



The Parish of Kingswood

We are a church family that seeks to share the love of Christ with the community here and worldwide.

Annual Report

2020

Charity No: 1172427

THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF KINGSWOOD - ANNUAL REPORT

Those who served as Trustees since 1 January 2020 were:

Chairman: The Reverend Christine Colton
Vice Chairman: Mr Ron Searle
Reader: Mr Ron Searle
Churchwardens: Mrs Anne Bennett,
Mr Graeme Hopkins (from 15 November 2020)
Deputy Wardens: Mrs Jane Hollington,
Deanery Synod: Mrs Alison Knibbs, Mrs Jane Hollington
Elected Members: Mrs Pia Chamberlain, Mr Frank Foxen, Mrs Linda Utting,
Mrs Susan Mitchell, Mr Peter Temperton
Mrs Lindsay Cole (until 6 August 2020)

The Trustees of the church present their Annual Report and Financial Statements for the year ended 31 December 2020. The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, and with the Charities Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS102 effective 1 January 2015.

STRUCTURE GOVERNANCE AND MANAGEMENT

The Parochial Church Council for the Ecclesiastical Parish of Kingswood, Southwark, known as Parish of Kingswood is a registered charity - number **1172427**. The method of appointment of Parochial Church Council members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll, to take part and assist in the activities and to stand for election to the Council.

The following five committees report to the Parochial Church Council:

Standing; Finance and General Purposes; Activities, Church Hall; Children and Young People.

PARISH SAFEGUARDING

The council has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016, fully recognising its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

PUBLIC BENEFIT

The Parochial Church Council has embraced the Charity Commission's guidance on Public Benefit. It aims to promote religion within the parish. The Wisdom of God church is used by local schools for their services and School visits. The hall is available to church groups, local associations and others.

OBJECTS AND ACTIVITIES

The Council has the responsibility of co-operating with the Incumbent to promote within the parish the whole mission of the church - pastoral, evangelistic, ecumenical and social. It also has responsibility for the maintenance of both the church and hall and to provide the physical and financial resources to achieve the mission of the church in general and the parish in particular.

ACHIEVEMENTS AND PERFORMANCE

The Parochial Church Council strives to offer a range of services that attract all age groups from our community who find attendance both beneficial and spiritually fulfilling. Families are attracted to our church by the Family Services, Wisdom Stories at Tea Time, JAM Club Roots Church and Youth Club, termly Family Fun Services. Due to the Coronavirus some of these groups have not been able to meet, but a number of Wisdom Stories services were held via "Zoom".

On 1 January 2020 the number of names on the Electoral Roll was 72. During the year eight names were added and one removed so that as at the end of the year the total number on the Roll was 79. Of this figure, 70 are resident within the parish and 9 are outside the parish boundary.

Because of the Coronavirus pandemic Holy Communion has not been taken to those at home or in hospital either by the clergy or by Mr Ron Searle as a Reader.

MEETINGS

During the past year the Council has met in person on 1 occasion and via Zoom on five occasions and the average attendance rate was 76%. Various committees manage and develop the various activities and their reports are discussed by the Council and authority given where necessary. The Standing Committee, which comprises the Chairman, Churchwardens, Secretary and Treasurer, meets when necessary to deal with any urgent matters which may arise between ordinary meetings of the Council. The composition and responsibilities of committees are kept under review in order to create better control and an improved reporting system. Matters requiring immediate attention were dealt with during 2020.

RISK MANAGEMENT

The Council is aware of its responsibilities for assessing and managing this church's risks and continues to implement plans to deal with these.

The principal risks financially and to continuity are the buildings. Both churches are over 130 years old and the hall is over 80 years old. The quinquennial inspection of the church (but not the hall) was carried out during 2017 by a diocesan approved Architect.

Terrorism was considered by the Council to be of minimum risk and has not been insured.

Succession and temporary cover of officers is discussed.

CLERGY AND READERS

The Priest in Charge, The Reverend Christine Colton, is supported by a licensed Reader, Mr Ronald Searle.

Kingswood PCC

Statement of Financial Activities for the Year ended 31st December 2020

		<u>Unrestricted</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	
	<u>Note</u>				<u>2020</u>	<u>2019</u>
INCOMING RESOURCES						
From donors	2a	47518	0.00		47518	54862
Other voluntary income	2b	713			713	604
Generating Funds & Investments	2c 4,5,6	26034	1054		27088	24416
Church activities	2d	3657			3657	7785
Church Hall	7 & 8		6838		6838	14243
Sale of investments	10b				0	0
<hr/>						
TOTAL INCOMING RESOURCES		77922	7892	0	85814	101910
RESOURCES EXPENDED						
Cost of generating funds	3c	1391			1391	3312
Grants	3a	1111	0		1111	1534
Church activities	3b	75795	1150		76945	77933
Church Hall	7,8		25410		25410	10779
<hr/>						
RESOURCES EXPENDED		78297	26560	0	104857	93558
NET FUND INCREASE(DECREASE)						
before other gains/losses	9	-375	-18668	0	-19043	8352
Gains/(losses) on investment	10b		2868	11819	14687	32492
<hr/>						
NET MOVEMENT IN FUNDS		-375	-15800	11819	-4356	40844
BALANCES B/FWD 01/01/20		34674	91196	171280	297150	256306
BALANCES C/FWD 31/12/20		34300	75396	183099	292794	297150

