

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN, WALTHAMSTOW

England & Wales - Charity number 1179140

Details

Other names ST JOHN'S PCC, WALTHAMSTOW

Status Registered

Legal form Other

Registered 2018-07-11

Register [View on the Charity Commission register](#)

Contact

Address 18 Brookcroft Road
Walthamstow
London
E17 4LH

Phone 07709119325

Email stjohnswalthamstow@gmail.com

Website www.stjohns.ws

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: Promoting in the ecclesiastical parish of St John Walthamstow the whole mission of the Church - primarily the advancement of religion - including public worship, growing disciples for Jesus and sharing the good news of Jesus with others.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Waltham Forest

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£248,225	£223,226	-	-
2023-12-31	£223,226	£247,991	-	-
2022-12-31	£195,373	£184,341	-	-
2021-12-31	£162,668	£154,992	-	-
2020-12-31	£159,302	£157,205	-	-

Trustees

Name	Role	Appointed
ANN NURCOMBE		1977-04-15
Corinne Bromfield		2022-04-24
Diane Collins		2020-10-20
ELAINE CAROL BARNETT-PAGE		2022-04-24
JEROME ILENOTUMA		2015-04-26
Rev Kieran Bush		2015-03-15
STUART CHARLES CHRISTIE		2016-04-17

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
From	1 st	January	2024	To	31 st	December	2024

Section A Reference and administration details

Charity name THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN, WALTHAMSTOW

Other names charity is known by St John's PCC, Walthamstow

Registered charity number (if any) 1179140

Charity's principal address 18 Brookcroft Road,
Walthamstow
Postcode E17 4LH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Revd Kieran Bush	Chair		
2	Mrs Ann Nurcombe	Churchwarden		
3	Mr Stuart Christie	Churchwarden		
4	Mrs Elaine Barnett-Page	PCC Secretary		
5	Mr Jerome Ilenotuma	Treasurer		
6	Miss Cori Bromfield			
7	Mr Tim Cole		Until 1 st September 2024	
8	Ms Diane Collins			
9	Mr Rajesh Thanasingh		Until 21 st April 2024	
10	Mr Omar Timberlake		21 st April until 1 st September 2024	
11	Ms Sandra Wallace		Until 3 rd March 2024	

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	The Parochial Church Councils (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).
How the charity is constituted <small>(eg. trust, association, company)</small>	Trust
Trustee selection methods <small>(eg. appointed by, elected by)</small>	The method of appointment of PCC members is set out in the Church Representation Rules. All regular church attendees are encouraged to register on the Electoral Roll and we look to encourage those who share our aims (see below) to stand for election to the PCC.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.

Trustees are inducted and reminded of their duties each year in the first PCC meeting after the Annual Parochial Church Meeting.

Trustees receive information and training annually linked to Safeguarding, GDPR and conflicts of interest.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

St John’s PCC has the responsibility of co-operating with the incumbent, the Revd Kieran Bush, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church buildings.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The PCC’s charitable objects (‘Promoting in the ecclesiastical parish the whole mission of the Church’) are primarily focused on the advancement of religion, which is recognised as a charitable purpose having public benefit. All regular public worship is provided free of charge and open to all. In addition, the PCC’s activities have further public benefits; for example, teaching and taking assemblies offer advancement of education which is recognised as a charitable purpose having public benefit. Donations to other charities and our own projects provide public benefits in the relief of poverty and need, whether within or outside the ecclesiastical parish, often for minority groups with particular needs such as the elderly.

All trustees have received the guidance issued by the Charity Commission on public benefit and hereby declare that we have continued to focus on the public benefit that our charity provides.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The PCC does not have a formal grant making policy, nor does it have a business plan. It will bear in mind it’s charitable purpose and those promoting a Bible-based evangelical faith when determining who will receive grants.

The PCC is very grateful to all those who give their time to volunteer in the life of the church. These volunteers undertake a variety of roles in line with the objectives and activities of the Charity.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Achievements and performance

Church attendance

There are 90 parishioners on the Church Electoral Roll, 51 of whom are not resident within the parish 12 names were added during the year and 14 were removed either because they moved away from the parish, no longer attended, or died. The average weekly attendance, counted during October, was 73 (48 adults and 25 children). Small numbers continue to watch regularly on Zoom and YouTube. This number increased at festivals.

Review of the year

2024 has been a hard year for St John's Church family. During 2024, we bid a very fond farewell to several St John's stalwarts and a few others who got quickly stuck into serving the Church Family.

