the volunteers who helped us get through summer especially Timothy, Hayley and Isaac, as disruption from staff holidays was compounded by me (the café manager) isolating with covid. Matthias has been serving in a voluntary capacity as assistant manager this year, and has been an invaluable help – particularly in the summer when the café was at risk of closing due to staffing.

Part of Ahaba’s mission is to help vulnerable and struggling members of the community learn skills and find a route to supporting themselves and following their God given passions. This year the café provided short-term and long-term work experience opportunities to several people referred through Fern Street, XLP, Mind Tower Hamlets and the AHB community. We also signed up to host workers from the Kickstart scheme and have since employed Scott referred by the DWP.

In Autumn we received a grant which enabled us to take Nayem on full-time to help connect the café with the local Bengali community. He is well equipped to do this as a Christian from a Bengali Muslim background able to speak and write Sylheti.

This year we hope to build on promising signs of growth, both in our community impact and in our business. Thanks to a National Lottery funding holdover being unexpectedly released to us we now have world-class coffee making equipment that will enable us to stay well ahead of the growing competition in the area in terms of our coffee product.

DAVID GLOVER

Women’s Ministry

With more restrictions and waves of COVID than expected, 2021 didn’t see the gatherings that we had hoped for the women of All Hallows’!

It has been a very difficult two years for everyone, and we all need as much community, support, friendship and encouragement as we can get.

The fantastic AHB team have done an amazing job at keeping us going as a church family, whether in person at church or over Zoom meetings.

And now that restrictions have been lifted, we can't wait to come together again as women of AHB, to invest and reinvest in the relationships and community we need. Whether that's making new friendships or picking up where we left off in 2020, we're really excited to build up a ministry of prayer, encouragement, discipleship, good food, coffee, accountability, worship and more.

We're making a programme for the year ahead, including Women's breakfasts, walks and meals together, so please keep a look out for upcoming dates for your diary!

FLICK MONTGOMERY

Men's Ministry

"As iron sharpens iron, so one person sharpens another". We're called by God to encourage and sharpen one another, pointing our brothers and sisters in the church towards Christ.

This has clearly been another unusual year, with church life taking new forms in amongst the various government restrictions due to Covid-19. The men's ministry was no different and has equally been affected by the various lockdowns and rules around in-person gatherings throughout the year.

Because of this, we weren't able to do the normal volume of events in 2021. We did however get to run a couple of events – including meeting up for coffee in local parks, as well as walks in the local area. Looking ahead, 2022 will hopefully facilitate more events, but regardless of the situation – we will continue to build relationships, encourage one another, and seek fellowship amongst the men of the church. Looking forward to what God has in store for us!

ROBBIE MONTGOMERY

Our Father's House Recovery Ministry

Over a year ago, what was called Believers in Recovery was renamed Our Fathers House Recovery Ministry. It has been running for 5 years. Raff Chaves, Ordinand at All Hallows Bow now leads the ministry with Katie Darnell.

At present Our Fathers House is meeting in person and on zoom every Tuesday evening, from 7pm until 8:30.

We have 13 people serving actively as part of the team, and over 45 attending on a weekly basis, between face to face and zoom. Over the past 5 years we have baptised over 15 people. We have had many Priests and Pastors coming to teach us the word, we have delivered Bible studies, 12 step studies through the Bible and encouraged many of our members to find a home church of their preference. We are now in a season of running Bible teaching every other week, utilising material made available by the Bible Project. Raff Chaves is facilitating the study.

We have also started to run Homeless Outreach which happens once a month, as well as a Food Bank for those in recovery from addiction. We have made partnership with people who have and still are donating food and hygiene products to us, so we can be supporting those in recovery struggling financially.

Our vision is to help recovering addicts and those still suffering with addiction to encounter the love of Jesus and to support them in their recovery process.

If you have questions, please do not hesitate contacting us.

RAFF CHAVES

Children's Church

Matthew 19:14 Jesus said, "Let the little children come to me, and do not hinder them, for the kingdom of heaven belongs to such as these."

This is the main ethos and mission behind Children's Church at All Hallows Bow. As Cris says, "Children's Church is not held so that the children are out of the service and there is peace. It is held to give the children a chance to learn about God and to experience his love and teaching together."

Since March 2020, COVID 19 restrictions meant that Children's Church had been put on hold.

As we came out of lockdown and restrictions were being lifted, there were plans to restart Children's Church. After praying and talking to Cris and Hayley, I offered to take on the organisation of this important aspect of our life at All Hallows.

Currently, Children's Church happens on alternate Sundays. It is held in AHABA which is an open, bright and welcoming space for the children.

The first session I led was on Sunday 14th November which was Remembrance Sunday. The children thought about why we need to Remember. They made poppies to make a wreath and the older children wrote prayers. The wreath was presented to the church family after Communion and the prayers read.

We then moved into Advent:

- ▶ November 28th - the children made mini Advent Wreaths and we talked about the meaning of the candles.
- ▶ December 12th - we talked about the shepherds being the first to hear the good news even though they were the lowest people. The children learnt more about God's love for all of us, whoever we are. They made sheep as their craft activity.

We now have five adults leading and helping with the sessions, for which we are grateful. Thanks to Amanda, Katrin, Alice, Joanna and John. Daisy also comes to help at times. With thanks to Joanna who has agreed to take on the task of organising the rota, sending out dates and themes and asking who is available.

I am pleased with how Children's Church is going. I believe the activities we organise help the children understand more about God and enable them to contribute to the life of All Hallows.

AMANDA CLEGG

Little Cherubs

Little Cherubs has not been able to open since 2020 due to the pandemic. The ministry has centred around personal one-on-one support. Especially during the first half of 2021 we were greatly troubled

by the number of telephone calls from stressed and anxious mums needing support and care. Unfortunately, it has been impossible for the group to start meeting again because of Covid space restrictions. It is our hope to see Cherubs reopen in 2022.

SANDRA FENECH

Fern Street Family Centre

The pandemic has had a huge impact on the lives of children and families in our community. During 2021, our work had both a crisis and recovery focus: supporting families to meet immediate needs for food, advice and safety, whilst also helping children and families begin the process of recovery from nearly 2 years of uncertainty, fear and loss.

