

Brown's Fund use by the incumbent to support missionary work within the parish.

Designated Funds

Gleaves Fund is to support the Church running costs with exception to missionary work. 20% of running costs per year is charged to this fund and it will exhaust in 2024.

Rent Deposit is in respect of the German Kindergarten.

The remainder of our fund balances, which are unrestricted totalling £41,710 represents less than six months of our standard expenditure, and as such is at the lower end of what is prudent to maintain given our experiences during the Covid-19 pandemic which affected income for almost two years.

The United Benefice of St James and St Anne's Bermondsey



**ANNUAL REPORT
2023**

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ANNUAL REPORT 2023

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1.1 Urban Missioner's Report

This year has been an unusual one to say the least.

With Gary's departure just before Christmas 22 there was a big gap in the ministry team. That meant that many of the things he did would come across my desk. Being the only stipendiary minister it was as if I had become the incumbent. Penny, the wardens, PCC members, and Ruth have been an invaluable team who have worked hard alongside me to enable the church and our normal ministries to continue through what has turned out to be a much longer vacancy than any of us had expected.

A lot of work was put into creating a very good parish profile ready for the advertisement for a new vicar to be placed. Interviews took place and it was possible to appoint the Revd Katie Kelly to the role of our next incumbent. Unfortunately with her not being able to be released early from her curacy we have had to wait for an extended period before she can join us.

With the exception of weddings I have taken all the occasional offices for the year as well as conducting my regular ministry. As far as I can see, apart from dropping the men's breakfast, everything was able to be sustained for the year. I have also been particularly thankful to everyone who volunteers in the various roles that are needed to keep everything going. Christian service can be challenging but also rewarding, so thank you for all you do and I hope and pray that you have been blessed as you serve.

It was with much disappointment and frustration that the St Anne's development project suffered another setback. Despite a lot of work being put in the developers pulled out leaving the project back at square one.

As we look to the rest of 2024 and prepare to welcome Katie let us keep in mind what Paul said in his letter to the church in Rome

'Love must be sincere. Hate what is evil; cling to what is good. Be devoted to one another in love. Honour one another above yourselves. Never be lacking in zeal, but keep your spiritual fervour, serving the Lord. Be joyful in hope, patient in affliction, faithful in prayer. Share with the Lord's people who are in need. Practice hospitality.' (Romans 12. 9-13)

Capt Paul Warren CA

1.2 Reader's Report

2023 has indeed been a busy year. It has been a joy to work closely with Paul and all four wardens as we completed a full calendar year without an incumbent. Having passed my 70th birthday, I now have the Bishop's "Permission to Officiate" as a Reader in leading worship, preaching, teaching and sharing in the pastoral work of the parish. We are so grateful to Paul for organising the rota of visiting clergy for Communion services, and to the Wardens for leading services very often. It was great to have a joint Family Service for Mothering Sunday at St Anne's, and a joint outdoor service in St James churchyard in September. Other highlights were young people from the Salmon Youth Centre coming to both churches to talk about the amazing work that is done there and to strengthen our links with them, and St James' own 11+ group leading a service.

A task which fell to me as Vice Chair of both PCCs, has been to work closely with Ruth, our Administrator and also Secretary to both PCCs, to make sure the PCCs met regularly and dealt with the necessary business, of which there seemed a lot as detailed in her reports. This included producing the Benefice Profile jointly by representatives from both parishes. I was privileged to be part of the team elected to invite applications, short-list, interview and select our new incumbent. It was challenging, but exciting to feel the Holy Spirit guiding our thinking as we worked with senior Diocesan clergy and our Patrons.

We now look forward to holding our joint Annual Parochial Church Meeting on 23rd May after Katie Kelly has become our Vicar on 9th May 2024.

I have continued to enjoy my role as a Foundation Governor at St James School, and also to work with Paul to lead Collective Worship on both sites every Tuesday, and to welcome the whole school into St James Church for services on the first and last days of every term.

As we look forward to a new chapter in the life of St James and St Anne's with a new Vicar, we will also be saying farewell to Paul and Mandy. We wish them every happiness in their retirement, and thank them both warmly for their friendship and all they have brought to our church fellowship.

May God bless each and every one of us in the coming year, and guide us all to live and work to His praise and glory. Amen

Penny Molyneux

1.3 St James Sunday Groups Report 2023

Sunday groups run three mornings a month leaving the family service for the children to be involved in church.

We have stopped using the Friends and Heroes material and Ronki (using her teaching skills) with the help of Jill, has been focusing on the readings from church to bring the story alive within the group.

I still help with the material for Inocente and Lillian and help plan the lessons. The children still wanted a bible story video so we have been using an Ipad as a visual guide.

The leaders Ronki, Jill, Inocente and Lillian are really valuable members of the team however we are still looking for more volunteers to help them out.

We only have a small group of children at the moment but we pray constantly for it to improve.

Pat, Ronki, Jill, Inocente and Lillian - Sunday group team

1.4 St James 11+ Group

The 11+ group continues to bond and our relationships are growing. This has enabled honest and frank discussions in our Sunday morning sessions and great fun times together. The group successfully planned and led a morning service at St James which was great to see them step up and take ownership of what they wanted to convey and how to do it. It was a fantastic way for the congregation to get a glimpse of the group and how they work together. We had a wonderful Ice-skating trip at Christmas with twelve young people attending. Afterwards, we went back to the church for hot chocolate and a movie- another great bonding experience for them. Sadly, in February we lost three of our regular members as their family has relocated to Luton but we hope that they will join us for future social events.

Looking to the near future, we are having a social evening on the 12th April - an evening social event is something that the young people are keen to implement on a more regular basis. I would like to see our young people engage more with the R1 event hosted at the Salmon center however, they are not keen but unable to cite any specific reasons as to why. Currently, I am waiting to hear from Jamie Anglesea at the Salmon Centre about which summer Christian camp they will be attending as we have agreed that our group can join them for this. As soon as I have the venue and dates confirmed, I can begin to apply for financial support.

Becky Hilton

1.5 Monday Evening Prayer Meeting

We have been moved by God and a new rental at St Anne's to move our prayer meeting to St James. The meeting time is still at 7:30pm and it is open to all from St Anne's and St James and we also have had enjoyed regular fellowship from other local believers who are seeking a place to develop their faith and to express their gratitude to God.

Our commitment remains to pray for our churches and the people of Bermondsey but we are always ready to pray as the Spirit leads and have journeyed together through personal difficulties that have built bonds of fellowship that have anchored our faith through the storms of life.

We are a small group in numbers but we are determined to live out the calling of Colossians 3:16 and let the word of Christ dwell in us richly, teaching and admonishing one another in all wisdom, singing psalms and hymns and spiritual songs, with thankfulness in your hearts to God.

Suzanne Adofo

1.6 Ladies' Bible Study Group

The Ladies Bible Study Group continues to meet at 10am in the South Lounge at St James every Tuesday during term time, exceptions being the odd occasion when St James is being used for something else, so we relocate.

We continue to enjoy meeting together to study God's word. We haven't actually looked at as many books of the Bible as we did last year as we have taken our time going through the Gospel of John, after which we have launched into a study of the book of Revelation, which we are continuing. It is quite a challenge. At the beginning of most of the meetings we sing a hymn or two and maybe end with one. We continue to pray for each other at the end of the study and to encourage each other, especially to live in the light of God's word.