Among others, we praise God for and continue to pray for: Tim Cole, Orall, Carla, Lara and Maya Cornelius, David, Hung, and Thessa Mac, Omar and Johanna Timberlake, Nina Vladikina and Sandra Wallace. All gave so much to St John's over recent years. For several of this group, this was their first (evangelical) Church as believers.

It was a particular joy to send Tim Cole for further ministry training at Oak Hill Theological College – the first 'home-grown' person from St John's to study full time for ministry in a generation.

These departures meant that autumn 2024 felt more full-on and draining for the Staff team, Standing Committee members and others committed to serving at St John's.

And yet, there were also many things to praise God for including:

- growing confidence in God's word and encouragement to serve boldly as we heard sermons on 1 Peter, Matthew's Passion, Joshua, Psalms and Acts
- newcomers joining the St John's family
- growing numbers of children visiting St John's on School visits
- God's ongoing financial provision, enabling us to make a major upgrade to our AV, and to employ Sandra Theron as our Church manager
- celebrating our current building's 100th Anniversary
- joy in our Christmas services on "The Christmas story brick by brick"

The full PCC met 8 times during the year with an average level of attendance of 77 percent. The standing committee (comprising the Incumbent, Wardens, Cori Bromfield (Women and Families' Workers) and Tim Cole (Minister in Training)) met occasionally to discuss and implement day-to-day maintenance issues and administration, and also communicated via email and WhatsApp.

During the year, we were served by a number of visiting preachers, especially some preachers in training from St Helen's Bishopsgate over Easter.

The PCC has discussed and taken the following actions:

- Keep parish share payments paused as we remain in broken partnership and broken fellowship with Chelmsford Diocese
- Seek to replace our minister in training and appoint a Church Manager (Sandra Theron was employed in this latter role from August 2024)
- Reviewed and updated staff salaries and rental agreements
- Transferred more reserves to a high-interest account
- Continue investigating building flats on church land
- Ongoing work to update our health and safety policy and risk assessments
- Review our Mission Partner support including financially supporting the ministries / training of Tim Cole, Matt Harvey and Priscilla Ng for the first time
- Make a significant update to our AV systems
- Set up and use Contactless Giving (thanks to a Chelmsford Diocese initiative)

The last quinquennial inspection was held in July 2023.

The following urgent repairs were identified:

Section D Achievements and performance

1 West Nave gable: resecure loose lead flashings (4.1)
 2 Felt layers separating on nave roof risk point of water entry and need re-securing (5.4)
 3 East end garden/playground- - install fence (6.2; 12.1)
 4 Nave west end: refix plastic soil vent pipe (6.5)
 5 Nave roof: re-arrange insulation to give even coverage (8.1.1)
 6 South Lobby: remove loose section of stonework at head of arched opening. (9.6)
 7 Electrical services: undertake recommendations from 2022 inspection (11.1)
 8 West boundaries: rebuild sections (12.1)
 In 2024, we focused on undertaking recommendations from the 2023 inspection.

Section E Financial review

<p>Brief statement of the charity's policy on reserves</p>	<p>Our reserves policy states that: The PCC aims to keep 3 months running costs (including salary costs) in cash reserves in case of a major problem (=£60,000). The PCC was previously seeking to reduce our reserves (through building upgrades in 2019 and salary costs). Given planned building upgrades, the PCC will seek to maintain reserves in the short term, but will review this policy in future.</p>
<p>Details of any funds materially in deficit</p>	<p>N/A</p>

Further financial review details (Optional information)