In practice this included:

- *Supporting children's mental health recovery through maximising opportunities for play*

114 children aged 2-11 received weekly lockdown activity packs to support learning and play at home during the Jan – March lockdown.

69 children aged 4 -11 took part in in-person out-of-school activities during the holidays and after school including our lockdown kids club for vulnerable children, Epic Explorers summer holiday club, and a boosted after-school play offer following the end of lockdown.

59 children aged 0-4 and their parents/carers accessed in-person or distanced early learning and play groups and advice and support for children's early development.

- *Supporting parents' mental health recovery through connecting isolated parents into community, improving our wellbeing offer for parents and carers and integrating wellbeing strands into our existing work*

57 migrant parents engaged in our community ESOL programme.

45 parents accessed our parent wellbeing activities including Mums' exercise group, Active Family sessions, Art & Soul support group and ESOL for Wellbeing course.

- *Ensuring that families on the lowest incomes had access to food support and help to maximise their incomes, and support to tackle root causes of financial struggles such as domestic abuse, poor mental health etc*

24 families with 51 children accessed our new weekly food pantry, Food Club.

37 families with 88 children were supported through over **350 hours** of telephone, door-step and in-person support, advice and casework from our family support team.

4 mothers and their children were supported to exit situations of domestic abuse.

Staying hopeful and faithful through a second year of Covid-19 has tested everyone's resilience and we are incredibly grateful for the time, money, advice and prayer that has enabled Fern Street's work to keep going through the highs and lows of this year.

We pray that Fern Street would continue to be a place that shines God's light, love, and hope into the lives of children and families in Bow into 2022 and far beyond.

We are blessed by your support! Thank you.

SARA BRAYFORD

AHB Youth

The AHB Youth this year was a challenge and different from other years since Alex Hall who led the group is off on maternity leave. I (Nate) took over the youth leadership position this year.

At the beginning of the first term, I felt the most pressure because I was quite new to youth leadership and Alex Hall had done a great job for the past 11 years being a youth leader and working with Eden Bow.

Also, in September we re-launched Evolve (discipleship group) and we had regular attendees from last year and a few old faces that had not been part of us since pre-2020. Our current number of kids for our discipleship group is 9. However, I'm hoping we can increase it in the coming months.

When doing Evolve I started to do a different method than what Alex Hall used to do by doing more games and hangouts as well as physical activities that relate to the message from the Bible. Since doing this I have gotten many good feedbacks on Evolve from many young kids and parents saying the kids enjoyed physical activity and explaining the Bible in a different light.

When Alex left to go on maternity leave she didn't have any scheduled volunteer at Evolve who was consistent in coming to Evolve every week so I put out a notice during one of the Sunday services asking for volunteers who are willing to help serve the youth.

We managed to get a few people who were willing to commit to help once a month, however, most of the time I find it difficult to find people who can commit due to the fact it was on a weekday and timing was inconvenient since we started at 17:30. However, we are considering changing the time and day to fit the volunteers' needs and keep Evolve running every week.

Towards the end of the winter term, Fern Street was doing a 24-hour playathon challenge and the purpose of the Challenge was to raise money for the Eat Play and Grow scheme which helps a local family in need during the Christmas holiday. We dressed up in funny costumes and ran around the area to help raise money.

At the end of the year we re-launched the youth café and XLP football club and are slowly spreading the word out by handing out leaflets and announcing it to local schools and youth clubs. My aim for this youth club is to create a young local community and make a safe place for young kids to come around and build relationships as well as do future trips and mentoring.

Financially we have received a grant for our youths' club. I have not spent that much yet due to the fact I am waiting for more kids to come to join our clubs as well as waiting for restrictions for covid to die down completely. However, during Easter and summer terms I'm planning to do trips and activities assuming we have a handful of kids in our open youth club then.

My hope for 2022 is to be able to keep discipling the epic group of young people at AHB and see them following their God-given callings and passions.

NATE MUBENGA

Homeless Outreach

For the past 12 months, the Outreach have been meeting every month (normally on the last Friday of the month but have recently changed to the first Friday each month) to distribute food, toiletries, sleeping bags, clothes and blankets to the homeless. We have had great success with the amount of people we have managed to help.

We have concentrated on the Mile End to Brick Lane route, as we have found that the Bethnal Green route has other charities/groups offering food whereas the Mile End route seems to be lacking the same popularity.

The Outreach group is made of a small group of core team members who attend every month (around 6 people) but there have been months where we have had up to 14 people. Although we welcome any help offered, we have come to the realisation that keeping the group to a smaller number has allowed us to avoid being intimidating to those on the street that often suffer with anxiety issues and has therefore allowed us to have more homeless people approach us and accept our help. Our prayer seems to be well accepted and we have even had a few people pray and give thanks for our Outreach members.

As well as making good connections with people as we walk to Brick Lane, we have also been making regular trips to both a Men's and Women's hostel and have built up a relationship with many of the residents who welcome our friendly conversation as much as they do the food and clothing.

Christmas outreach 2021 was a fantastic night. We had managed to make very sizable and well received parcels that included socks, chocolates, scarf/hat/gloves, toiletries, and mince pies.

For the last few months, our source of hot meals has unfortunately come to an end as the guys could not continue to commit to the monthly requirements. We have since tried a few different things, like hot dogs, soups and pot noodles which seem to go down well with most people.

Going forward it would be great to find a new monthly hot food source and get a re-stock of sleeping bags and blankets. We have started to run low on clothing (after a very successful appeal for donations that saw us with an influx of clothing) so will be appealing for more donations using social media sites.

MELISSA FENECH

Safeguarding

2021 was a strange time not being able to meet in person for a large part of the first half of the year. Because of this safeguarding had taken a different twist. While in Church the team have worked hard to respond to pastoral issues, we know that we have seen a period of time where people have needed more support around mental wellness.

With face to face support continuing at Fern St we have seen a rise in issues around domestic violence, and needed to respond to emergency situations. As well as an increase in people needing support around food poverty. The team has worked hard so hold them in your prayers!