KINGSWOOD PCC

BALANCE SHEET as at 31st December 2020

	note	<u>2020</u>	<u>2019</u>
FIXED ASSETS			
Tangible fixed assets	10a	659409	659409
Investment assets	10b	<u>219866</u>	<u>205180</u>
		879275	864589
CURRENT ASSETS			
<u>Short term deposits</u>			
Legacy		891	750
Survival		60	59
Centenary		5160	4248
PCC-TSB		35606	33724
PCC-Natwest		3995	7475
Church Hall -Barclays		6529	25643
Church Hall-Santander		<u>25498</u>	<u>25346</u>
		77739	97245
<u>Debtors</u>			
Gift Aid -tax receivable		1910	1699
Fund Raising Donation VW		0	175
TOTAL CURRENT ASSETS		<u>79649</u>	<u>99119</u>
LIABILITIES			
<u>Creditors</u>			
Buildings Maintenance	1800	2500	
RBBC grant in advance	1000	0	
Insurance Premiums	2902	3109	
Heat, Light & Water	750	708	
Administration Costs	18	26	
Organ Maintenance	252	246	
Church Hall Heat & Ligh	0	<u>6722</u>	<u>7149</u>
NET CURRENT ASSETS		<u>72927</u>	<u>91970</u>
NET ASSETS		<u>952202</u>	<u>956559</u>
FUNDS			
Unrestricted		693708	694083
Restricted- include Hall		75396	91196
Endowment		<u>183098</u>	<u>171280</u>
		<u>952202</u>	<u>956559</u>

Approved by the PCC of Kingswood on 17th March 2021

Reverend Chris Colton

Chairman

Anne Bennett

Churchwarden

Kingswood PCC

Notes to the Financial Statements for the Year Ended 31st December 2020

Accounting Policies and Funds

These financial statements have been prepared on an accruals basis and in accordance with the recommendations of the Church Accounting Regulations 2006 and the Charities' current Statement of Recommended Practice. From 2009, following the assessment of Diocesan Quota for the Parish as a whole, the accounts are presented in unified form and not allocated to the individual churches.

Fixed Assets – The Church Hall and Church House are shown at estimated values in line with previous years' figures; the PCC has adopted a policy of non-depreciation of these assets on the basis that their residual value is higher than the deemed cost values shown in these accounts. It is not required to re-value these assets.

Any funds raised, or donated, for designated purposes are treated as "Restricted Funds".

Payment to a Trustee – during the year payments amounting to £200 were made to Frank Foxen, a Trustee, as agreed reduced fees for his duties as appointed Organist at churches within the parish.

The Funds managed are:

1.Capital Funds - These are

- A. St Andrew's Trusts consisting of six donations towards the upkeep of graves. The corresponding investments are held in shares with the Central Board of Finance (CBF).
- B. Wisdom of God Trusts consisting of a series of donations towards the church upkeep; the corresponding investments are held via the South London Church Fund and the Southwark Diocesan Board of Finance in shares with the CBF.

2.Unrestricted Funds – These are the normal operating funds of the two churches:

- C1 - Shows current year's income and expenditure.
- E - Revenue Reserve, shows the net funds after transfer of the surplus or deficit from C1 above.

3. Restricted Funds

C2 - operates in conjunction with C1 but relates to special purposes; this designation covers special appeals, works and maintenance and the Organ Fund. Other balances of Income and Expenditure on these items are subsequently transferred to the appropriate major Fund:

- F - Legacy set up in 2004 with Lowe Legacy funds of £50000 for Fabric expenses of both churches.
- G - St Andrew's Survival derived from a special appeal for major fabric projects to which subsequent Appeal and legacy proceeds have been added.
- H - Wisdom of God Centenary – operated in a similar way to the Survival fund above.
- I - Church Hall & L – Church Hall Fund Raising - are held as separate Funds, responsibility for them having been delegated by the PCC.
- M – Kingswood Global Income was set up in 2011 to improve income devoted to the Legacy Fund.
- N - Wisdom Income Fund was set up in March 2011 to improve income devoted to the Centenary Fund.

Kingswood P.C.C.

Notes to the Financial Statements for the Year ended 31 December 2020

Note 2 INCOMING RESOURCES

	Unrestricted Fund C1 £	Restricted Fund C2 £	TOTAL FUNDS	
			2020 £	2019 £
2(a) Incoming Resources from donors:				
Regular Gift Aid	20,015		20,015	17,739
Other Regular Giving	2,878		2,878	8,111
Occasional Gift Aid	3,973		3,973	3,320
Community Buildings giving	915		915	2,945
Donations Recurring	0		0	0
Non-recurring	8,054		8,054	5,131
Gift Aid -Tax Recovered	6,754		6,754	7,691
WisdomProject Donations	394		394	945
Churchyard grants	4,535	0	4,535	4,535
Legacy- restricted use	0	0.00	0	4,445
	<u>47,518</u>	<u>0.00</u>	<u>47,518</u>	<u>54,862</u>
2(b) Other voluntary incoming sources:				
Special Appeals	<u>713</u>	<u>0</u>	<u>713</u>	<u>604</u>
		<u>0</u>	<u>713</u>	<u>604</u>
2(c) Income from generating funds and Investments:				
Fund Raising	4,658		4,658	4,843
Interest on Investments	5,136	1,053.55	6,189	6,023
Rent received	<u>16,240</u>		<u>16,240</u>	<u>13,550</u>
	<u>26,034</u>	<u>1,054</u>	<u>27,088</u>	<u>24,416</u>
2(d) Income from Church activities				
Church Hall contribution	0		0	830
Wedding Fees	0		0	1,203
Funeral/Churchyard Fees	3,267		3,267	5,616
Magazine	<u>390</u>		<u>390</u>	<u>135</u>
	<u>3,657</u>	<u>0</u>	<u>3,657</u>	<u>7,785</u>
TOTAL INCOMING RESOURCES	<u>77,922</u>	<u>1,054</u>	<u>78,976</u>	<u>87,667</u>

Kingswood P.C.C.