We still have a consistent core of very friendly ladies attending on a Tuesday morning, who are very enthusiastic about God's word and would welcome any newcomers with open arms. We are encouraged to report that three new ladies have joined us. One lady, who comes nearly every week found out about us by ringing Ruth in the office, one by personal invitation by a member of the group when she came to a church service and another lady by hearing the notices in church. We are thankful to God for sending these ladies.

We also have some sad news to report and that is that one of our longest standing members, Val Foster, who was a great friend, encourager, intercessor, and over all a wonderful human being and a gift from God, suddenly fell ill on New Year's Eve. She died on 7th February. I realise that this report is only up to December of 2023, but it seems such a huge thing not to mention. We thank God for her friendship and love and rejoice that she is now with him in Glory. We miss her.

I have the privilege of leading many of the Bible Studies but a huge thank you to Marian Greenwood for also leading. I absolutely love preparing for Tuesday mornings and learn a lot in the process. I think that, as I said last year, I can honestly say that we continue to be amazed by God and will ever be thankful to Him.... How great the love the Father has lavished on us, that we should be called children of God! And that is what we are!

Blessings.

Mandy Warren

1.7.1 Ready Steady Grow at St Anne's

Ready Steady Grow continues to meet on a Wednesday morning at St. Anne's Church Hall from 9am till 11am. We meet during term time only and not during the school holidays. The structure of our morning is on the whole pretty much the same as last year: free play, story, thank you prayer, craft and singing. At the end of the Christmas and summer terms we have a party.

As before our children are brought by a mixture of parents, grandparents and childminders. We have built up some good relationships and are grateful to God that we have this wonderful opportunity to not only serve our community and meet new people; but also to share the love of God through stories, songs and relationships. There is always an open invitation to the families to come to our Sunday services and always a particular special invitation is made for Harvest, Christmas and Easter services.

The group continues to be popular and we have seen numbers increase over the year. On a few occasions we have had to close the doors because the safe limit has been reached. It's something we don't like to do but the parents and carers know it is for the safety of the children that we have to.

We have also implemented a no phone rule. Some parents or carers were taking photos and videos while in the group which made others feel uncomfortable so it was the best thing to do to make sure that safeguarding was being taken seriously.

We continue to value your prayers for Ready Steady Grow.

Paul, Mandy, Mavis and Cathy
Ready Steady Grow Team

1.7.2 Ready Steady Grow at St James

Ready Steady Grow still continues to flourish. We run this group for parents, grandparents and childminders. It is held in the South Aisle on Thursday morning from 9am -11am term time only. We have a craft session, home corner, book corner, puzzles and lots of toys for the older children. We have a group of mums and childminders who come weekly and also different visitors who stop by then return because they like the smaller less noisy group. We enjoy story time with a bible story and sing lots of songs. We finish with the children sitting together to enjoy a healthy snack and goodbye song. We aim to be as friendly and as welcoming as possible with soft seats, tea, coffee and biscuits. We share a WhatsApp group to share ideas or to give notices.



Pat O'Connor and Mavis Shute

1.8 Wednesday Night Church

We have continued to meet most Wednesday evenings throughout the year, starting at 7pm with a 2 course fellowship meal followed by a Bible study, some singing and prayer.

Penny and I have shared the leading of the Bible studies, with Pat and I sharing the cooking each week.

At Christmas we held a special Christmas dinner and carol evening with some people bringing along guests. Sadly because I was ill I had to miss that which I found a particular disappointment.

What has been encouraging is that we have not only seen the numbers of those attending grow over the year but also the spiritual growth of those attending. Many of those that come do not attend on Sundays but that is ok. I don't see Wednesday Night Church as just another parish activity but as a congregation in its own right that can continue to grow and flourish alongside our Sunday congregations.

Paul Warren

1.9 Bermondsey Brew

Bermondsey Brew has been an event on the St James weekly calendar since I started it with Parisa at the beginning of February 2017. This was mainly as a response to the expectation of charities funding the tower stonework restoration that the building must be open to people from the community, but also in response to publicity about the issue of loneliness.

Bermondsey Brew is basically a "community café" and runs from 2-4.30pm on most Monday afternoons. We serve refreshments to approximately 25 regular attenders sitting around tables on the carpet area at the west end of the building, and also a number of families from St James, St Joseph's, Boutcher, Riverside and Harris who arrive after school and tend to sit at tables with children's activities in the south aisle. People passing by will often come in to have a look at the building, or to sit in the pews for a short time of peace and quiet or to pray. Regular use is made of Biblical literature and the information leaflets about St James to let visitors know why we are here, and the hope is that people will encounter God's presence through their contact with the café.

For a number of people it is definitely important as a place where they feel they belong and can relax in the company of others. Several of those who attend Wednesday Night Church first made their way into the building and community of St James because of Bermondsey Brew.

The regular team in recent months has comprised Barbara, Manuela, Joan, and Lizzie with Paul dropping in when he is available and Adrian helping to set up and clear away at the end. It has also been great to have Miriam, who is a member at Haddon Hall and works with WEC, coming in for the second part of the afternoon to chat with some of the mothers. I have often done one-off cooking activities with adults or children and we have recently talked with some of the families about doing cooking activities together on a regular basis, sharing ideas from different cultures.

There are occasional new attenders and it would be good to extend the reach of the café to more isolated people and not only to those who attend the variety of opportunities offered by the different churches in the area. It may be that after seven years, it has run its course in its present form and would benefit from a review as part of the new Mission Action Plan, linking with other outreach of the church to make the best use of the limited people power available.

Marian Greenwood

2.0 Formal Reports

2.1 Electoral Roll Reports for 2023

2.1.1 St Anne's

At the last APCM there were 41 people on the electoral roll. No new people joined the roll through the year, but sadly one of our members died, so the number at 8th May 2024 was 40. There were two changes of address. One person moved into the parish while another moved out. The resident/non-residents numbers are now 16 residents and 24 non-residents.

Mandy Warren, Electoral Roll Officer

2.1.2 St James

There are 122 people on the St James' Church Electoral Roll as at 8 May 2024.

1 person has been added and 2 people have been removed during the year.

Of the current total, 60 are resident in the parish and 62 are non-resident.

Claire Mayne-Constantinou, Electoral Roll Officer

2.2 PCC Proceedings

2.2.1 Report of the St Anne, Bermondsey PCC meetings

The PCC of St Anne, Bermondsey met seven times in 2023. There were six joint meetings with St James, Bermondsey PCC and one PCC meeting. Our Annual Meeting of Parishioners and Annual Parochial Church Meeting were held in April. The following items were discussed: the Parish Profile; a united service on Mothering Sunday; for a secondary user with telephone banking; the Quinquennial; Safeguarding training; the reverting back to a common cup in communion; Church events for 2023; King Charles' Coronation Service; Deanery Confirmation; The valuation of the building; Leafletting; the approval of the 2022 accounts. One of the joint meetings was a section 11 meeting where we approved the Parish Profile; appointed two representatives from each church for selecting applicants for the role of new incumbent; decided on requesting the Patrons to advertise the vacancy; decided on whether we should have a joint meeting with the Bishop and Patrons. Other items discussed in the year were: a safeguarding officer; feedback on recent services; the withdrawal of the developers (B&M) from the St Anne building project; the request to write off a loan; Mission Giving for 2022; fundraising; the Vicar's board; new arrangements of services and communion on alternate Sundays; the appointment of Katie Kelly as our new vicar; new monthly notice sheets; Parish Support Fund and Mission Giving for 2023; draft dates for church events in 2024; welcome packs for new residents; Salmon Sunday; the distribution of Christmas cards.