You can find out more about the policies and procedures by visiting:

www.london.anglican.org/support/safeguarding/ or www.allhallowsbow.org.uk/safeguarding

If you have any safeguarding concerns or issues on a safeguarding matter, then you can talk to me (Jo Read) as Safeguarding Officer or Sandra Fenech our Children's Champion.

A big thank you to the whole church community for continuing to ensure all our children and vulnerable groups are safe when they are engaged with All Hallows Bow events and activities.

JO READ

Racial Justice and Equality Group (RJEG)

RJEG was formed to help steer us as a church from not just being non-racist but to being anti-racist, especially as our Lord Jesus Christ is firmly for a Kingdom that is diverse, inclusive, and against racism. Several events of 2020 (such as the murder of George Floyd) raised long-standing issues of racism (including systemic racism in society as well as in the Church) and reinforced the fact that things need to be done to address these issues. Thus, off the back of a book club (*We Need to Talk About Race* by Ben Lindsay) RJEG was confirmed by the PCC as a body to champion issues of racial equality inside and outside the church. RJEG is a sub-committee of the PCC aimed at being an effective group that impacts on the vision and practice of the church, and not just to be a discussion group. RJEG is empowered to be able to set racial justice and equality destinations for the future of the church, and to hold the PCC to account for those destinations. The group is currently made up of Charlie Thompson (Chair), Laura Thompson, Cris Rogers, Ben Whittle, Isoboye Nonju (Soby), Alice Cooper, Timothy Anyuru, and Savannah Eaves-Kohlbrener.

Meetings and Discussions

RJEG had several meetings in 2021 and some of our discussions were to address current events at the time which impact racial justice and equality such as:

1. **Hong Kong ready churches initiative** - The UK Government is expecting many Hong Kong nationals to arrive in the UK in the next few years. There is an initiative to prepare churches for this so they can be welcoming (<https://welcomechurches.org/updates/hong-kong-ready-churches>). We got interested and have had representatives attend meetings on this initiative so we can get involved as a church;
2. **UK Government Report on systemic/ institutional racism** (<https://www.gov.uk/government/publications/the-report-of-the-commission-on-race-and-ethnic-disparities>) – A few RJEG members attended Krish Kandiah events looking at the report and fed back to the group their learnings, some of which we discussed further on how to implement;
3. **BBC Panorama: Is the Church Racist?** – A few RJEG members watched the programme and found it painful to see what is going on in the church based on the experiences of some clergies of colour who shared their stories on experiencing racism within the church. RJEG noted the need to be prayerful in asking God for his responses to these things and the need to take more action to correct wrongs and prevent more wrongs happening rather than writing more reports. RJEG also noted lots of elements to the stories presented on TV including the possibility the full story may not have been fully or correctly portrayed within the limited time the programme aired for (<https://www.bbc.co.uk/iplayer/episode/m000vc34/panorama-is-the-church-racist>);
4. **Euros football final** – We discussed the racism experienced by the black English football players who lost their penalty kicks at the football finals (<https://www.bbc.co.uk/news/uk-58466849>). We agreed it was unacceptable and we were glad at the many voices in the country who spoke out against racism towards the affected players and explored ideas on what we can do as a church to speak against racism;
5. **Safety of Women** (death of Sarah Everard who was abducted and murdered by a serving policeman in London <https://www.bbc.co.uk/news/uk-58746108>) – Being a church in London that holds evening services, we discussed the safety of our female church members and how we can help to keep them safe including offering lifts, etc.

How we plan to grow in the next 12 months

- a. Move from thinking/planning to taking more actions that promote racial justice and equality in our church and community.
- b. Foster a broader conversation in the congregation about this calling and what it can/will look like at All Hallows.
- c. Participate in an outside evaluation about the current status of racial justice and equality at our church, resulting in recommendations for actions/next steps for implementation.
- d. Set clear areas to focus on as a group which will help us achieve our mission as a group.

Five areas identified to help us achieve our mission as a group are:

1. Educating ourselves and casting vision, underpinning racial justice in theology
2. Structure and governance of the church
3. Participation – encouraging a wide, diverse range of people from our community to participate
4. Language and terminology – how we express ourselves as a church
5. Visibility – how we, as a church, publicly and visibly show our support for racial justice

Some more actions taken so far

- i. Our church vicars have both successfully completed the diocese-led unconscious bias training which training the church staff will also benefit from.
- ii. To continue to diversify our church staff, Nayeem was employed to work in the church café and Nate employed as a church intern. Both strategic employments are of highly skilled people in their respective fields, and both of them are of diverse racial backgrounds.

ISOBOYE NOJU

Church Policies

DATA PROTECTION

AHB has a data protection policy in compliance with GDPR (Regulation (EU) 2016/679) legislation. The entirety of this can be read at All Hallows GDPR (www.allhallowsbow.org.uk/gdpr)

GRANT MAKING

The task of deciding how to distribute grants for missions is done by the Rector and Associate Rector, with reference to the Treasurer. Grants are awarded to organisations and church members working in mission based on an evaluation of each case. All giving follows the mission policy of All Hallows Bow, which is the promotion of the Christian gospel in proclamation and social action throughout the world. There are no PCC related trusts.

INVESTMENTS

The church's endowment investments, both shares and cash, are entrusted to the Diocese of London. Our policy as regards money held for the general fund and under the control of the PCC is to place funds not needed in the near future on deposit.

RESERVES

Where General funds are in excess of nine months' general expenditure (based on trailing three-year average), we expect to review our budgets and to consider designating the excess for a particular purpose. As at 31 December 2021 this benchmark figure stands at £90k, with General fund reserves of £110k (2020: £94k). The restricted funds of AHB Youth and AHB@Fern Street are managed by the project leaders who aim to ensure their projects are viable for at least a year ahead and who are instrumental in raising additional funds as appropriate.