<p>You may choose to include additional information, where relevant about:</p> <ul style="list-style-type: none"> the charity's principal sources of funds (including any fundraising); how expenditure has supported the key objectives of the charity; investment policy and objectives including any ethical investment policy adopted. 	<p>The primary source of income is the giving of church members, together with Gift Aid & GASDS received on these donations. This is either through planned giving, church collections or other donations. Being a local church, we know our regular donors, and the giving of visitors is at a low level in relation to our overall income.</p> <p>St John's receives income from renting parts of the Church building to local businesses and charities.</p> <p>Fees in line with Church of England guidelines are charged for occasional services e.g. weddings and funerals.</p> <p>From time to time we may apply for grants for maintenance of our building to English Heritage, the Listed Places of Worship Grant Scheme or some other heritage grant maker. We may also apply to the Diocese or other grant makers including London over the Border for support with other projects the PCC wishes to undertake in furtherance of its charitable objects.</p> <p>Each year the PCC agrees a budget which is in line with the overall objectives as defined above and the specific priorities for the year ahead. This involves seeking to maintain in good condition the buildings and land the trustees are responsible for.</p> <p>FINANCIAL UPDATE 2024</p> <p>Summary: Praise God again for His ongoing generous provision for us. Despite significant AV expenditure, our accounts showed a small year-on-year surplus.</p> <p>We can again praise God for: Jerome our treasurer; Ann who oversees day-to-day finances; Graham who reclaims gift aid and oversees with our high-interest account; and Lourens our external examiner. They continue to do a great job.</p> <p>Income</p> <p>Giving – God has again provided abundantly. Boosted by a few significant one-off gifts, total giving rose by nearly 10% to almost £96k and has now more than doubled since 2020. We will reclaim more gift-aid in 2025. Praise God!</p> <p>Rental income – Even after discounting 2 outstanding payments from 2023, rental income increased by over 10% to nearly £124k. This was boosted by hosting 2 elections</p>
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in 2024. **Praise God for His provision.**

Other – we received more money from sales of old furniture (£1.6k) and more interest as we transferred more money into our higher-interest account – income from interest should increase significantly in 2025.

Our total income is again up significantly from 2023 - £243k compared to £230k. Praise God!

Expenditure

Parish share – This remains our major part of our annual outlay (£51.7k). However, since February 2023, we have paused these voluntary donations to the Diocese because of the national Living in Love and Faith agenda. In time, back-payments may be possible, money is being kept for this.

Building Upgrades – During 2024, around £45k was spent on major AV upgrades.

Staff costs – In September 2024 we bid farewell to Tim Cole and employed Sandra Theron as Church Manager. Staff costs increased by 13%, but remain very good value!

Utilities – through careful management, utility bills reduced by £5k this year.

Other – we spent significant more on the church office (largely due to upgrading our printer/photocopier), but spent less on training.

Our total expenditure reduced significantly - £190k compared to £248k. (However, if £51.7k parish share was included, expenditure would be £242k)

Overall in 2024 our accounts show a surplus of almost £60k.

However, after subtracting £51.7k parish share and almost £7k rental arrears, the underlying year-on-year surplus was just under £1k. Praise God for His provision, and thank you for your giving and practical help.

Reserves: This means that by the end of 2024, our reserves were close to £178k. After Parish Share payments our underlying reserves are just over £126k. This is a very healthy place to be relative to our target reserves of £60k. **Praise God!**

We are awaiting updates on possibly building flats, so plans to carry out major upgrades to our meeting space are on pause, but we remain in good position to carry out those works in time.

Budgeting and forecasting: As ever, budgeting is hard, as ever I have sought to budget conservatively. It is hard to know whether we will be able to upgrade our lights, insulation, back toilets or our main meeting space. It is also hard to know for sure about employing a new minister in training / church manager.

I have budgeted that we fill one of those posts, and spend £25k on building upgrades. With those assumptions, **I am conservatively forecasting a year-on-year loss of £25k in 2025.** We continue to seek to make long-term investments (both in personnel and in our buildings) to help us, under God, to fulfil our vision of seeing North Walthamstow transformed by Jesus 1 life at a time.

Let us continue to pray to our great God and ask Him to provide all we need.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Kieran Bush</i>	<i>Ann Nurcombe</i>
Full name(s)	Kieran Bush	Ann Nurcombe
Position (eg Secretary, Chair, etc)	Chair / Vicar	Church Warden
Date	9/3/2025	



Independent examiner's report to the
PAROCHIAL CHURCH COUNCIL (PCC) OF THE ECCLESIASTICAL
PARISH OF ST JOHN, WALTHAMSTOW

I report to the trustees on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of St John, Walthamstow ("the charity") for the year ended 31 December 2024, which are set out on pages 7-9 following.

Responsibilities and basis of report

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

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

Independent Examiner's Statement

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

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

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.