Ruth Reid (PCC Secretary)

2.2.2 Report of the St James, Bermondsey PCC meetings

The PCC of St James, Bermondsey met eight times in 2023. There were six joint meetings with St Anne, Bermondsey PCC and two PCC meetings. Our Annual Meeting of Parishioners and Annual Parochial Church Meeting were held in April. The following items were discussed: St James School Governors; leafletting and the list of electors; Parish Profile update; work with children and young people; potential united service on Mothering Sunday; an active Building Committee; a safe working place for the administrator; Safeguarding training; The update of the church website; the annual APCMs with breakfast; reverting back to a common cup in communion; a lent course in 2023; King Charles' Coronation Service; Deanery Confirmation; St James' Primary School new Headteacher; the Brown's fund; pest proofing the crypt; the use of the Sum Up machine. One of the joint meetings was a section 11 meeting where we approved the Parish Profile; appointed two representatives from each church for selecting applicants for the role of new incumbent; decided on requesting the Patrons to advertise the vacancy;

decided on whether we should have a joint meeting with the Bishop and Patrons. Other items discussed in the year were: the times of Sunday services; visiting speakers from the Missions we support; the appointment process for next vicar update; feedback on recent services and events; the German Kindergarten rent agreement; faculty application with the new North Aisle licensee; serving the Lord and each other; the preaching rota and new arrangements of services; the monthly newsletter; the replacement of the pigeon spikes; Mission Giving; cheaper energy supply; 11+ group plans and fundraising; the approval of the St James account 2022; the appointment of Katie Kelly as our new vicar; the Parish Support Fund; increase of rents in 2023; decision on making PCC minutes available in the church; ways to increase congregational giving; starting our own food bank; a new sound desk; new bollards in the churchyard; children and new leaders on Sunday; dates for church events in 2023 including the APCM; delivery of Christmas cards; one large Christmas card for the future; Salmon Sunday; welcome packs for new visitors; grant offer for a Defibrillator; QR codes for giving at St James; the appointment for two Foundation Governors at St James' School.

Ruth Reid (PCC Secretary)

2.3 Treasurers' Reports

2.3.1 St Anne's

St Anne's finances for 2023 did rather echo that of 2022 regarding income and expenditure, with very few highlights that made a noticeable difference. With that said, as a church family we are very grateful to all the people who continue to regularly give to St Anne's and for the tax rebates we receive in gift aid on these contributions.

Through the hard work of the team at St Anne's, the hall continues to generate the bulk of our income and we are blessed that new people and groups have joined over the course of 2023 adding to our list of long-term tenants.

We managed to increase our diocesan contribution by £1,500 for 2023 and we were happy to give our tithe as mission giving in equal amounts to Church Army, Church Mission Society and Open Doors.

Our utility bills went down slightly in part helped by new smart meters and a more careful approach to gas usage, but, like things at home, our general running costs went up.

With that said, I'm going to try and replenish our deposit account in 2024 with some of our current account money and start to build up our reserves - for a rainy day.

Graham Russell

2.3.2 St James

The year 2023 was, like 2022, a difficult one for St James'. Pressures due to greatly increased utilities – gas and electric – affected the year with a 304% increase from £ 2,636 to £ 10,399 (an increase of £7,763 despite utility costs being passed onto our tenants) meaning that despite significant work by the PCC to reduce costs and increase income the year finished with another deficit - £ 7,883 (compared to £17,716 in 2022) - which had to come from our reserves. Given the context this has represented a large turnaround.

Insurance also increased by £1,399 but this is in line with general insurance inflation of 20%. There were fewer weddings and funerals in 2023, which lowered our trading income and expenditure, and not having our priest and a curate this year also reduced costs.

Activities to Increase Income and Reduce Costs

A renegotiation of the rental of the nursery on St James' Road occurred towards the end of 2023 but the full effect of this renegotiation will be realised in 2024 as the contractual process takes time, involves diocesan approval and legal advice.

The PCC managed to reduce general expenditure by prudent cost savings which may not be replicable in the ensuing year.

Our sister Church, St Anne's, continued to contribute a percentage (25%) towards the costs of the missionary team and staff, this figure dropped slightly in 2023 because the relevant costs had dropped also, £7,581 compared to £15,425 in 2021/22.

Sadly, with the hugely increased utility costs the PCC had to make the difficult decision to drop the level of our contribution to the diocese "the Parish Support Fund (PSF)" by £10,000 as without this cost saving measure our deficit would have placed an unsupportable burden on our reserves. The new level, £30,000 per year (£30,300 in 2023 compared to £36,000 in 2022), will be supplemented should we return to surplus in 2024.

Mission Giving

St James' is committed to give 10% of our unrestricted income to three external missionary organizations, the Salmon Youth Centre and Friends of Kagando Hospital in Uganda each year, and in 2023 the third charity was the Food Bank based at City Hope Church. This year they received £2,062 each.

Designated and Restricted Funds

We hold the following "Designated and Restricted Funds" which can only be used for specific purposes, and for most of these we cannot use them for the general running of the Church:

Restricted funds include the Youth Group, Organ Fund, St James' Building Fund, and the Brown's fund.

Designated funds include the Gleaves Fund and Rent Deposit.

The remainder of our fund balance is classified as unrestricted, totalling £41,710 which represents less than six months of our standard expenditure, and as such is at the lower end of what is prudent to maintain given our experiences during the Covid-19 pandemic which affected income for almost two years.

Planned Giving

Plate giving (collections at services) has not recovered from the effects of Covid-19 and the move away from cash to contactless. The take-up of contactless giving has not been as high as we had hoped, and the level of regular giving by Standing Order has dropped as regular donors have moved away or have experienced the effects of the economic squeeze. We hope that the use of QR codes will encourage visitors and worshippers to donate more through the use of online giving in a simplified way.

We aim to switch from Standing Order to the centralised "Parish Giving" operated by the national Church as this will help streamline the process of collection of Gift Aid from government.

During the year we received £4,815 in Gift Aid.

Simplified Account Presentation

The presentation of the Accounts in 2023 has been simplified in line with the Financial Reporting Standards (FRS102). The Parish Return to the Diocese will not be affected.

Conclusion

The outlook for 2024 is for another deficit year despite the increases in rental pricing. We continue to seek to recover all applicable costs from our tenants. We aim to bring a Budget to the PCC for the coming year which will help empower the budget holders. The effects of reduced utility costs will also help alleviate the pressures faced in 2023, but some effort will be needed to increase the level of planned and other giving.

Claire Mayne-Constantinou

2.4 Churchwardens' Fabric Reports

2.4.1 St Anne's

The church wardens are pleased to report that the fabric of the church continues to remain in a good state of repair and would like to thank everyone who has given their time to help support the upkeep and running of the church.

The building has remained in a stable state in the last year; praise be to God. However, progress for our building's redevelopment has come to a halt with the withdrawal from the project by the developers. We are looking through the initial disappointment and trust in God's timing for His house. We are now pressing on with the quinquennial inspection to assess what work the church needs doing both in the long term and short term and have commissioned the same Inspecting Architect as St James.

We are hopeful that God is going to do something new at St Anne's and are looking forward to being steered by the Holy Spirit to reimagining our presence in our parish with our new vicar Revd Katie Kelly.

All the items listed on the inventory have been checked and we can assure the PCC that all items of value are where they should be and in good condition. The gardens are being tended by the council and look beautiful when in bloom.