RISK ASSESSMENT AND MITIGATION

Risks associated with the operation of the church are reviewed regularly by the Rector and PCC. Policies and procedures are developed as appropriate to mitigate these risks. Areas assessed include risks associated with finance, information, buildings and contents, employed staff and volunteers, and members of the public. Good financial controls reduce the risks associated with handling money. Church property is protected with security systems, and insurance is held to reduce the impact of any physical loss that may occur. Staff and volunteers are trained in keeping themselves and others safe. As a matter of policy, independent professional advice is taken where appropriate.

CHILD PROTECTION AND ADULT SAFEGUARDING

AHB takes its responsibility to protect and champion the well-being of children, young people and vulnerable adults very seriously. We will act promptly whenever a concern is raised about a child, young person or vulnerable adult or about the behaviour of an adult and will work with the appropriate statutory bodies when an investigation into abuse is necessary. We follow safer recruitment procedures and have clear procedures in place to identify, respond to and report concerns. Staff and volunteers

receive annual safeguarding training and our safeguarding policy and procedures are reviewed at least annually.

SUSTAINABILITY

AHB encourages the adoption of sustainable practices in all areas of church life and work. This is our contribution to reducing carbon emissions in response to the climate emergency. Measures taken include recycling, energy audits, encouraging the use of public transport, cycling and walking. In 2020 All Hallows achieved a Bronze Eco Church Award, reflecting the measures already in place. Using the resources and advice given, we aim to work towards Silver in the next few years.

The PCC is responsible for keeping proper accounting records, which disclose, with reasonable accuracy at any time, the financial position of the church, and to enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the PCC of All Hallows Bow and signed on its behalf on 18 June 2022 by

Cris Rogers

The Rev'd Cris Rogers

Rector

18 June 2022

Treasurer's Report

This year has been another unusual one due to Covid-19, but regardless of the difficult situation, All Hallows has been enormously blessed and ends the year remaining in a financially secure position. This has allowed the work of the church to not only continue – but grow in its ability to serve the local community, during a time where it has been particularly needed. We are incredibly thankful for this, and continue to trust that the Lord will supply our every need going forward – we're excited to see what God has in store for us next year!

GENERAL FUND: General Fund total income was £145k in the year to 31 December 2021, representing a 15% increase on 2020. Within this figure, it is encouraging to see an increase in regular giving by individuals of 16% from £100k in 2020 to £116k in 2021. When considering the fact that the pandemic caused: i) attendance at in-person services to reduce or stop at various points through the year (and therefore cash offerings not able to take place); ii) continued uncertain employment circumstances for many (particularly in the early part of 2021); and iii) potentially reduced incomes because of furlough or job losses – it is clear we really have been blessed this year.

Total General Fund expenditure remained in line with 2020, at £131k. This was largely reflective of the continued activities of the church, and a similar amount of spending in 2021 to offset the disruption caused by the pandemic as in 2020. Within this there were some small increases in staff costs, but these were also offset by some larger one-off expenses in 2020 (for example initial equipment to allow church services to run, or indeed some outreach activities) not occurring to the same extent in 2021.

The net effect of the above has resulted in the General Fund recording a surplus for the year of £15k (2020: £5k), and funds carried forward of £110k (2020: £95k).

RESTRICTED FUNDS: Restricted funds recorded total income and expenditure of £262k and £245k, respectively, in the year to 31 December 2021. Income was down 12% on 2020 (from £300k), with expenditure also reducing, by 15% (from £287k in 2020). In terms of the underlying movements, the main constituents were as follows:

- 1) Fern Street Family Centre: Income of £145k (an increase of 1% from 2020) and expenditure of £134k (a decrease of 1% from £135k in 2020);
- 2) AHB Youth: Income of £23k (a reduction of 28% from £32k in 2020) and expenditure of £26k (a decrease of 13% from £30k in 2020); and
- 3) Ahaba Café: Income of £86k (of which £46k was revenue generated by the café itself, and £40k of other income such as donations, grant funding, and government furlough payments) and expenditure of £79k (comprising £13k cost of sales, operating expenses of £65k, and other expenses of £1k).

The result of these movements, as well as other smaller balances (for which more detail can be found in note 9b of the accounts), is that the Restricted funds generated a surplus of £17k in the year.

Finally, the last quinquennial inspection of our building was held on 17 September 2019 and no immediate works were required.

PLANS FOR FUTURE PERIODS

The short- and medium- term plan is to continue with supporting the same objectives and activities.

THE PCC'S RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

Charity law requires the Parochial Church Council (PCC) to prepare a statement of financial activities and statement of assets and liabilities for each financial year, which gives a true and fair view of the state of affairs of the church and of its financial activities for that year and adequately distinguishes any material special trust or other restricted fund of the church. In preparing those financial statements the PCC is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether the policies adopted are in accordance with the appropriate Statements of Recommended Practice (SORPs) on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the church will continue to operate.

The PCC is responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the church, and to enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the PCC of All Hallows Bow and signed on its behalf on 18 June 2022 by:

Cris Rogers

The Rev'd Cris Rogers

Rector

18 June 2022

Report of the Independent Examiner

**INDEPENDENT EXAMINER'S REPORT
TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF
ALL HALLOWS BROMLEY BY BOW
('the Charity')**

I report to the members of the PCC (who are also the charity's trustees) on my examination of the accounts of the Charity for the year ended 31 December 2021 on pages 22 to 40 following, which have been prepared on the basis of the accounting policies set out on pages 25 to 28.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

We would draw attention to the differences between the General and Restricted Funds of £26 and £28 which appear in the Balance Sheet and Statement of Financial Activities and result in a difference between the reports of £2. The trustees are aware of this difference, but due to its size do not consider an adjustment to be necessary.