Notes to the Financial Statements for the Year ended 31 December 2020

3. RESOURCES EXPENDED	TOTAL FUNDS		2020	2019
	Unrestricted	Restricted		
	Fund C1	Fund C2		
	£	£	£	£
3(a) Grants				
Disability Challengers	200		200	0
Bishop's Lent Call	130		130	425
Shoebox Appeal/St Bedes	316		316	125
British Legion	100		100	260
Renewed Hope Trust	0		0	343
Crossroads Care	<u>365</u>		<u>365</u>	<u>381</u>
	1111		1111	1534
3(b) Church Activities:				
Parish Pledge	49,000		49000	48000
Honoraria-Organists	200		200	800
Clergy exp& Diocese Fees	3,163		3163	5766
Vicarage Expenses	0		0	0
Insurances	6,964		6964	7460
Administration and Music	1,976		1976	1872
Sanctuary	188		188	363
Churchyards	4,885	750	5635	5177
Sundry Expenses	1,023		1023	223
Heat, Light & Water	3,559		3559	3678
QI Architect Fees	0		0	0
Wisdom Building Project	1,129		1129	915
Buildings Maintenance	3,534		3534	3186
Organ maintenance	176	400	576	492
	<u>75,795</u>	<u>1150</u>	<u>76945</u>	<u>77933</u>
3(c) Costs of generating funds:				
Events	395		395	641
Church House	997		997	2627
Magazine	<u>0</u>		<u>0</u>	<u>45</u>
	1,391	0	1391	3312
RESOURCES EXPENDED	78,297	1150	79447	82779

Notes to the Financial Statements for the Year ended 31 December 2020

Note 4	Fund F - Legacy Fund (Restricted Fund)	2020	2019
	INCOMING RESOURCES	£	£
	Income from: Investment Legacy Fund interest	141	142
	Kingswood Global Investment Fund interest	0	0
	TOTAL INCOMING RESOURCES	141	142
	RESOURCES EXPENDED		
	Transfer to Restricted Fund C2	0.00	0.00
	TOTAL RESOURCES EXPENDED	0.00	0.00
	SURPLUS (DEFICIT)	141	142
	Balance brought forward 01/01/20	750	608
	Balance carried forward 31/12/20	891	750
Note 5	Fund G - St.Andrew Survival Fund (Restricted Fund)	2020	2,019
	INCOMING RESOURCES	£	£
	Income from Investment Survival Fund interest	0	0
	TOTAL INCOMING RESOURCES	0	0
	RESOURCES EXPENDED		
	Transfer to Restricted Fund C2	0.00	0.00
	TOTAL RESOURCES EXPENDED	0.00	0.00
	SURPLUS(DEFICIT)	1	0
	Balance brought forward 01/01/20	59	59
	Balance carried forward 31/12/20	60	59
Note 6	Fund H - Wisdom of God Centenary Fund (Restricted Fund)	2020	2,019
	INCOMING RESOURCES	£	£
	Income from Investment Centenary Fund interest	912	895
	Income from from Wisdom Investment Fund interest	0	0
	TOTAL INCOMING RESOURCES	912	895
	RESOURCES EXPENDED		
	Transfer to Restricted Fund C2	0.00	0.00
	TOTAL RESOURCES EXPENDED	0.00	0.00
	SURPLUS(DEFICIT)	912	895
	Balance brought forward 01/01/20	4248	3,353
	Balance carried forward 31/12/20	5160	4,248
	Net Incoming Resources	1054	1,037

Kingswood P.C.C.

Notes to the Financial Statements for the Year ended 31 December 2020

Note 7	Fund I - Church Hall (Restricted Fund)	2020	2019
	INCOMING RESOURCES	£	£
	Fees & Donations	6,686	14,099
	Grants & donations for Kitchen refurbishment	0	0
	TOTAL INCOMING RESOURCES	6,686	14,099
	RESOURCES EXPENDED		
	Water, Light and Heating	1,594	2,721
	Insurances	1,551	1,537
	Repairs and Minor Works	1,052	2,021
	Cleaning and Grounds	2,216	3,009
	Performing Right Licences	176	292
	Stationery	0	0
	Other Expenses	0	144
	Gas & Fire Safety Checks	85	225
	Toilet improvements	18,735	0
	Contribution to PCC	0	830
	TOTAL RESOURCES EXPENDED	25,410	10,779
	Surplus/(Shortfall)	-18,724	3,320
	Balance brought forward 01/01/20	<u>10,627</u>	<u>7,307</u>
		-8,097	10,627
	less Transfer to Deposit account	0	0.00
	Balance carried forward 31/12/20	<u>-8,097</u>	<u>10,627</u>
Note 8	Fund L - Church Hall Fund Raising(Restricted)	2020	2019
	INCOMING RESOURCES	£	£
	Interest	152	145
	TOTAL INCOMING RESOURCES	152	145
	RESOURCES EXPENDED	<u>0</u>	<u>0</u>
	SURPLUS (DEFICIT)	152	145
	Funds transfer from Current Account	0	0
	Balance brought forward 01/01/20	<u>25346</u>	<u>25201</u>
	Balance carried forward 31/12/20	<u>25498</u>	<u>25346</u>
	Current Account Balances	<u>6529</u>	<u>25643</u>

Kingswood P.C.C.

Notes to the Financial Statements for the Year ended 31 December 2020

Note 9 Fund E - Revenue Reserve (Unrestricted Fund)

	<u>2020</u>	<u>2019</u>
	£	£
INCOMING RESOURCES		
Transfer of Net Surplus(loss) to Fund C1	-374.89	-102
	-374.89	-102
BALANCE BROUGHT FORWARD 01/01/20	34674.48	34776
BALANCE CARRIED FORWARD 31/12/20	<u>34299.59</u>	<u>34674</u>

Note 10 FIXED ASSETS FOR USE BY THE P.C.C.