Suzanne Adofo and Yvonne Lubwama - Church Wardens

2.4.2 St James

After serving alone as Churchwarden for the previous year it was great to have David Chavannes join me as the other Churchwarden in April 2023 following election. He came with much enthusiasm.

Galleries: In order to present better to visitors on the occasion of large events, together we cleared and tidied the galleries disposing of unnecessary items and general rubbish. We hope you agree that it presents so much better.

Noticeboards: In addition, we updated the notice boards by the font that included photos, community Information boards and church notice boards. These notice boards need to be kept up to date.

Drains: In May 2023 beyond the east end of the church within the churchyard, the foul drains became blocked to the extent that they were overflowing foul water onto the ground. We were alerted to this by the residents of the flats who when we visited discovered that the smell was horrendous. To resolve the issue we contacted Southwark Council, being responsible for the maintenance of the churchyard, who initially and incorrectly said that it wasn't their problem however subsequently Southwark Council's Environmental Health Department confirmed that it was. An Engineer from Thames Water visited to inspect the issue and although saying that it was not their responsibility agreed to do it for me if I prayed regularly for him. After two and a half hours of clearing all the toilet drains and all pipes in the churchyard at the East end the job was done. Please pray for Thames Water.

Post Drains at the East End: We engaged a company to carry out disinfectant jet washing and, with help from some church members, to clear old, accumulated rubbish.

West End Portico & Crypt Steps and Pigeon Soiling: We consulted with a company who deal with pest control regarding the pigeon guano that had built up at the top of the main steps and on the steps down to the crypt as it was unsightly. At the initial contact, we were told that the deposits were a health hazard and that we shouldn't be cleaning it without proper PPE equipment. Following this advice, we received three quotes from specialist companies for the clean-up work and had it done including the installation of spikes at high level on ledges to restrict pigeon roosting.

The two copper lanterns remain to be assembled and fitted.

Crypt Hire: At the time of writing this report, we currently have three Tenant hirers, the latest being 'The Original Jigsaw Company' who are using arches mainly for storage in the short term. One hirer will shortly vacate, and having consulted with our Inspecting Architect, it has been confirmed to us that the Crypt should be used for storage only and not as a place of work and that it is important to maintain cross ventilation if rot and fungi are to be prevented.

Fire Detection: As the Vicarage is not clergy occupied, Red Care remote Fire Alarm monitoring of the church building has been installed. Fire alarms are tested every week.

Nursery (German Kindergarten): Tim and I have met with the German Kindergarten and they now have a new lease for five years from November 2023.

Quinquennial Inspection & Maintenance Plan: As I prepare this report, the 5 yearly inspection of our building by our Inspecting Architect is taking place. His report will contain recommendations for specific repairs and restoration works and their urgency. From this report we will also be able to develop further our Maintenance Plan.

Annual Inspections/Fire Detection: The annual Lightning Conductor Test continues to take place as well as the regular testing of Fire Detection and Fire Fighting Equipment as well as PAT testing.

Accessibility from the Churchyard into the Building: The ramp at the southwest corner has received short term repair to reduce its slipperiness. There has been no further progress on the development of a more permanent solution.

Churchyard Bollards: After Southwark Council fitted bollards on the right-hand side which were unfit for purpose due to the concrete crumbling, they fitted new ones in December. Unfortunately, we are still waiting for Southwark to install them on the left hand side which still causes lots of parking issues.

Pat O'Connor – Churchwarden 2023-24

2.5 Deanery Synod Proceedings

The Deanery Synod of Bermondsey and Rotherhithe met three times in 2023. The first meeting took place in March and we discussed the baptism of Bacon's college students at St James, Bermondsey in February; Season of Lay Ministry; preparing a vision for the life and witness of the Church, demographic change and continuing residential development; reports from General and Diocesan Synods; Deanery funds and Area Dean grants; Deanery Synod Lay Elections for the new Synod in July 2023; Deanery Confirmation service at St Anne; the Deanery Social.

The second meeting took place in June and we discussed the following: the analysis of the Census data; the Woolwich Lay Area Conference on the 1st of April; National Deaneries Conference in May; PCC Secretaries and Administrators Conference in June; supporting and sharing ideas in the Deanery such as worship events and walking the boundaries of the Deanery.

Our final meeting was held in October with Gabby Parikh, Director of Giving and Parish Funding as our guest speaker. She spoke about the PSF and gave a detailed presentation about the PSF and how PCCs could increase both their congregational giving and contribution to the PSF. Gabby encouraged PCCs to make use of their supporting material and to make pledges by September 2023. We were also encouraged to be consistent in our messaging and including regular thank-yous. Other items discussed: the adoption of the rules and constitution for Deanery Synods 2023-2026; news from the parishes.

Ruth Reid, one of St Anne's elected representatives and Deanery Lay Chair

3.0 Additional Reports

3.1 REPORT of PROCEEDINGS of SOUTHWARK DIOCESAN SYNOD and GENERAL SYNOD 2023/4

1. I continued to serve as Lay Chair of Diocesan Synod throughout 2023, as well as on the Diocesan Council of Trustees and its Policy & Finance Committee. It was very good to be working alongside 2 new colleagues – Lotwina Faradoye as Chair of the House of Clergy and Nicola Thomas, the new Diocesan Secretary. I also serve as Deputy Chair of the Lay Council.
2. Highlights at Diocesan Synod included the approval of the new **Southwark Vision 2024 – 2035** and a formal decision to withdraw the DBF investments from fossil fuel industries no later than December 2024. (The Diocesan Board of Finance (DBF) holds investments of approx. £25m.) There was a continued focus on the challenge of **climate change** and the move towards **Net Carbon Zero (NCZ)** and the continued implementation of the Diocesan **Anti Racism Charter**. Financially, there was a very high percentage of pledges paid in full to the **Parish Support Fund**, with at least one notable exception.
3. The Diocese offers a huge amount of resource and support for parishes across many different areas, including the payment of stipends and provision of housing for clergy. A new **Dean of Re-vitalisation** has been appointed and a new **Parish Development Course** prepared to help PCCs plan for growth through a renewed focus on **Mission Action Planning**.
4. General Synod proved a lot more challenging. Unusually, Synod met 3 times – in February, July & November 2023. On each occasion it debated the House of Bishops' proposals following on from the '**Living in Love & Faith**' (LLF) process which had run from 2017 to 2022 looking at issues of identity, sexuality, relationships and marriage. In February 2023, the Bishops proposed that there should be **no change to the doctrine of marriage** (as set out in Canon B30) and that provision should be made for prayers of blessing to be made available for couples in same-sex relationships within this doctrinal framework. This was agreed in principle by Synod (voting in Houses), subject to further work being done, including on theological and legal advice on how this might be implemented. This further work was not ready in time for the July Group of Sessions (which, instead, was dominated by very angry responses following the premature closure of the Independent Safeguarding Board (ISB).) Proposals were ready in time for the November Synod, including with the theological justification set out at Annex H of GS2328 (22 pages) – summarised as 'pastoral provision at a time of uncertainty'. In December 2023, the House of Bishops formally commended the **Prayers of Love & Faith** for use in private and/or in 'regular' services (but not 'standalone') in accordance with the **Pastoral Guidance Version 1** issued at the same time – this leaves the decision to use the Prayers or not solely with the Incumbent (although they may consult the PCC).
5. There remain a number of important, outstanding issues still to resolve including new Pastoral Guidance on whether or not clergy in same sex relationships may enter into civil marriages, how arrangements might be put in place for experimental use of the Prayers in 'standalone' settings, the recruiting of a Pastoral Consultative Group, the appointment of an Independent Reviewer and options for 'pastoral re-assurance'. The approach to dealing with these matters was discussed in February 2024 with a view to bringing back a package of final proposals in due course, hopefully by July 2024.
6. In November 2023, in his Presidential Address to Diocesan Synod, Bishop Christopher said – *'I also want to say that the leadership of this Diocese will be utterly unshakeable in protecting the spectrum of conviction on this matter and will continue to hold in high esteem and respect the sincerity of those who do not wish to use the Prayers as well for those who do. I simply ask once again that we continue to speak well of each other as befits our calling as fellow members of the Body of Christ. No one will be asked or required to use the Prayers of Love & Faith unless they do so from their hearts. Those who do use them will use them with my*