Lourens du Plessis

**Lourens du Plessis ACA CA(SA)
Independent Examiner**

Date: 10 March 2025



Charity Name
**THE PCC OF THE ECCLESIASTICAL PARISH OF ST JOHN,
 WAL THAMSTOW**

No (if any)
 1179140

Receipts and payments accounts

CC16a

For the period from 01-Jan-24 To 31-Dec-24

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
a. Donations Gift Aid:					
DONATION GIFT AID PLATE COLLECTION	2,212			2,212	405
STANDING ORDER (GIFT)	77,325			77,325	72,026
GIFT DAY (Gift Aided)	4,562	5,000		9,562	4,571
LEGACY	-			-	500
b. Donations Non Gift Aid:(DNGA)					
DNGA PLATE COLLECT	3,492			3,492	4,234
STANDING ORDER NGA	3,268			3,268	6,111
OTHER INCOME	156			156	2,846
c. Lettings:					
WALTHAMSTOW MONTESSORI SCHOOL (ST JOHN'S)	23,417			23,417	22,735
WALTHAMSTOW MONTESSORI SCHOOL (PENHRYN HALL)	57,453			57,453	47,145
VESTRY SCHOOL OF DANCE	42,593			42,593	30,409
CHURCH HALL LETTINGS	3,000			3,000	100
WALTHAM FOREST ALLOTMENTS	180			180	-
RENT FROM NON CHURCH PROPERTY	-			-	-
CUB/SCOUTS	4,104			4,104	3,906
RED BALOON	-			-	1,200
d. Other Sources					
GIFT AID RECOVERY	19,082			19,082	15,717
(GRANT) LONDON OVER BORDER(LOB) YOUTH PROJECT	-			-	1,000
GRANTS MAJOR STRUCTURAL RENEWAL	-			-	8,545
BANK INTEREST ON CCLA & CURRENT ACCOUNT	1,082			1,082	605
CHURCH FEES RECEIVED	1,299			1,299	1,170
Sub total (Gross income for AR)	243,225	5,000	-	248,225	223,226
A2 Asset and investment sales, (see table).					
Sales of assets	1,776	-	-	1,776	-
Sub total	1,776	-	-	1,776	-
Total receipts	245,001	5,000	-	250,001	223,226

A3 Payments

a. Church Related

SHARE TO DIOCESE	-	-	-	-	51,522
FEES PAID TO DIOCESE	592	-	-	592	1,119
INSURANCE (MAIN)	4,569	-	-	4,569	4,365
UTILITIES	15,296	-	-	15,296	20,282
MUSIC AND WORSHIP	2,965	-	-	2,965	2,200
CLERGY EXPENSES	103	-	-	103	302
TRAINING	4,045	-	-	4,045	6,082
OUTREACH & EVANGELISM	720	-	-	720	547
EQUIPMENT AND PLANT MAINTENANCE	5,376	-	-	5,376	4,629
CLEANING AND CONSUMABLES	8,852	-	-	8,852	7,949
PENHRYN HALL INSURANCE	1,499	-	-	1,499	1,471
Service Manager	10,957	-	-	10,957	-
CHURCH WORKER	20,016	-	-	20,016	27,126
WOMEN AND FAMILIES' WORKER	45,050	-	-	45,050	40,147
b. PARISH ADMIN					
OFFICE RUNNING COST	4,673	-	-	4,673	2,524
INDEPENDENT EXAMINER FEE	534	-	-	534	514
BANK CHARGES	236	-	-	236	272
c. AWAY GIVING CHURCH FUNDS					
MISSIONARY GIVING	15,450	-	-	15,450	14,990
d. SPECIAL ACTIVITIES					
CAPITAL PROJECT	43,077	5,000	-	48,077	60,640
YOUTH PROJECT	1,514	-	-	1,514	1,310
Sub total	185,524	5,000	-	190,524	247,991

A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-

Total payments	185,524	5,000	-	190,524	247,991
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Net of receipts/(payments)	59,477	-	-	59,477	- 24,765
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	118,399	-	-	118,399	143,164
Cash funds this year end	177,876	-	-	177,876	118,399

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	1101 : BARCLAYS PCC ACC COMMUN	77,423	-	-
	1102 : PETTY CASH	39	-	-
	1103 : CCLA DEPOSIT ACC	100,414	-	-
	Total cash funds	177,876	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
B2 Other monetary assets	Details	to nearest £	to nearest £	to nearest £
	HMRC Gift Aid receivable for the FYE 2024 estimated at	21,990	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Audiovisual equipment	General Unrestricted	-	-
	Furniture	General Unrestricted	-	-
	Office equipment	General Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Jerome Ilenotuma</i>	JEROME ILENOTUMA	9/3/2025
<i>Ann Nurcombe</i>	ANN NURCOMBE	9/3/2025