10(a) Tangible Fixed Assets

<u>Cost</u>	<u>Church Hall</u>	<u>Church House</u>	<u>2020</u>
	£	£	£
Brought forward at 01/01/20	416,121	243,288	659,409
Valuation Increase	0.00	0.00	0
Net book value at 31/12/20	<u>416,121</u>	<u>243,288</u>	<u>659,409</u>

Insured Values 2019

	£
Church Hall	581,030
Church House	426,785

10b) Investment Fixed Assets details on page 9

	<u>2020</u>	<u>2019</u>
Fund A - St.Andrew's Trusts (Capital Fund)		
Market Values at 1 January 2020	9,635.75	8,116
Movements in the year	<u>665.41</u>	<u>1,520</u>
Market Values at 31 December 2020	10,301.16	9,636
Fund B - Wisdom of God Trusts (Capital Fund)		
Market Values at 1 January 2020	161,520.79	136,047
Movements in the year	<u>11,153.43</u>	<u>25,474</u>
Market Values at 31 December 2020	172,674.22	161,521
Fund M - Kingswood Global Income Fund		
Market Value at 1 January 2020	4,280.21	3,473
Movements in the year	<u>814.16</u>	<u>808</u>
Market Value at 31 December 2020	5,094.37	4,280
Fund N-Wisdom Income Fund		
Market Value at 1 January 2020	29,741.89	25,051
Movements in the year	<u>2,053.75</u>	<u>4,691</u>
Market Value at 31 December 2020	31,795.64	29,742
Overall Market Values	219,865.39	205,179
Increase(Decrease) in Value in Year	14,686.75	32,492

Kingswood PCC

Notes to the Financial Statements for the Year ended 31 December 2020

Note 10(b) Investments Fixed Assets

The P.C.C.'s holdings are:

	<u>Cost £</u>	<u>Total £</u> <u>2020</u>	<u>Market Value</u> <u>31/12/2020</u>
Central Board of Finance			
Shares <u>St.Andrew - relating to Fund A</u>			
422 A.E.Oddy Legacy	300		
16 Allom Grave Endowment	200		
55 {Varney	50		
{Wilkinson	50		
{Bonsor	257		
<u>10.83 Taunton</u>	<u>104</u>	<u>961</u>	
503.83			<u>10301.66</u>
			<u>Market Value</u>

Wisdom of God - relating to Fund B

(held via South London Church Fund
& Southwark Diocesan Board of Finance)

4,957.29 Endowment account	no.459	6,054		
1,582.80	no.493	2,871		
<u>1,905.00</u>	no.621	<u>2,425</u>	<u>11,350</u>	
8,445.09				<u>172,674.22</u>
				<u>Market Value</u>

St.Andrew's - relating to Fund M

1,933.86 Global Income Investment Fund

<u>Market Value</u>	<u>2000</u>	<u>5,094.37</u>
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Wisdom of God - relating to Fund N

1,555.05 Wisdom of God Income Investment Fund

<u>Market Value</u>	<u>17000</u>	<u>31,795.64</u>
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Movements in Market Values £increa 14,686.75 overall

	<u>31/12/2020</u>		<u>31/12/2019</u>	
	<u>Cost</u>	<u>Value</u>	<u>Cost</u>	<u>Value</u>
Fund A endowment	961	10,302	961	9,636
Fund B endowment	11,350	172,674	11,350	161,521
Fund M restricted	2000	5,094	2,000	4,280
Fund N restricted	<u>17000</u>	<u>31,796</u>	<u>17,000</u>	<u>29,742</u>
	31,311	219,866	31,311	205,179

Note 11.ANALYSIS OF NET ASSETS BY FUND 31/12/20

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total 2020</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Investment Fixed Assets		36,890	182,976	219,866
Tangible Fixed Assets	659,409			659,409
Current Assets	41,512	38,138		79,649
Hill legacy-adjust	-3,695	3,695		
Current Liabilities	<u>-5,722</u>	<u>-1,000</u>		<u>-6,722</u>
Fund Balance	<u>691,504</u>	<u>77,723</u>	<u>182,976</u>	<u>952,202</u>

Kingswood PCC -Treasurer's Report

The accounts for 2020 show a small net decrease in unrestricted funds of £375 (2019- £102), and a significant decrease of £18668 in restricted funds, mostly attributable to Church Hall operations. Unrestricted funds represent the resources which are available to meet the everyday running costs of our Parish and given the unusual and difficult circumstances of the past year, during which our churches have been closed for lengthy periods, we have been fortunate not to have recorded a worse situation.

Expenditure in 2020 was marginally lower than previously, particularly as a result of much reduced costs relating to Church House. Total Incoming resources from donors were greatly affected by the minimal number of services which took place and the consequent loss of freewill offerings and related Gift Aid recovered, estimated at £6000. Against this, most regular monthly donors maintained their support and a number of generous one-off larger donations helped to redeem the situation; this together with the increased rental income from Church House (see below) helped towards a better financial outcome than might have resulted.

The Parish Pledge, paid to the Diocese to cover Clergy remuneration and administration costs, increased to £49000 in the year; it remains at that level for 2021 and at nearly £4100 per month is a major part of our regular outgoing funds. In 2020 the Pledge amounted to 63% of gross unrestricted income.

At Church House, the tenancy which commenced in 2019 has continued and the full year's rent less associated costs contributed £15203 (2019-£10923). This significant increase helped to compensate for some of the income shortfall in other areas.