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

Lisa Darby ACA
Institute of Chartered Accountants in England and Wales
Stewardship
1 Lamb's Passage
London
EC17 8AB
Date: 20 June 2022

Financial Statements

Statement of Financial Activities

2021

		General	Designated	Restricted	Endowment	Total
		2021	2021	2021	2021	2021
	Note	£	£	£	£	£
<i>Income and endowments from:</i>						
Donations and legacies	2(a)	144,473	-	210,001	-	354,474
Charitable activities	2(b)	718	-	47,266	-	47,984
Investments	2(c)	106	-	4,551	-	4,658
Total income		145,297	-	261,818	-	407,115
<i>Expenditure on:</i>						
Raising funds	3(a)	-	-	1,091	-	1,091
Charitable activities	3(b)	127,430	-	243,800	-	371,230
Other	3(c)	3,090	-	-	-	3,090
Total expenditure		130,520	-	244,891	-	375,411
Net income		14,777	-	16,927	-	31,704
Transfers between funds	9 (e)	-	-	-	-	-
<i>Other recognised gains / losses</i>						
Gains / losses on investment assets	5 (b)	288	-	-	12,937	13,225
Net movement in funds		15,066	-	16,927	12,937	44,929
<i>Reconciliation of funds:</i>						
Total funds brought forward		94,620	-	625,941	109,692	830,253
Total funds carried forward		109,685	-	642,869	122,628	875,182

N.B. Numbers may not add up precisely due to rounding.

2020

		General	Designated	Restricted	Endowment	Total
		2020	2020	2020	2020	2020
	Note	£	£	£	£	£
<i>Income and endowments from:</i>						
Donations and legacies	2(a)	126,391	-	235,125	-	361,516
Charitable activities	2(b)	200	-	58,402	-	58,601
Investments	2(c)	119	-	4,767	-	4,886
Total income		126,710	-	298,294	-	425,003
<i>Expenditure on:</i>						
Raising funds	3(a)	-	-	1,423	-	1,423
Charitable activities	3(b)	117,518	9,924	285,192	-	412,634
Other	3(c)	3,829	-	-	-	3,829
Total expenditure		121,347	9,924	286,614	-	417,885
Net income		5,363	(9,924)	11,679	-	7,118
Transfers between funds	9 (e)	-	(19,846)	19,846	-	-
<i>Other recognised gains / losses</i>						
Gains / losses on investment assets	5 (b)	125	-	-	(4,744)	(4,619)
Net movement in funds		5,488	(29,770)	31,525	(4,744)	2,499
<i>Reconciliation of funds:</i>						
Total funds brought forward		89,132	29,770	594,415	114,436	827,753
Total funds carried forward		94,620	-	625,941	109,692	830,253

N.B. Numbers may not add up precisely due to rounding.

Balance Sheet

		As at 31/12/2021	As at 31/12/2020
	Note	£	£
Fixed assets			
Tangible fixed assets	5(a)	436,186	427,697
Investments	5(b)	124,921	111,696
		561,107	539,393
Current assets			
Debtors	6	30,926	49,854
Cash at bank and in hand	7	294,818	255,792
		325,744	305,646
Liabilities			
Creditors: Amounts falling due within one year	8	11,666	14,783
		11,666	14,783
Total net assets		875,185	830,256
The funds of the charity:	9		
Endowment		122,629	109,692
Restricted		642,843	625,916
Designated		-	-
General		109,713	94,648
Total charity funds		875,185	830,256

N.B. Numbers may not add up precisely due to rounding.

The financial statements were approved by the members of the Parochial Church Council on 18 June 2022 and were signed on its behalf by:

Cris Rogers

The Rev'd Cris Rogers
Rector

18 June 2022

The notes on pages 25-40 form part of the accounts.

Notes to the Accounts

1 Accounting policies

1(a) Accounting policies

These financial statements are prepared on a going concern basis, under the historical cost convention as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities. The financial statements include all activities for which the PCC is legally responsible; the activities of informal gatherings of church members and groups that owe their main affiliation to another body are excluded.

These financial statements have been prepared in accordance with The Church Accounting Regulations 2006, the 'Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' ('the Charities SORP'), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

GOING CONCERN

The PCC has assessed whether the use of the going concern basis is appropriate and has considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The PCC has made this assessment for a period of at least one year from the date of approval of the financial statements. In particular, the PCC has considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The PCC has concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and have concluded that its impact on net income will not be material.

1(b) Income

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

VOLUNTARY INCOME AND CAPITAL SOURCES

Donations and other income are recognised when received and an estimate of income tax recoverable is recognised when the related donations are recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

OTHER INCOME

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

INVESTMENT INCOME

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

GAINS AND LOSSES ON INVESTMENTS

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

INCOME FROM AHABA CAFÉ

The Ahaba Café's income is recognised on receipt and is included as part of charitable activities.

1(c) Expenditure

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. The nature of the work of the charity is considered to be so integrated that the core charitable activity costs are considered to be for the one activity.

CHURCH ACTIVITIES

The diocesan Common Fund is accounted for when paid. Any Common Fund unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Expenditure, including any irrecoverable VAT, incurred in the operation of the church (or the Ahaba Café) is classed as charitable activities.

GOVERNANCE COSTS

Governance costs are all costs attributable to the management of the charity's assets, organisation, administration and compliance with constitutional and statutory requirements.

1(d) Fixed assets

FIXED ASSETS USED BY THE PCC

In the absence of an actual cost for some of All Hallows' operational assets, the insurance valuation has been used as the deemed cost, with no depreciation charge being made during the year due to the long life of the assets and regular maintenance.

LONG-TERM INVESTMENTS

Long-term investments comprise shares, which are revalued annually as at 31 December, and cash deposits that are held as part of endowment funds.

LAND & BUILDINGS

Land is not depreciated (because it is not consumed by use). Buildings (including the Ahaba Café) are depreciated over 50 years after taking account of the building's residual value.

CONSECRATED PROPERTY AND MOVEABLE CHURCH FURNISHINGS

Consecrated and beneficed property of any kind is excluded from the accounts by s.10 of the Charities Act 2011, while being insured at its recommended value.

Moveable church furnishings held by the Rector and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church's Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 1 January 2011 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since that date have been depreciated at appropriate rates.

All expenditure incurred in the year on consecrated or beneficed buildings or on the repair of movable church furnishings acquired before 1 January 2011 is written off.

OTHER FIXTURES AND FITTINGS

Only items of value greater than £500 are capitalised. Church moveable assets comprise equipment for worship, camping and catering equipment, furniture and office items. Oak and other hardwood furniture is depreciated over ten years from date of first use. All other capitalised assets are depreciated over their estimated useful lives of four years, from date of first use.