blessing. The House of Bishops has affirmed again this week its commitment to protecting conscience in the process surrounding LLF. The House of Bishops is also committed to providing pastoral provision for those clergy and parishes who might seek it. These are, of course, conversations for the National Church, but I shall be pleased to implement whatever is discerned nationally here in Southwark, much in the way that I am pleased currently to offer extended episcopal care through the bishops of Fulham and Ebbsfleet.'

7. The February 2024 Group of Sessions also included important debates on the possibility of Codes of Conduct for PCCs and the issue of bullying behaviour by lay officers, among several other significant items, notably Safeguarding, reparations for the Transatlantic Slave Trade, The Future of Work, the Archbishops' Commission on Households & Families – 'Love Matters' - and re-affirmation for Estates Ministry. I have prepared a more detailed report if people are interested. There is a substantial programme of legislative business in July and beyond, including a new Clergy Conduct Measure and a new Mission & Pastoral Measure.

8. I am happy to answer any questions on the above or any other aspect of the work of Diocesan & General Synod and look forward to taking part in discussions for moving forward in the United Benefice on PLF/LLF.

Adrian Greenwood

3.2 Safeguarding Officer's Report

I was elected Safeguarding officer for both churches in 2022. Yvonne Lubwama was elected to be a Safeguarding officer for St Anne's church in 2023.

We at St James and St Anne's follow the policies provided by the Diocese. The new revised 'Safe Church' is in the Vestry at St James and at the back of the church in St Anne's - it is a very useful guide.

Safeguarding is now a regular item on every agenda for both PCCs.

In March 2019 both PCCs agreed that the new arrangement for serious safeguarding incidents to be reported to the Charity Commission will be followed.

We are committed to the safeguarding, care and nurture of everyone within our community.

The Church of England will:

- Promote a safer environment and culture
- Safely recruit and support all those with any responsibility related to children and vulnerable adults within the Church
- Respond promptly to every safeguarding concern or allegation
- Care pastorally for victims/survivors of abuse and other affected persons
- Care pastorally for those who are the subject of concerns or allegations of abuse and other affected persons
- Respond to those that may pose a present risk to others

These policy commitments are based on our five foundations:

- Gospel
- Human rights and the law
- Core principles
- Good safeguarding practice
- Learning from the past

Everybody that works with or is involved with children or vulnerable adults should make sure that they have a DBS (for Church). This includes sides persons, Sunday group leaders/helpers., any one that is involved with vulnerable adults or children.

All members who are working within the church at the moment have a completed DBS.

It is really important for everyone to be aware of safeguarding and the training online is excellent. <https://.safeguardingtraining.cofeportal.org/>.

All information regarding Safeguarding can be found on the church website and on the display board at the back of the church which will be updated as and when necessary.

Safeguarding Officers are: Yvonne Lubwama & Patricia O'Connor: St Anne's
Patricia O'Connor & Victoria Thorpe: St James

Pat O'Connor

3.3 St James CoE Primary School

St James School has adopted the motto 'Let your light shine' from Matthew 5.16. The school website explains:

We are a caring family that offers a stimulating, inclusive and nurturing environment where all children feel safe, cared for and valued - made equally by God.

We aim to be a constant pillar of support, kindness and love within the community. We strive to bring out a creative side in all subjects and embrace different ways of learning. All staff are committed to ensuring that every child excels in their learning and guide our children through the teachings of Jesus Christ and the values He taught us.

2023 was a good year for the school, a year in which we appointed a new headteacher, Michael Oliver, and a new deputy head, Peter Wood. The school is fully staffed, in good heart and thriving under the leadership of its new head.

There are currently 409 children on the roll. 66% of the children have free school meal eligibility (compared with the national average of 22%). 36% of the children have a first language other than English.

Penny and Paul have continued to take acts of collective worship at both sites each week and eight times a year the whole school comes to the church for a school service. The Faith Group of the governing body oversees Religious Education, Collective Worship and the Christian character of the school. Further committees of the governing body oversee the curriculum, finance, personnel, the learning environment and admissions.

On a personal note - in conjunction with Bishop Christopher it was agreed that when I started my new role of Dean of Estates Ministry I would continue as chair of governors until a new incumbent was in post. Now that Katie Kelly is about to be instituted as vicar and will become an *ex officio* governor of the school, I will stand down as a governor at the end of the Summer Term and the governors will be able to elect a new chair.

It has been a great joy to be involved in the life of the school all these years – I will miss it immensely – and I send my very best wishes to the children, staff and governors of the school. May its light continue to shine brightly.

Gary Jenkins, Chair of Governors

3.4 Friends of St James Churchyard Report

We have only had one meeting face to face this year with Nicola Cheetham Jade Lai-Wu, Susan Sexton and myself.

We have been having discussions via email regarding the bollards, fountain, vandalised bench and parking etc.

Nicola noted the bollards had been damaged and offered to replace them. They were replaced on right side of building on 26th September. Because Thames Water were working in front of left hand side, those bollards couldn't be replaced. The people who had already parked couldn't get out. I was actually called out 7 times on the first day to open them which then caused concern that so many people were actually parking in the church grounds. I got back in touch with Nicola as people were actually knocking them down to drive in and she agreed they were not fit for purpose. All the cement had been cracked and the bollards were completely unusable.

In December the new bollards were replaced on the right hand side and we are waiting for new ones to be put at the other gate.

Nicola suggested that we apply for a Greener, Safer, Cleaner grant to help out with the vandalised bench and other bits that need doing in the church yard. David Chavannes filled out the form and went to the meeting in January. We will get confirmation of how much we receive in March 2024.

The water fountain has been cleaned and is back in working order.

The Garden of Remembrance still looks rather ugly with all the individual memorials, and plastic floral tributes but Southwark are holding back at the moment as we need an incumbent to guide us.

Sue Sexton joined the group early this year and I am really grateful for that. However we are looking for new members on this committee so please feel free to offer your help and advice and join us.

Patricia O'Connor

3.5 St James Bellringers

We have an enthusiastic band of bellringers at St James and we have been able to ring for most services over the year. We rang special performances after the death of HM Queen Elizabeth II and for the coronation of HM King Charles III. We also support the service ringing at St Mary's Rotherhithe and share our practice night with them.

We are in the process of upgrading our IT equipment which is useful for training new ringers and also for more experienced ringers to practice with simulated bells and ringers.

We are training some new ringers at the moment. If anyone would like to learn please contact Louise Booth at mlouisebooth@outlook.com or 07977 558832.

Louise Booth



3.6 Salmon Youth Centre

Our Vision: We aim to inspire young people to fulfil their potential and contribute to their community within a framework of Christian values.

Our Mission: We seek to...