The Church Hall Account, designated a "restricted fund", shows a substantial excess expenditure of £18724 in the year. Extensive refurbishment of the WC facilities cost £18735 and coupled with a reduction in lettings income of nearly £7500, as a result of pandemic restrictions, this produced the large shortfall for the period. However, the closing bank balances remain significant at nearly £32000.

The Quinquennial Inspections of both church buildings were last undertaken during 2017. No major or urgent work was required at either church, but some exterior maintenance items were suggested for both buildings and continue to be dealt with. A provision of £1800 has been made in these accounts towards part of the cost of attention to high level gutters and rainwater pipework during 2021.

No investments were sold in the year. There was an overall increase of £14687 in market values of Restricted and Endowment fund holdings as at 31 December 2020; however these values do fluctuate year on year.

The Balance Sheet -it is required that a nominal value of assets which produce income (excluding church buildings) is shown, therefore historic values are carried for both Church House and the Church Hall. These large assumed capital values can be misleading and disguise the real "asset rich, cash poor" situation. Cash resources (unrestricted) approximate to 5 months average expenditure.

We are indebted to **Colin Miles** for again dealing with day to day Church Hall accounts and to **Djina Dann** for her continued role as Independent Examiner.

Frank Foxen

Independent Examiner's Report to the members and trustees of the Kingswood Parochial Church Council

I report on the accounts for the year ended 31st December 2020 which are set out on pages 1 to 9.

Respective responsibilities of the Trustees and the Independent Examiner

The charity's trustees consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts with those records. It also includes the consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with the examination, no matters have come to my attention:

- 1) Which give me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act or to prepare accounts which accord with those accounting records and comply with 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

Djina Dann
25 Birch Grove
Kingswood
Surrey KT20 6QU

1st May 2021



The Parish of Kingswood

We are a church family that seeks to share the love of Christ with the community here and worldwide.

Report of Activities 2020

Context

2020 was a remarkable year for the parish, the nation and the world, and the information in this report is like to no other APCM Report on record. The emergence of a new, and at the time unnamed, coronavirus in the Chinese City of Wuhan in late December 2019 led to concerns of a potential epidemic being reported in the media. The virus swiftly spread beyond China with the first cases arriving in the UK on 23 January 2020 and being confirmed on 31 of the month. On 23 January the Foreign and Commonwealth Office advised against travel to Wuhan, on 25 January against travel to Hubei Province and three days later against travel to China per se. Exactly one month later, the first British death on a cruise ship occurred and the first death from coronavirus in the UK was confirmed. By 7 March the number of cases exceeded 200.

Potential impact on the economy became apparent by the middle of March as the FTSE 100 suffered its largest intraday fall since 2008 followed by a further drop of 10%, the greatest since 1987. The Bank of England reacted by dropping the base rate from 0.75% to 0.25%, a historical low. By 18 March the pound fell to its lowest level since 1985. Rishi Sunak, Chancellor of the Exchequer pledged £30bn to protect the economy in the budget statement, following up with a further £330bn in loans to support businesses.

With the number of cases exceeding 1,500 and 55 confirmed deaths, on 16 March the Prime Minister gave a television briefing urging people to avoid non-essential travel, contact with others and to work from home if possible, avoiding visits to social venues such as pubs, clubs and theatres. Pregnant women, people over the age of 70 and the clinically vulnerable were asked to self-isolate. All theatres responded by closing their doors. Two days later, it was announced that all schools would close on 20 March.

The first full 'lockdown' commencing 26 March was announced on 23 March and the following day the Church of England closed its buildings. The rest, as they say, is history.

The impact was felt instantly in the parish of Kingswood. The M25, became silent and empty, birdsong was more clearly heard and became more varied as the lockdown progressed.



Road signs on the A217 warned us to stay at home to prevent the NHS from becoming inundated.



We found ourselves queuing at a distance of 2m from one another to enter shops, which, once entered were initially found to have been stripped of goods due to panic buying.



Desperate for exercise, members of the parish and visitors from further afield sought the safety and tranquillity of Colley Hill and Banstead Heath. Most countryside car parks were closed to ensure social distancing, following an initial rush, during which they were filled to capacity.



Revd Chris, the Churchwardens and PCC were determined that 'lockdown' should not be synonymous with 'shutdown', indeed the circumstances of 2020 have meant that our churches have done different things and most certainly more things, as we hope this report will evince.

Covid Security



On 14 August 2020, in preparation for the reopening of our churches, the first iteration of the Covid-19 Contingency and Recovery Plan was submitted to allow our churches to reopen in a safe fashion. Actions to mitigate the likely transmission of Covid-19 included the supervised seating of attendees, 'Track and Trace' sign in registers, 2m distancing, with seating closed off, hand sanitisation stations and 72 hour spacing between set up and services.

The Contingency and Recovery Plan was update regularly and frequently in response to the government's daily televised briefings.



Worship, Prayer and Study

From 22 March 2020 to 16 August, Sunday services were maintained via audio broadcasts, accessed online via the parish website. (See 'Congregational Count information below').

Between 16 August and 5 November, live services were recorded via video camera and uploaded to Youtube immediately after the service, the link to the service being published on the parish website. Ron Searle contacted with Ecclesiastical Insurance, who accepted that we were making reasonable arrangements in line with Church of England policy.

No singing was permitted, congregants were required to queue 2m apart and be shown to seats by sidepersons. All wore masks throughout the service.

Footage includes the spectacle of Revd Chris Colton administering communion in one kind only, with the precaution of wearing a facemask.