INVESTMENTS

Investments are stated at market value at 31 December.

CURRENT ASSETS

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

GRANT AND GIFT AID EXPENDITURE

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

CASH FLOW STATEMENT

The charity has taken advantage of the exemption provided by the FRS 102 SORP and has not prepared a Cash Flow Statement for the year.

PRIOR YEAR RESTATEMENT

Please note that in some areas of the accounts there may be small discrepancies between the figures as at 31 December in the Prior Year report and the figures as at 01 January in the Current Year report. These have been determined to be immaterial in nature.

1(e) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

1(f) Pension scheme arrangements

The charity contributes to the Church Workers Pension Fund, which is a multi-employer defined benefits pension scheme as described in Section 28 of FRS 102. The charity is not able to identify its share of the Scheme's assets and liabilities and, therefore, as permitted by FRS 102, the Scheme is accounted for as if it were a defined contribution pension scheme. Contributions to the Scheme are charged to the Statement of Financial Activities as they become payable. Further information about the Scheme is disclosed in note 4b 'Pension Commitments'.

2 Income

2021	Unrestricted Funds £	Restricted Funds £	Total funds £	Prior year total funds £
2 (a) - Donations and legacies				
Regular donations by individuals	115,627	27,767	143,394	117,887
Income tax recoverable	23,801	4,698	28,499	26,360
Collections (open plate) at all services	1,435	-	1,435	1,540
Grants	2,250	157,445	159,695	214,717
One off gifts	1,359	20,090	21,450	1,012
	144,473	210,001	354,474	361,516
2(b) - Charitable activities				
Contributions for activities and social events	-	270	270	10,307
Fees for weddings and funerals	688	-	688	45
Church hall lettings	30	-	30	300
Café income	-	46,255	46,255	47,785
Other	-	740	740	165
	718	47,266	47,984	58,601
2(c) - Investment Income				
Dividends and interest	106	4,551	4,658	4,886
Total income	145,297	261,818	407,115	425,003
2020	Unrestricted Funds £	Restricted Funds £	Total funds £	Prior year total funds £
2 (a) - Donations and legacies				
Regular donations by individuals	99,804	18,083	117,887	119,454
Income tax recoverable	24,397	1,963	26,360	17,775
Collections (open plate) at all services	1,540	-	1,540	6,091
Grants	-	214,717	214,717	653,470
One off gifts	650	362	1,012	365
	126,391	235,125	361,516	797,155
2(b) - Charitable activities				
Contributions for activities and social events	-	10,307	10,307	2,397
Fees for weddings and funerals	45	-	45	176
Church hall lettings	155	145	300	510
	-	47,785	47,785	-
Other	-	165	165	1,852
	200	58,402	58,601	4,935
2(c) - Investment Income				
Dividends and interest including any reclaimable tax	119	4,767	4,886	5,607
Total income	126,710	298,294	425,003	807,697

3 Expenditure

2021	Unrestricted Funds	Restricted Funds	Endowment Funds	Total funds	Prior year total funds
	£	£	£	£	£
3(a) - Raising funds					
Paid to fund-raiser for help in obtaining grants	-	1,091	-	1,091	1,423
3(b) - Charitable activities:					
Common Fund contribution	70,000	-	-	70,000	69,924
Staff costs - Note 4(a)	27,741	189,172	-	216,914	225,372
Sunday services	5,868	18	-	5,886	13,013
Youth and wider community	2,535	8,113	-	10,648	11,618
Church maintenance / repairs	209	2,332	-	2,541	6,679
Giving to other charities	-	-	-	-	-
Depreciation of assets	1,870	1,780	-	3,650	3,015
Support for church members	2,466	3,320	-	5,786	9,243
Ahaba Café	28	15,336	-	15,363	26,032
Other administrative expenses	16,713	23,730	-	40,442	47,737
	127,430	243,800	-	371,230	412,634
3(c) - Governance:					
Accountancy/Independent examination fee	3,090	-	-	3,090	3,829
	3,090	-	-	3,090	3,829
Total expenditure	130,520	244,891	-	375,411	417,885

2020	Unrestricted Funds	Restricted Funds	Endowment Funds	Total funds	Prior year total funds
	£	£	£	£	£
3(a) - Raising funds					
Paid to fund-raiser for help in obtaining grants	-	1,423	-	1,423	21,527
3(b) - Charitable activities:					
Common Fund contribution	69,924	-	-	69,924	58,000
Staff costs - Note 4(a)	26,582	198,791	-	225,372	160,448
Sunday services	12,977	36	-	13,013	7,186
Youth and wider community	3,437	8,181	-	11,618	9,639
Church maintenance / repairs	-	6,679	-	6,679	4,060
Giving to other charities	-	-	-	-	-
Depreciation of assets	1,621	1,394	-	3,015	1,329
Support for church members	1,002	8,241	-	9,243	14,198
Ahaba Café	-	26,032	-	26,032	84
Other administrative expenses	11,898	35,839	-	47,737	41,081
	127,442	285,192	-	412,634	296,024
3(c) - Governance:					
Accountancy/Independent examination fee	3,829	-	-	3,829	7,442
	3,829	-	-	3,829	7,442
Total expenditure	131,271	286,614	-	417,885	324,993

4(a) Staff costs

During the year, on average the PCC employed twelve people (2020: 11) equivalent to 9 FTE. These included a full-time project manager at the Fern Street Family Centre, part-time project manager for AHB Youth, part-time worship leader, part-time church administrator, part-time finance assistant, full-time Children & Families Outreach Worker, part-time Children's worker, full-time ESOL and outreach teacher, full-time café manager and three café assistants. No employee earned in excess of £60,000 in the year. There is no key management employed by the church. Clergy are employed by the Diocese of Stepney.

	2021	2020
	£	£
Wages and salaries (incl. PAYE)	189,543	188,236
Pension contributions	11,652	7,847
Social security costs	8,546	9,043
	209,740	205,126

4(b) Pension Scheme

All Hallows PCC (Bromley by Bow) participates in the Pension Builder Scheme section of CWPf for lay staff. CWPf is administered by the Church of England Pensions Board, which holds the CWPf assets separately from those of the Employer and other participating employers.