- Improve young people's physical and mental health and wellbeing by encouraging healthy diets and active lifestyles;
- Prepare young people for further education and work by improving their educational attainment, providing access to training and supporting their transition into further education or employment;
- Involve young people in community engagement by encouraging volunteering and by boosting their political and spiritual awareness, so increasing their ability to relate to others.

Our Method

- We are open to all: we welcome all young people and their families.
- We provide open-access, targeted and specialised activities which are enjoyable, educational, challenging and safe.
- We build relationships that inspire young people to develop their ambition to achieve a fulfilling life by discovering and developing their talents, and increasing their enthusiasm for learning and training.

Salmon Youth Centre is one of the largest youth centres in the UK and is a model of youth work excellence.

Thanks to the support of our six full-time, five part-time and five sessional staff, our apprentices, trainees, and over 50 volunteers, we run over 800 sessions a year and log up almost 50,000 contact hours with 1,764 young people.

Salmon provides an outstanding recreational facility where young people have fun, form healthy friendships and develop their interests and skills. Salmon is a welcoming, safe and encouraging environment where they develop their self-worth, their communication skills and their interpersonal relationships. This transforms their prospects when they transition from primary to secondary education and from there to college or work.

Accessible to everyone aged 6-19 for a nominal contribution of just 50p per visit, members enjoy a wide variety of activities, starting with a free hot meal, which is a vital help to many families struggling with the cost-of-living crisis. Healthy food is followed by healthy exercise. Salmon has facilities for badminton, basketball, boxing, climbing, dance, football, gymnastics, trampolining and volleyball. These take place in our four-court sports hall, our well-equipped exercise gym, and on our 30-metre climbing wall.

In everything, we encourage young people to realise and develop their gifts and talents; to develop their sense of self-worth and self-respect; and to develop their interpersonal skills. Our aim is to inspire belief in their own potential and agency. We aim to promote and improve their health and wellbeing; improve their prospects in their education and work; and encourage them to engage positively with their community.

"Without Salmon Centre's help in my life, there's no way I'd be where I am today." A young person

Our Christian Foundation

The staff and resident community at Salmon are passionate about inviting young people to experience the life-changing message of Jesus. This starts with the staff and residents rooting themselves in weekly bible studies and prayer to equip themselves for our mission to serve

the young people. In 2023 staff delivered 156 creative expressions of the gospel in our clubs, 39 weekly bible studies, 5 R1 large church youth events and 1 Christian residential. There were a total of 1038 young people taking part in our Christian work.

Resident Community

Salmon boasts a vibrant community of resident volunteers residing in eight study rooms above the youth centre. The community of Resis play a crucial role in fulfilling the Mission and Vision of the Salmon Youth Centre. Embracing the role of a Resi means becoming an integral part of an intentional Christian community dedicated to serving the young people of Bermondsey. The resis commit to at least two youth work sessions a week and on Thursdays they meet for a community meal, devotional & worship time and a Resi business meeting. We are delighted that all 8 rooms are full. Among the residents two resis are working full time in mission for local churches, two are studying at university and the other 4 are working in various roles alongside their volunteering. This diverse and committed group of Resis contributes to the vibrant and impactful life of the Salmon Youth Centre.

Conclusion: To all our funders, donors and local churches who play such an important role in making a positive difference to the lives of so many young people, we should like to convey our heartfelt gratitude for your support.

Jamie Anglesea (Director)

3.7 Mission Giving: About two more of the Charities supported during 2023

St Anne's: Church Army's vision and values are the core of who we are and guide what we do. We want everyone everywhere to encounter God's love and be empowered to transform their communities through faith shared in words and action. Our work is unconditional, tackling social deprivation through partnership and collaboration to help empower individuals and communities.

We train and equip people to work in individual parishes and also through numerous centres of mission where there is more than one worker.

Everything we do today is built on the foundations laid by Wilson Carlile, a visionary with an extraordinary idea that would inspire generations of evangelists and give hope to millions in their time of need.

Church Army was established in 1882 when Carlile began by hosting open-air gatherings to share faith and encourage people to put their faith into action.

He started training ordinary Christian men and women to share the freedom and joy of knowing Jesus with those most in need. He started social action initiatives, initially focused on the slums of Westminster, which was at the time one of the most deprived and poverty-stricken parts in London.

We're able to put our vision into action because of the generous support from churches like yours and are very grateful for the support you give.

***P.S.** We at St Anne's and St James are very fortunate to have had the benefit of Church Army Captain Paul Warren and his wife Mandy as part of our Church family and ministry team over the past 10 years.*

St James: Friends of Kagando Hospital, Uganda

Friends of Kagando is a small UK based charity supporting the work of a 250-bed general hospital in the foothills of the Rwenzori Mountains in western Uganda, just 20 km from the border with the Congo and 5 km north of the equator. It serves a population of about 350,000 in a poor rural area where most people are subsistence farmers.

There are medical, surgical, obstetric, gynaecology and paediatric wards with the necessary casualty, outpatients, theatres and other vital services such as radiology, laboratories, physiotherapy and administration, all working together to provide good quality healthcare. Central to the running of the hospital has always been the Chaplaincy team which ministers to staff and patients and provides spiritual teaching and support. This helps to encourage and strengthen the Christian values at the heart of the service.



The hospital has survived through very difficult times and still has many challenges in its attempts to provide an effective, affordable healthcare service for a community many of whom are living in poverty. There is a large Nursing school and also training for laboratory work. Projects in the local community include maternal and child health (vaccinations, antenatal and postnatal care, palliative care, mental health and health education. Families often cannot afford hospital fees for their sick children, and the Friends of Kagando run a C100 scheme to subsidise children's treatment costs.

In an effort to reduce running costs and remain sustainable there are currently projects to provide power from photovoltaic panels which should be up and running by mid-2024 and to revive the adjacent farm land.

None of the Friends of Kagando trustees have been able to visit Kagando since summer 2023. There has been some terrorist activity in that part of Uganda. The British Foreign Office is advising not to go to that area unless absolutely necessary.

We are very grateful for your continuing support. Regular donations provide a subsidy which is so important for the community and for the hospital. One-off gifts also help to provide extra for equipment and to top up the monthly amount.

Parochial Church Council of St James with Christchurch and St Crispin, Bermondsey

Treasurer's Report for 2023

Parochial Church Council of St James with Christchurch and St Crispin, Bermondsey Treasurer's Report for 2023

The year 2023 was, like 2022, a difficult one for St James'. Pressures due to greatly increased utilities – gas and electric – affected the year with a 304% increase from £ 2,636 to £ 10,399 (an increase of £7,763 despite utility costs being passed onto our tenants) meaning that despite significant work by the PCC to reduce costs and increase income the year finished with another deficit - £ 7,883 (compared to £17,716 in 2022) - which had to come from our reserves. Given the context this has represented a large turnaround. Insurance also increased by £1,399 but this is in line with general insurance inflation of 20%. There were fewer weddings and funerals in 2023, which lowered our trading income and expenditure, and not having our priest and a curate this year also reduced costs.

Activities to Increase Income and Reduce Costs

A renegotiation of the rental of the nursery on St James' Road occurred towards the end of 2023 but the full effect of this renegotiation will be realised in 2024 as the contractual process takes time, involves diocesan approval and legal advice.

The PCC managed to reduce general expenditure by prudent cost savings which may not be replicable in the ensuing year.

Our sister Church, St Anne's, continued to contribute a percentage (25%) towards the costs of the missionary team and staff, this figure dropped slightly in 2023 because the relevant costs had dropped also, £7,581 compared to £15,425 in 2021/22.