The PCC moved to accept the Bishop's special dispensation during the pandemic, whereby it authorised dispensing with the reading of Morning and Evening Prayer as required by Canon B 11 and the celebration of the Holy Communion as required by Canon B 14 on the following occasions:

- Sunday 5th July 2020
- Sunday 12th July 2020
- Sunday 19th July 2020
- Sunday 26th July 2020
- Sunday 2nd August 2020
- Sunday 9th August 2020

The reason for the dispensation was that in the light of the Government's guidance on preventing the spread of Coronavirus, there was no church in the benefice which could be used safely for public worship on those occasions.

When the country moved to a 'tiered lockdown' in November, Sunday worship began to be provided via YouTube, from the parish website link, consisting of footage of the liturgy, recorded in our churches, with audio readings and intercessions recorded in audio format. The Parish Choir soon began to offer individually recorded lines, edited together to provide the effect of congregational singing and choir only anthems.



Easter, Remembrance, All Souls and Christmas services were all maintained, either in a physical format, online or both. Christmas trees were purchased for both St. Andrew's and The Wisdom of God and were erected outside. Linda Utting purchased the tree for The Wisdom of God. The trees were purchased from the Scouts via Graeme Hopkins.

Both churches opened for private prayer from 5 July on Wednesdays and Sundays, between 10:00 and 11:00, with risk assessments having full regard and providing reasonable mitigation in accordance with government and diocesan advice and guidance.

Attendance at The Church of the Wisdom of God has been at around 4 per session and had continued following the return to collective worship in both churches from Sunday 16 August 2020. Lack of attendance at St. Andrew's on Wednesdays led to this session being discontinued.

Revs Chris and Linda Utting, our SPA, have maintained the children's 'Wisdom Stories at Teatime' activities throughout the pandemic, with attendance via Zoom of between 15 and 20 parents and

children on each occasion. This has included the Christingle Service and an Easter craft activity for which materials have been sourced and delivered by the parish.

Graeme and Alison Knibbs have maintained the fortnightly Wednesday evening Home Group, also via Zoom, throughout the year.

Congregational Count (Statistics for Mission)

The returns for Statistics for Mission were made to the diocese, although attendance figures varied between physical attendance from 1 January to 16 March and 16 August and 5 November, and online attendance during the periods 17 March to 16 August and 5 November to 6 December. Although weekly attendance of our churches on Sundays has remained fairly static over the past 9 years, stabilising at between 50 and 60 on any given Sunday.

However, during the first 'lockdown', when services were broadcast, initially in audio format online, there was an average of 25 hits per service. Given that the majority of these hits represented two or more parishioners, there was a level of confidence that we were reaching as many if not more than on a normal Sunday.

This figure has increased, overall, often exceeding 51 hits, since services have been broadcast online and there is a commitment to continue this online presence once the pandemic is over.

Weekly attendance of Wisdom Stories has been maintained since 2015 and, outside 'lockdown', accounts for almost one third of the attendance of services in the parish.

Finance

Provisional figures for 2020, (at January 2020), suggested that despite the unusual and difficult circumstances of the past year we have been fortunate to record an excess of Expenditure over Income of only £1524

(the 2019 adjusted figure was £443 surplus) and a number of factors produced that result.

Overall expenditure was £76372, lower by approx. £200 than the previous year.

The year's total (net of direct costs in areas like rents, fundraising and diocesan fees) was £74848 which was £2154 less than in 2019 (after adjustment for a Restricted Fund legacy of £4445 included that year).

Within the seven sources of income listed under "Donations" in the circulated report there was a significant re-distribution of income, mainly from the loss of collections and contributions taken at services (approx. £7000 inclusive of lost Gift Aid), but this was compensated for by a number of significant generous donations by regular and casual donors, as well as large voluntary contributions from a legacy fund. Almost all of those who support our churches by their regular monthly standing order contributions maintained payments throughout the year.

Other areas of income which helped were the recovery in Rent Receivable at Church House (an additional £4320 this year) and a Fund Raising figure maintained at the 2019 level as a result of a

specific valuable donation to Fete income. But fees received for weddings and funerals, net of payments to the diocese, decreased by a significant £2300. *(Frank Foxen, Treasurer will present finalised accounts at the APCM)*

Mission Action Plan

The Mission Action Plan (MAP) moved through its penultimate year and is due to be refreshed in 2021. Many of our planned actions were postponed or cancelled due to the pandemic, but some new opportunities arose, for example, through the introduction of Zoom, which facilitated meetings of the PCC, Churchwardens, the Home Group and Wisdom Stories at Teatime. Our YouTube Channel enabled us to continue to engage the parish in worship and with events, albeit remotely. *(A copy of the MAP Overview poster is presented at the end of this report.)*

Parish Support Fund

It was the unanimous view of the PCC that we could not responsibly increase the contribution to the Parish Support Fund this year, especially taking into account the loss of income resulting from the pandemic. The parish, therefore, made a contribution of £49,000 as in 2019/20, with the proviso that there may be a necessity to revert to the diocese to seek a lower contribution should our projected budget outcome be less positive than anticipated.

PCC and Administration

The PCC met on 6 occasions during the year, all via Zoom.



On 6 August 2020, Lindsay Cole tendered her resignation from the roles of Parish Administrator, after 15 years and Electoral Roll Officer and Secretary to the PCC, in which posts she has served 21 years.

The churchwardens, whilst bereft at the loss of Lindsay's phenomenal support, fully appreciated her reasons for standing down and took comfort in the fact that, whilst we shall struggle to distribute her workload, we shall not be losing her as a presence in our church family.

In recognition of Lindsay's exemplary service, parishioners worked together to unearth a wealth of memories of Lindsay's contributions as a friend, parishioner and church officer to produce a book of memories, which was presented to her, with an apple tree on 25 November.