CWPf has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2021: £11,652, 2020: £7,847).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019. The next valuation is due as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, All Hallows PCC (Bromley by Bow) could become responsible for paying a share of the failed employer's pension liabilities.

5(a) Fixed assets

<i>Tangible fixed assets</i>		Unrestricted Fund	Restricted Fund	Total
		£	£	£
Cost	01 January 2021	17,871	426,129	443,999
	Additions during year	1,050	11,089	12,139
	31 December 2021	18,921	437,217	456,138
Depreciation	01 January 2021	13,658	2,644	16,302
	Charge for the year	1,870	1,780	3,650
	31 December 2021	15,528	4,424	19,952
Net book value	01 January 2021	4,213	423,485	427,697
	31 December 2021	3,392	432,794	436,186

5(b) Investments

	2021	2020
	£	£
Shares at market value - 1 January	92,696	97,315
Unrealised gain (loss) on investments	13,225	(4,619)
Shares at market value - 31 December	105,921	92,696
Long-term cash deposit	19,000	19,000
Market value - 31 December	124,921	111,696

6 Debtors

	2021	2020
	£	£
Income tax recoverable	28,322	49,021
Accrued income	2,000	-
Other debtors	604	833
	30,926	49,854

7 Cash at bank and in hand

	2021	2020
	£	£
Current accounts	282,324	245,305
Deposit accounts	12,274	10,287
Cash in hand	220	200
	294,818	255,792

8 Creditors

	2021	2020
	£	£
Creditors for goods and services	10,253	9,999
HMRC creditor	1,413	4,933
	11,666	14,931

9 Analysis of net assets by fund

N.B. Numbers may not add up precisely due to rounding.

2021	Unrestricted Funds	Restricted Funds	Endowment Funds	Total funds
	£	£	£	£
Tangible fixed assets	3,392	432,794	-	436,186
Investment fixed assets	2,292	-	122,629	124,921
Current Assets	109,985	215,759	-	325,744
Total Liabilities	5,956	5,710	-	11,666
Fund Balance	109,713	642,843	122,629	875,185

2020	Unrestricted Funds	Restricted Funds	Endowment Funds	Total funds
	£	£	£	£
Tangible fixed assets	4,213	423,485	-	427,697
Investment fixed assets	2,004	-	109,692	111,696
Current Assets	91,775	214,019	-	305,794
Total Liabilities	3,343	11,588	-	14,931
Fund Balance	94,648	625,916	109,692	830,256

9(a) Endowment funds

Endowment funds comprise the two components of The Table Fund:

- i. A permanent endowment held on trust for All Hallows by the London Diocesan Board of Finance and invested in CBF Church of England Property Fund Income Shares (cost: £87,013); and
- ii. An expendable endowment of £19,000 held as a long-term cash deposit in the CBF Church of England Deposit Fund.

Both endowments were created following the sale by the church of an antique table. Use of income from the endowments as well as the endowments themselves is restricted to the development and maintenance of the church building and its fabric and fittings.

9(b) Restricted funds

<i>Restricted Funds 2021</i>	Opening Balance £	Income £	Expenditure £	Fund transfers in/ (out) £	Gains and Losses £	Closing Balance £
OUTREACH PROJECTS						
Fern Street Family Centre						
Children in Need	-	39,985	(39,985)	-	-	-
City Bridge Trust: ESOL	-	26,350	(21,958)	-	-	4,392
Toy Trust	-	199	-	(199)	-	-
National Lottery (Sport England)	-	5,000	(2,427)	-	-	2,573
Church Revitalisation Trust	310	-	(310)	-	-	-
Tesco Bags of Help	-	1,000	(1,000)	-	-	-
The London Community Foundation	-	9,100	(9,100)	-	-	-
The Charity of Sir Richard Whittington	14,036	22,640	(24,539)	-	-	12,137
Other funds restricted to the Family Centre	71,691	40,905	(34,279)	-	-	78,317
Totals for the Family Centre	86,236	144,980	(133,797)	-	-	97,419
AHB Youth						
Spark	1,247	-	(161)	-	-	1,086
The Message Trust	978	-	(978)	-	-	-
National Grid	565	-	(565)	-	-	-
National Lottery: Awards for All	3,767	9,200	(3,767)	-	-	9,200
Other funds restricted to AHB Youth	22,029	13,931	(20,310)	-	-	15,650
Totals for AHB Youth	28,586	23,131	(25,781)	-	-	25,936
Ahaba Café	476,893	86,478	(79,120)	-	-	484,251
Friends of All Hallows	4,577	682	(2,534)	-	-	2,725
Further grant received for outreach projects	15,000	-	-	-	-	15,000
Little Cherubs	239	-	-	-	-	239
OUTREACH PROJECTS TOTALS	611,531	255,271	(241,232)	-	-	625,570
Other restricted funds						
Development Fund	10,170	4,544	(2,238)	-	-	12,476
Grocers Trust	1,125	2,000	(1,417)	-	-	1,708
HTB church family events	3,115	-	-	-	-	3,115
ALL RESTRICTED FUNDS	625,941	261,815	(244,887)	-	-	642,869
Endowment						
Table (Permanent)	90,692	-	-	-	12,936	103,628
Development (Expendable)	19,000	-	-	-	-	19,000
Total Endowment Funds	109,692	-	-	-	12,936	122,628
Designated fund (Excess Reserves Fund)	-	-	-	-	-	-
General fund	94,620	145,297	(130,520)	-	288	109,685
Total unrestricted funds	94,620	145,297	(130,520)	-	288	109,685
ALL FUNDS	830,253	407,112	(375,407)	-	13,224	875,182

9(b) Restricted funds (continued)