Accounts

Trustees' Annual Report for the period

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6	Miss Cori Bromfield			
7	Mr Tim Cole			
8	Ms Diane Collins			
9	Mr Orall Cornelius		Until 14 th May 2023	
10	Mr James Doo		Until 14 th May 2023	
11	Mr Anthony Lui		Until 18 th November 2023	
12	Mr Rajesh Thanasingh			
13	Ms Sandra Wallace		Until 4 March 2024	

Section B Structure, governance and management

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Review of the year

If 2022 was a year when St John's Church family started to re-emerge after Covid, 2023 was a year when we sought to look inwards less and outwards more. We sent:

- a small team to support and partner with our mission partners Graeme and Bequi Innes and family in Moldova.
- Kieran Bush (Vicar) and James Doo (Oak Hill Placement Student) to attend the Global Anglican Futures Conference in Kigali, and
- a small, but committed 'friendship team' door-knocking at houses close to our church building seeking to make friends and share Jesus.

There were also many other things to be thankful to God for:

- a growing certainty in what we have been taught about Jesus as we preached through the final chapters of Luke's gospel; a growing confidence in Jesus ensuring the gospel message spreads as we preached through Acts; and in the foundational truths regarding, God, humanity, creation and sin as we studied Genesis 1-4.
- the ongoing joy of seeing Cori Bromfield and Tim Cole's progress as our women and families' worker and minister in training respectively and the fruitfulness of their ministries.
- encouragements and areas of further growth identified through our
- growing numbers of children and families attending our newly rebranded Children's groups on Sundays, 'The Ark', Little Fishes and school visits to St John's.
- His ongoing financial provision for us, especially given significant increases in expenditure (especially on staff salaries, utility costs and electrical upgrades)

The full PCC met 7 times during the year with an average level of attendance of 74 percent. The standing committee (comprising the Incumbent, Wardens, Cori Bromfield (Women and Families' Workers) and Tim Cole (Minister in Training)) met occasionally to discuss and implement day-to-day maintenance issues and administration, and also communicated via email and WhatsApp.

In the first half of the year, the church has been very ably served by servant-hearted and very gifted Oak Hill students: James D and Tim G (and his wife Nichola). However, falling student numbers at Oak Hill, mean we did not receive any placement students from the autumn onwards. We have also been served by a number of visiting preachers.

During the year, St John's spiritual relationship with the Church of England changed as a result of the House of Bishops' proposals to bless sexual relationships outside Biblical marriage. St John's PCC felt compelled to resist these proposals and wrote to our Bishops:

- expressing our significant dismay at the proposals;
- affirming what we consider to be the Bible's clear teaching that sexual activity is only appropriate in marriage between one man and one woman for life and affirming the beauty of the Bible's teaching on singleness and sexual abstinence;
- committing to provide loving and gracious Biblical pastoral support to all people;
- stating, with much sadness, that we believe those proposing this new teaching have departed from the Apostolic Faith and Biblical Christianity, and so they have broken fellowship with us;
- urging our Bishops to repent, but until they do, we cannot receive their ministry, leaving us seeking alternative spiritual leadership;

- informing them that we had paused paying our parish share;
- letting them know that the PCC requested that Kieran Bush and all future incumbents do not use the Prayers of Love and Faith.

During Spring 2024, instead of agreeing updated priorities for 2024, the PCC worked on mildly adapting our current vision and values into an updated vision and goals for 2024-2029 as follows:

Vision: We want to see North Walthamstow transformed by Jesus, one life at a time

Mission: to help everyone at St John's to grow in learning, loving, serving & sharing Jesus

Strategy:

- hearing God speak to us through the Bible and depending on Him in prayer
- being ruthlessly, lovingly, biblical (which we recognise makes our message 'marmite')
- having a big 'G' gospel not small 's' St John's attitude
- prioritising seeking to reach the next generation for Christ (while not disregarding the older generation)
- partnering with likeminded gospel organisations (globally, nationally, regionally, locally) and distancing ourselves from false teaching

Critical Success Factors (CSFs): Making disciples, growing disciples & retaining disciples

Key Performance Indicators (KPIs):

- Growing our Average Sunday Attendance from 75 (adults + children) to 150 (adults + children) – for this we are seeking to grow numbers of: conversions and 're-commitments'; non-Christians engaged and evangelised; children and young people on Sundays and midweek; school visits; doors knocked on; people involved in Friendship Team visiting; people doing Christianity Explored; people attending Bible Studies, 1-2-1s, prayer meetings, training and serving
- Being a church people do not want to leave

Objectives + Key results (OKRs): (Spring 2024)

- Growing our gospel community so that everyone at St John's feels known and loved – by staff catching up with / visiting less well-known members; growing numbers attending church lunches and involved in hospitality Sunday.