To ensure that the parish continues to receive a high level of administrative support, Revd Chris negotiated with St Mark's that their Parish Administrator, Alexia Hartman, would devote four hours work per week to Kingswood Parish admin, at a cost of £240 per month. This arrangement was formalised by means of a Memorandum of Understanding. We are pleased to report that Alexia is offering the parish an excellent level of service, including working late into the weekends to manage

concerts and events. Her Mail Chip communications to those registered for distribution have proved invaluable in ensuring that parishioners have been well informed of parish activity.

Revised arrangements for APCM 2020

Due to the Covid-19 lockdown restrictions, Bishop Christopher introduced extraordinary measures so that APCM for 2020 could be postponed up until 31 October 2020. Newly-appointed churchwardens were sworn in under extraordinary circumstances. In the meantime the Churchwardens elected in 2019 remained in post until their successors were appointed.

Lay representatives on deanery synod elected in 2017 (or elected to fill a casual vacancy since then) continued to hold office until 30 November 2020 and newly-elected lay representatives for deanery synods were expected to hold office from 1 December 2020. There have been no new officers elected in the interim period.

The APCM for 2020 took place on Sunday 15 November 2020, online, at which Anne Bennett and Graeme Hopkins were elected to the office of Churchwarden.

Church Hall

From the beginning of the first 'lockdown' the Church Hall has been largely closed, with a Contingency and Recovery Plan in place. Where groups have been able to recommence their activities, they have been confined to services for young people and have been required to provide a full risk assessment.

The Hall has been provided with sanitising facilities and a designated Covid-19 treatment room. Most groups have not felt able to provide a robust risk assessment and, as a result activity in and income from the hall has been minimal.

Alison Newman, who has served the Church Hall Committee so diligently as Chair for 10 years, stepped down from the committee at the end of 2020. The committee is immensely grateful to Helen Hopkins for stepping into the role.

Claire Slee, our Church Hall Manager, who has wrought significant improvements in the administration of the hall's maintenance and letting processes has also left us this year, although she continues to be a member of the Church Hall Committee. A new manager designate has been recruited.

The toilets were refurbished at the beginning of the year and the hall reopened in mid-January. The new toilets are of a much higher quality than hitherto. The pothole at the entrance of the Church Hall car park has been repaired at a cost of £900.

Pastoral Support

Recognising that there were many in the parish who may struggle to access shops and other facilities during 'lockdown', or who may experience loneliness whilst isolating and shielding, the PCC arranged that electoral roll contacts be divided between specified parish members so that contact might be made, offering support and companionship as required. Although take-up was limited, there were many who benefitted from support, especially from our SPA, Linda Utting.



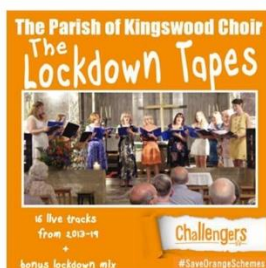
Ministry Team

On 11 October 2020, Ron Searle was licenced as a Lay Reader (Licenced Lay Minister) in the Parish. The licencing took place in a socially distanced service at Southwark Cathedral, at which the newly appointed Readers were permitted to remove their masks for a photograph with Bishop Christopher.



Parish Choir

Despite being unable to meet physically, the choir has continued to meet via Zoom each Friday.

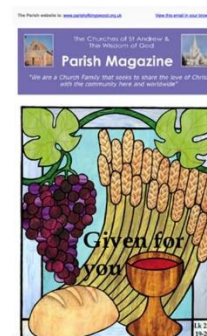


Realising that the choir would not be able to sing live for the foreseeable future, Jane Searle compiled a CD of previously recorded material and a 'lockdown mix', for which Frank Foxen provided organ accompaniments, to which each member recorded their singing, while listening to the organ on headphones. The recordings were then mixed together to provide an approximation of choral singing. The CD was sold in aid of Challengers, the Surrey charity for disabled children and young people, raising £300.

As the parish got to grips with online services, the choir worked with Revd Chris and Revd Martin Colton, recording and mixing hymns and anthems for our weekly worship and items for our two online Zoom Concerts.

Magazine

Considering the richness of the content presented in our Parish Magazine, it would be hard to imagine that so many activities had been curtailed. Graeme Knibbs, our editor, found a wealth of information, which was published online, via email subscription and hard copy. Among the great successes of the magazine in 2020 were 'The Lockdown Files', a series of articles written by parishioners sharing their various experiences under the unprecedented restrictions we all faced.



Food Bank

The parish has continued to support the St. Matthew's, Redhill Food Bank throughout the pandemic. The numbers of families requiring support has risen from around 20 to over 100 over the course of the 'lockdowns', with many becoming workless. The level of poverty, and especially food poverty amongst children, has risen hugely over the past year and this is a problem which will remain key in our mission as a Christian community.

Events

Inevitably, many of our planned events had to be postponed or cancelled in 2020.

Perhaps one of the saddest cancellations was to VE Day Event, scheduled for 9 May, for which Pia Chamberlain had collected and written up all the information she had garnered on WWII & Kingswood. This had provided ample material there for a presentation and the music had been sourced to accompany the event with Frank Foxen accompanying singing to be led by Kevin

Chamberlain. The Village Hall was booked, the tea party also arranged, and Rod Ashford had agreed to cover the event in the Surrey Mirror.

Although the event was not able to take place, there were many celebrations of the day in the form of socially distanced street parties around the parish.

The summer outing planned to Sezincote, in the Cotswolds, for 16th June was also cancelled.

Despite the necessary cancellation of September's Parish Fete, Lindsay Cole had finalised the production of the fete programme, which was delivered as usual and was invaluable in supporting parish finances.