- Fern Street Family Centre is AHB's families' and children's community project, funded by grants from trusts including
- Fern Street Settlement Trust, Epoch Trading Limited, Waitrose, Sainsbury's, Cooper's Charity, a Government Furlough grant of £447, as well as individual donations, and grants as listed below.
 - The Children in Need grant is a BBC Children in Need grant for children's activities under their Early Learning Matters Project.
 - The City Bridge Trust grant is for Community ESOL.
 - Toy Trust income is for storybooks and toys for children.
 - The National Lottery 'Sport England' grant is for increasing physical activity for women and girls.
 - The Church Revitalisation Trust grant is for the provision of Christmas hampers and food packs.
 - The Tesco Bags of Help grant is for a Wellbeing for Women project.
 - The London Community Foundation grant is for Covid response work, including play packs, food pantry and advice and support.
 - The Charity of Sir Richard Whittington grant is towards the core costs of the family centre.
- AHB Youth is a youth project financed exclusively by restricted grants and individual donations, including those listed below.
 - The Spark grant is for a Bible Project.
 - The Message Trust grant is to support a cooking project and a youth discipleship group.
 - The National Grid grant was for a local mural project, which was completed in 2021.
 - The National Lottery award is to support an after-school project and youth leader training, as well as Covid response work.
- Ahaba Café is a church community service, which opened in 2020. Income in 2021 included the final £17,995 of the National Lottery grant awarded for establishing ahaba, Government furlough grants of £6,963, individual donations and associated gift aid as well as café sales amounting to £46,225.
- The Friends of All Hallows fund is to support needs of people within the parish beyond church members.
- The outreach project grant is from the Church Revitalisation Trust. £5,000 has been transferred to Youth outreach in early 2022.
- Little Cherubs funds are to be used for pre-school groups run at the Church.
- The Development Fund was set up following the sale of an antique table. It receives all income relating to assets held in the Table Fund. Use of the fund money is restricted to the maintenance and development of the church fabric and fittings.
- Grocers Trust money is granted annually to support the incumbent's expenses.
- The Events Fund is to support church leaders and members in attending HTB organised events.
- Designated funds are amounts allocated out of General funds to specific projects beyond the general church activities. (See note 9(c)).
- General funds are unrestricted funds available to support general church activities.

9(b) Restricted funds (continued)

<i>Restricted Funds 2020</i>	Opening Balance £	Income £	Expenditure £	Fund transfers in/ (out) £	Gains and Losses £	Closing Balance £
OUTREACH PROJECTS						
Fern Street Family Centre						
Children in Need	8,182	27,421	(35,603)	-	-	-
City Bridge Trust: ESOL	11,491	26,600	(38,091)	-	-	-
City Bridge Trust: Covid response fund	-	3,600	(3,600)	-	-	-
Toy Trust	-	1,500	(1,301)	-	-	199
National Lottery	9,659	-	(9,659)	-	-	-
Church Revitalisation Trust	-	1,500	(1,190)	-	-	310
Other funds restricted to the Family Centre	38,334	83,506	(46,036)	9,923	-	85,727
Totals for the Family Centre	67,666	144,127	(135,480)	9,923	-	86,236
AHB Youth						
Fern St Settlement Trust	3,000	-	(3,000)	-	-	-
Spark	1,490	-	(243)	-	-	1,247
The Message Trust	-	3,000	(2,022)	-	-	978
National Grid	-	4,572	(4,007)	-	-	565
National Lottery: Awards for All	-	10,000	(6,233)	-	-	3,767
Other funds restricted to AHB Youth	11,605	14,690	(14,189)	9,923	-	22,029
Totals for AHB Youth	16,095	32,262	(29,694)	9,923	-	28,586
Ahaba Café	463,548	109,869	(96,524)	-	-	476,893
Friends of All Hallows	2,652	5,277	(3,352)	-	-	4,577
Further grant received for outreach projects	15,000	-	-	-	-	15,000
Little Cherubs	239	-	-	-	-	239
OUTREACH PROJECTS TOTALS	565,200	291,535	(265,050)	19,846	-	611,531
Other restricted funds						
Development Fund	9,926	4,756	(4,512)	-	-	10,170
Ordinand training	14,705	-	(14,705)	-	-	-
Grocers Trust	1,469	2,000	(2,344)	-	-	1,125
HTB church family events	3,115	-	-	-	-	3,115
ALL RESTRICTED FUNDS	594,415	298,291	(286,611)	19,846	-	625,941
Endowment						
Table (Permanent)	95,436	-	-	-	(4,744)	90,692
Development (Expendable)	19,000	-	-	-	-	19,000
Total Endowment Funds	114,436	-	-	-	(4,744)	109,692
Designated fund (Excess Reserves Fund)	29,770		(9,924)	(19,846)		-
General fund	89,132	126,709	(121,346)		125	94,620
Total unrestricted funds	118,902	126,709	(131,270)	(19,846)	125	94,620
ALL FUNDS	827,753	425,000	(417,881)	-	(4,619)	830,253

9(c) Designated funds

There were no designated fund balances at the year end.

9(d) Unrestricted funds

Unrestricted funds of £109,685 represents money available to support general church activities.

9(e) Fund transfers

The amounts shown in the transfers column represent money transferred between different funds during the year.

10 Trustee expenses & related party transactions

10(a) Remuneration and benefits received by members of the PCC or Clergy

	Total 2021	Total 2020
	£	£
Rafael Chaves (receive a regular grant of £2,033 pcm for his first year of training as an ordinand at All Hallows Church) *	-	16,264

Rev Cris Rogers is paid by the Diocese of Stepney for his full-time work in All Hallows Church and the surrounding parish.

* External grants were received by the church to cover the majority of these expenses, as shown in the restricted funds summary.

10(b) Expenses reimbursed or paid to third parties

Expenses were reimbursed to three members of the PCC (2020 three members) in respect of travel, telephone, refreshments and sundry other items. These were incurred in the normal course of their volunteering and paid duties on behalf of the church and amounted to not more than £8,000 (2020 £3,000).

10(c)

Donations paid to the church by Trustees and related parties were £31,859 (2020: £33,175). These were all received without conditions.

10(d)

Other than those included at note 10(a), 10(b) and 10(c) above, there were no further trustee or related party transactions (2020: None).

11 Fee paid to independent examiner

Fee for independent examination of the accounts was £3,000 (2020: £3,000). The PCC has engaged the independent examiner to undertake the examination of the charity's accounts. No other payments were made to the examiner for work carried out in another capacity.