Sadly, with the hugely increased utility costs the PCC had to make the difficult decision to drop the level of our contribution to the diocese "the Parish Support Fund (PSF)" by £10,000 as without this cost saving measure our deficit would have placed an unsupportable burden on our reserves. The new level, £30,000 per year (£30,300 in 2023 compared to £36,000 in 2022), will be supplemented should we return to surplus in 2024.

Mission Giving

St James' normally gives 10% of our unrestricted income to three external missionary organisations – one of which is the Salmon Youth Centre in Old St James' Road. In previous years this has been £7,500 but in 2023 it reduced to £6,186 to reflect our reduced income.

Other Giving

During the year St. James supported the following charities by providing charitable donations of £2,062 to the Salmon Youth Centre, Friends of Kanando, and City Hope Church foodbank.

Designated and Restricted Funds

We hold the following "Designated and Restricted Funds" which can only be used for specific purposes, and for most of these we cannot use them for the general running of the Church:

Restricted funds include the Youth Group, Organ Fund, St James' Building Fund, and the Brown's fund.

Designated funds include the Gleaves Fund and Rent Deposit.

The remainder of our fund balance, is classified as unrestricted totalling £41,710 which represents less than six months of our standard expenditure, and as such is at the lower end of what is prudent to maintain given our experiences during the Covid-19 pandemic which affected income for almost two years.

Planned Giving

Plate giving (collections at services) has not recovered from the effects of Covid-19 and the move away from cash to contactless. The take-up of contactless giving has not been as high as we had hoped, and the level of regular giving by Standing Order has dropped as regular donors have moved away or have experienced the effects of the economic squeeze. We hope that the use of QR codes will encourage visitors and worshippers to donate more through the use of online giving in a simplified way.

We aim to switch from Standing Order to the centralised “Parish Giving” operated by the national Church as this will help streamline the process of collection of Gift Aid from government.

During the year we received £4,815 in Gift Aid.

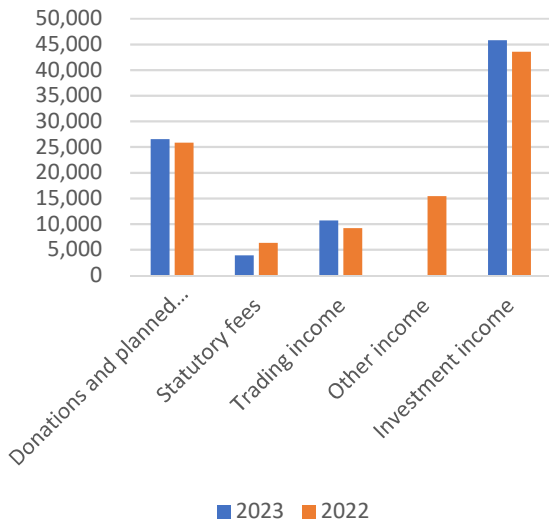
Simplified Account Presentation

The presentation of the Accounts in 2023 has been simplified in line with the Financial Reporting Standards (FRS102). The Parish Return to the Diocese will not be affected.

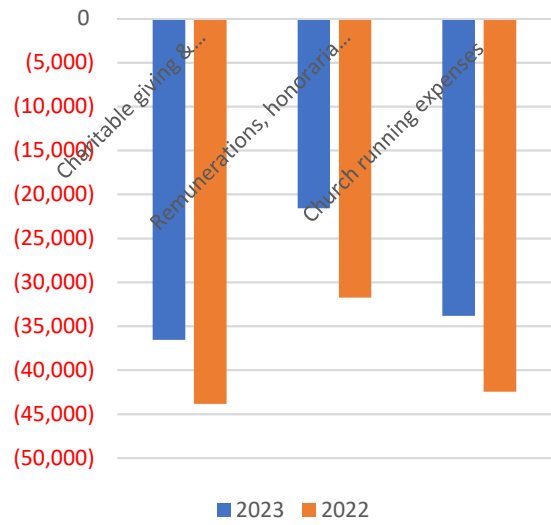
Conclusion

The outlook for 2024 is for another deficit year despite the increases in rental pricing. We continue to seek to recover all applicable costs from our tenants. We aim to bring a Budget to the PCC for the coming year which will help empower the budget holders. The effects of reduced utility costs will also help alleviate the pressures faced in 2023, but some effort will be needed to increase the level of planned and other giving.

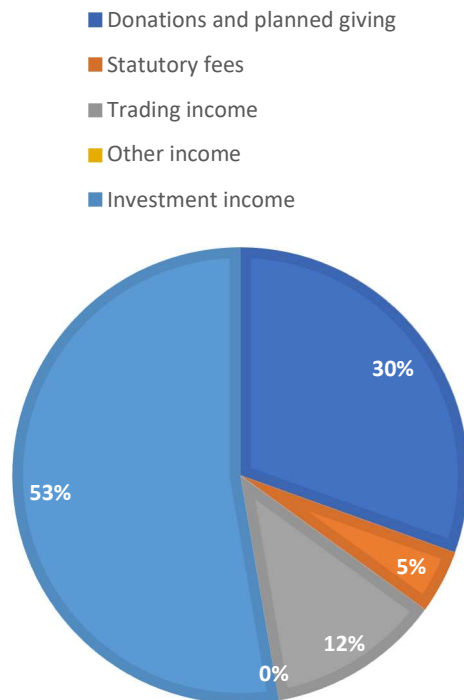
Income Comparison By Activity 2023 v 22



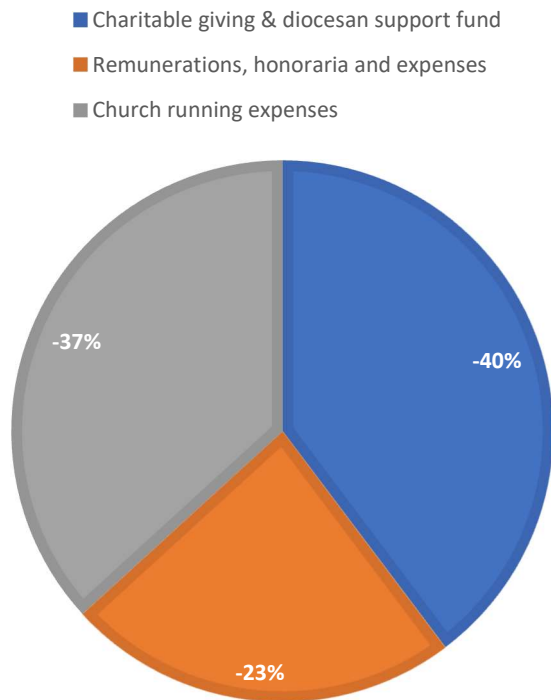
Expenditure Comparison By Activity 2023 v 22



INCOME TYPE BY %



EXPENDITURE TYPE BY %



Independent examiner's report to the PCC of St James Bermondsey

I report to the PCC on my examination of the accounts for the year ended 31st December 2023.

Responsibilities and basis of report

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records

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.