In the absence of a Choir Concert in the summer, which traditionally raised funds for the parish, a Zoom online concert, consisting of videoed items from the choir, organists and other members of the parish was compared by Lizzie Searle on 20 June 2020. A notable performance was that of Revd Chris, giving a full-blooded rendition of the music hall classic, 'Stately as a Galleon. Pure magic! The concert raised in the region of £700.00.

The usual 'Rejoice and Wassail' Christmas Choir concert was replaced by a further Zoom concert online which was well received and virtually attended. The concert raised funds for both the parish and Crossroads Care Surrey, raising £365.00 for each.



Tree Works at St. Andrew's

A large branch of a conifer broke off and fell into the Garden of Remembrance during the second week of August. It soon became obvious that the whole tree was in very poor condition and the decision was made that the whole tree needed to be felled. We are now waiting for Capel Tree Surgeons to fell the tree and remove the debris. The cost of the work is £1,800, representing the best value quotation.

It has also been agreed that the tree surgeons should be asked to remove the dead cherry tree alongside the footpath and the large limb hanging dangerously from the beech in the front south corner of the churchyard, whilst on site.

Safeguarding

Lizzie Searle has assumed the role of Safeguarding Officer following the 2019 APCM. There have been no incidents to report in 2020.



The Parish of Kingswood

We are a church family that seeks to share the love of Christ with the community here and worldwide.

Mission Action Plan Priorities 2019/21

1. Grow community participation. (Link to Diocese of Southwark Goals 1,2,4,& 5)	2. Develop the practice and culture of worship and prayer. (Link to Diocese of Southwark Goals 1,2,4,& 5)	3. Develop within the parish a fuller knowledge and understanding of the Gospel (Link to Diocese of Southwark Goals 1,2,4,& 5)	4. Address the needs of our wider community. (Link to Diocese of Southwark Goals 1,2,3,4,& 5)	5. Ensure the financial security of the Parish and its ability to contribute generously to the Parish Support Fund. (Link to Diocese of Southwark Goal 3)
<p>The Parish of Kingswood seeks to increase the numbers and diversity of those accessing its worship and to better engagement of the wider community in its work.</p> <p>The number of people participating in our church activities has increased by around 50% in the past 5 years and we are committed to serving and securing the collaboration of more within our parish</p> <p>We will do this through Fresh Expressions (fxC) such as services and activities for children and young people, mission to our local school and local nursing homes, pastoral home visiting, events, such as the annual fete, musical evenings and community excursions.</p> <p>There is much to be done to draw our community into our churches. Where the community cannot be persuaded to come to the church, the church must go to the community.</p>	<p>We recognise the centrality of prayer and worship to the growth and development of our church family, the spiritual life of its individual members and our relationships between one another and God.</p> <p>We seek to explore new avenues of worship and prayer, embedding the faith of the members of our church and drawing others into that faith.</p> <p>Our mission is to weave worship and prayer into the fabric of the life of our parish and its people: offering greater opportunities for worship, teaching what prayer is, strengthening group prayer, individual prayer and worship and prayer for those who find it difficult to access group activity.</p> <p>By enhancing the opportunities available for a range of worshipful expression and prayer for all in our community, whether at an individual level or communally, our vision is that of an habitually prayerful and worshipping Christian family.</p>	<p>Through the work of the Ministry Team, SPA and other members of our church family we seek to deepen the knowledge and understanding of the Gospel through a range of worship, prayer and study.</p> <p>Opportunities for the reading, discussing and study of the Gospel are looked for through our services, Wisdom stories at Tea Time, Roots Church and Youth Group, 'Sunday Family Fun' (fxC), Home Groups, Nursing home Services, Home Communion and informal situations such as monthly coffee mornings (fxC) in which members of the Church family are encouraged to articulate and share their faith.</p>	<p>Our churches serve a diverse community within the parish bounds, the wider locality, nationally and worldwide. We seek to:</p> <ul style="list-style-type: none"> • be a sustaining presence for our congregations; • reach out to those who need support near our churches; • provide care to those in need in the Borough of Reigate and Banstead, and the Reigate Deanery; • contribute to charity work across the nation and internationally. <p>Our activities in this regard take many forms, including prayer, pastoral support, fund raising and work for local and national charities, support of the food bank and the Winter Night Shelter. Where need is perceived, there in some way shall we seek be of service.</p>	<p>Since 2015 the finances of the Parish of Kingswood have been stabilised, allowing the PCC to raise the Parish Support Fund contribution from £46k in 2015 to £48k by 2019. We recognise that this is significantly below the Diocese's suggested contribution of £55k and seek to increase income through stewardship, events and ethical investment.</p>

Key Achievements

- ✓ Increase in weekly parish attendance of around 50% due to the participation of children at the Fresh Expressions (fxC) Wisdom Stories at Teatime, award winning Roots Youth Group and Roots Church.
- ✓ Record number of baptisms and confirmations in 2019.
- ✓ Licenced Lay Minister in Training.
- ✓ Increased support of the food bank, primary school, nursing homes.
- ✓ Upgrades in Church Hall accommodation.
- ✓ Stability in finance over the 3 years of the Plan.

Aspirations

- ✓ The provision of an annex equipped with toilets, a meeting room and office to provide additional facilities for the congregation, parishioners and visitors at The Wisdom of God.
- ✓ To recruit a wider range of parishioners to voluntary work within our churches.
- ✓ To extend Roots Youth Group to running fortnightly with Youth Worker support and Youth Discussion Group.
- ✓ To embed wider pastoral visiting in homes, nursing care
- ✓ To increase giving in the parish through a stewardship campaign in 2021.

For further information regarding the Mission Action Plan of The Parish of Kingswood (The Church of St. Andrew, Kingswood and The Church of The Wisdom of God, Lower Kingswood) contact:

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