Signed:



Name: **Nicholas Herbert**

Relevant professional qualification or membership of professional bodies (if any): **Chartered Financial Analyst**

Address: **High Lodge, Aviemore Road, Crowborough, TN6 1QU**

Date: **16/5/2024**

Parochial Church Council of St. James with Christchurch and St Crispin Bermondsey
Statement of Financial Activity for the Year Ended 31 December 2023

	Notes	2023 Restricted GBP	2023 Unrestricted GBP	Total GBP	2022 GBP
Incoming Resources:					
Donations and legacies	1	736	25,755	26,491	25,848
Church activities	2	-	3,908	3,908	21,750
Other Trading activities	3	-	10,692	10,692	9,193
Investments	4	1,005	44,787	45,792	43,569
Total		1,741	85,142	86,883	100,360
Outgoing Resource:					
Church activities	5 - 7	(6,294)	(88,472)	(94,766)	(118,076)
Total		(6,294)	(88,472)	(94,766)	(118,076)
Net income/(expenditure)		(4,553)	(3,330)	(7,883)	(17,716)
Transfers between funds	8	4,614	(4,614)	-	-
Net movement in funds		61	(7,944)	(7,883)	(17,716)
Reconciliation of funds					
Total funds brought forward		16,773	58,337	75,110	92,826
Total funds carry forward		16,834	50,393	67,227	75,110

Parochial Church Council of St. James with Christchurch and St Crispin Bermondsey
Balance Sheet as at 31 December 2023

	Notes	2023 GBP	2022 GBP
Current assets:			
Debtors	8	12,602	13,619
Cash at bank and in hand		60,901	61,656
Total current assets		73,503	75,164
Liabilities:			
Creditors: Amounts falling due within one year	9	(6,276)	(54)
Total net assets or liabilities		67,227	75,110
The funds of the charity:			
Restricted	10	17,356	16,773
Designated		8,683	6,201
General		41,188	52,136
Total		67,227	75,110

Notes to Accounts

Income Resources

Voluntary Income 1.	Restricted GBP	2023 Unrestricted GBP	Total GBP	2022 Total GBP
Planned giving	-	10,693	11,171	16,070
Other planned giving	258	3,000	3,258	2,051
Collections at services	-	7,227	7,227	7,284
Gift aid	-	4,815	4,815	-
Other giving including special appeals	-	20	20	443
Total	736	25,755	26,491	25,848

Church activities 2.

	Restricted GBP	2023 Unrestricted GBP	Total GBP	2022 Total GBP
Statutory fees	-	3,908	3,908	6,325
Other income	-	-	-	15,425
Total	-	3,908	3,908	21,750

Notes to Accounts – Continued

Other trading activities 3.	2023			2022
	Restricted	Unrestricted	Total	Total
	GBP	GBP	GBP	GBP
Rhema Service	-	4,800	4,800	4,890
Other Church Hire	-	5,787	5,787	4,303
Other Trading Income	-	105	105	-
Total	-	10,692	10,692	9,193

Income From investments 4.	2023			2022
	Restricted	Unrestricted	Total	Total
	GBP	GBP	GBP	GBP
North Aisle (Artist Studios)	-	12,506	12,506	14,500
German Kindergarten	-	26,698	26,698	23,931
Crypt	-	3,840	3,840	3,070
Design Boutique	-	900	900	1,080
Niero, Luis	1,005	-	1,005	765
Other	-	843	843	223
Bank interest	-	-	-	-
Total	1,005	44,787	45,792	43,569

Outgoing Resource:

Church activities 5.	2023			2022
	Restricted	Unrestricted	Total	Total
	GBP	GBP	GBP	GBP
Diocesan parish support fund	-	(30,300)	(30,300)	(36,000)
<i>Mission giving and donations</i>				
Salmon Youth Centre	-	(2,062)	(2,062)	(2,600)
Friends of Kanando	-	(2,062)	(2,062)	(2,600)
Church Mission Society	-	-	-	(2,600)
City Hope	-	(2,062)	(2,062)	-
Church foodbank	-	(2,062)	(2,062)	-
The Manna Centre	-	(55)	(55)	(40)
Thy Kingdom Come	-	-	-	(9)
Sub total	-	(36,541)	(36,541)	(43,849)

Notes to Accounts – Continued

Remunerations, honoraria, and expenses 6.	Restricted GBP	2023 Unrestricted GBP	Total GBP	2022 Total GBP
Church staff salary & payroll costs, including cleaner Urban Missionary Stipend	-	(11,291)	(11,291)	(13,845)
Contribution	-	(10,750)	(10,750)	(10,165)
Clergy and staff expenses	-	(2,342)	(2,342)	(7,751)
Sub total	-	(24,383)	(24,383)	(31,761)

The Dioceses of Southwark pay 75% of the Urban Missionary stipend, national insurance and pension costs leaving 25% (£10,750) for the United Nonface. This is shared on a 75% 25% basis between ST James and St Anne's Church

Church Expenses 7.	Restricted GBP	2023 Unrestricted GBP	Total GBP	2022 Total GBP
Mission and evangelism costs	(246)	(764)	(1,010)	(104)
Church running expenses	-	(2,926)	(2,926)	(4,141)
Support Costs	(755)	(2,419)	(3,174)	(4,216)
Bank Fees	-	(60)	(60)	(81)
Insurance	-	(8,391)	(8,391)	(6,992)
Service costs	-	-	-	(5,491)
Church utility bills	-	(10,399)	(10,399)	(2,636)
Cost of trading	-	(1,323)	(1,323)	(4,480)
Repairs & Maint.	(5,136)	-	(5,136)	(7,799)
Other outgoing resources	-	(1,264)	(1,264)	(2,069)
Deanery	(68)	-	(68)	(1,046)
Browns fund	(89)	-	(89)	(2,344)
Curates hosing contribution	-	-	-	(1,067)
Sub total	(6,294)	(27,546)	(33,840)	(42,466)
Total Resources Expended	(6,294)	(88,472)	(94,766)	(118,076)

Balance sheet notes

Debtors 8.

Debtors include funds owed by St Anne's at yearend £7,321.

Notes to Accounts – Continued

Creditors 9.

Creditors include advance rental income £2,867, pensions contributions £612 and a backdated pay rise linked to an increase in the London Living Wage £2,796.

Reconciliation of funds 10.

	Fund balance brought forward 01 Jan 2023	Income	Expenditure	Transfers	Fund balance carried forward 31 Dec 2023
Restricted funds					
Youth Group	-	258	(246)	-	12
Foodbank	-	478	-	-	478
Organ	7,520	-	(755)	-	6,765
Deanery Synod	590	-	(68)	(522)	-
Building Fund	-	1,005	(5,136)	5,136	1,005
Browns Mission	8,663	-	(89)	-	8,574
Total Restricted	16,773	1,741	(6,294)	4,614	16,834
Designated funds					
Gleaves Fund	6,201	-	-	(4,518)	1,683
Rent Deposit	-	-	-	7,000	7,000
	6,201	-	-	2,482	8,683
General funds	52,136	85,142	(88,472)	(7,096)	41,710
Total funds	75,110	86,883	(94,766)	-	67,227

Funds

The PCC hold the following “Designated and Restricted Funds” which can only be used for specific purposes, and for most of these we cannot use them for the general running of the Church:

Restricted

Youth Group is newly created fund to support youth missionary work led by Rebecca Hilton. The fund is currently support by Claire Mayne’s regular giving and youth group members are also encouraged to raise funds to support their activities.

Foodbank is a newly created fund which aims to help the local foodbank run City Hope and St James’ Primary school’s outreach programme.

Organ Fund is a fund to support the maintenance and preservation of St James’ organ.

Deanery Synod which supported our previous Vicar’s role as Area Dean, this function has now transferred to the vicar of St Mary’s Bermondsey.

St James’ Building Fund the PCC has opted to allocates income raised from crypt hire and also transfers ad-hock funds to cover and support building repairs.