The PCC also identified the following **key questions:**

- How do we communicate that Biblical faithfulness is a (the) CSF/KPI?
- How do we identify and address factors limiting growth e.g. building size / capacity
- If we don't meet our deliberately stretching targets how do we find out why?

In 2023, the major areas of building work completed was upgrading our electrical installation in line with the latest guidance. This included replacing all 5 fuse boards and significant rewiring.

In addition, we continued removing old furniture (in line with the faculty granted in 2021)

The PCC has discussed and taken the following actions:

Agreed updated rental agreements

Adopted the updated +Ebbsfleet commitments including completing a culture review – the PCC noted so much to be thankful for as well as areas for future growth.

Headings discussed included:

- **Acting with justice and impartiality,**
- **Reviewing carefully the church culture** – suggested actions were identified in the areas of ensuring decisions are made in a Biblical and godly way; helping St John's be a church which all kinds of people feel able to join; enabling St John's to benefit from faithful Biblical teaching and influences that come from outside St John's,

Section D

Achievements and performance

- **Signposting safe pathways or raising concerns.**
- **ensuring awareness of PCC resolutions**, in particular our resolution on the House of Bishops declaration on the Ministry of Bishops and Priests. In summary our theological convictions are:
 - Since creation, God's design for humanity, men and women, has always been one of equality, diversity and complementarity.
 - The fall had devastating consequences for every part of this.
 - But in Christ, God's design has been restored.
 - Men and women are fully equal in salvation and are called to different roles in marriage and in church ministry.
 - When these complementary roles are lived out it results in God-honouring, joyful and orderly family life and church communities where the gospel is adorned and is attractive to outsiders.
- **Foster positive working relationships with your Diocese.**

With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

The last quinquennial inspection was held in July 2023.

The following urgent repairs were identified:

- 1 West Nave gable: resecure loose lead flashings (4.1).
- 2 Felt layers separating on nave roof risk point of water entry and need re-securing (5.4).
- 3 East end garden/playground- - install fence (6.2; 12.1).
- 4 Nave west end: refix plastic soil vent pipe (6.5).
- 5 Nave roof: re-arrange insulation to give even coverage (8.1.1).
- 6 South Lobby: remove loose section of stonework at head of arched opening. (9.6)
- 7 Electrical services: undertake recommendations from 2022 inspection (11.1).
- 8 West boundaries: rebuild sections (12.1).

In 2023, we focused on undertaking recommendations from the 2022 inspection.

Section E

Financial review

Brief statement of the charity's policy on reserves

Our reserves policy states that:

The PCC aims to keep 3 months running costs (including salary costs) in cash reserves in case of a major problem (=£60,000).

The PCC was previously seeking to reduce our reserves (through building upgrades in 2019 and salary costs). Given planned building upgrades, the PCC will seek to maintain reserves in the short term, but will review this policy in future.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The primary source of income is the giving of church members, together with Gift Aid & GASDS received on these donations. This is either through planned giving, church collections or other donations. Being a local church, we know our regular donors, and the giving of visitors is at a low level in relation to our overall income.

St John's receives income from renting parts of the Church building to local businesses and charities.

Fees in line with Church of England guidelines are charged for occasional services e.g. weddings and funerals.

From time to time we may apply for grants for maintenance of our building to English Heritage, the Listed Places of Worship Grant Scheme or some other heritage grant maker. We may also apply to the Diocese or other grant makers including London over the Border for support with other projects the PCC wishes to undertake in furtherance of its charitable objects.

Each year the PCC agrees a budget which is in line with the overall objectives as defined above and the specific priorities for the year ahead. This involves seeking to maintain in good condition the buildings and land the trustees are responsible for.

Financial update to the end of 2023.

Summary: God continues to provide abundantly for St John's, despite our 2023 accounts showing a year on year loss of £25k.

Income

Giving - The single most exciting line in our accounts is the increase in standing order gift-aided giving (to over £72k). Total giving rose by 19% in 2021 another 28% in 2022 and now another 25% in 2023 to over £87k. This will also increase how much we can reclaim via gift-aid in 2024. **Praise God!**

Rental income - This increased significantly post-Covid. There were 2 outstanding rent payments due at the end of 2023. Once these were paid, rental income increased slightly to £112k. **Praise God!**

Other – We received 2 grants from London Over the Border (LOB) towards our new chairs (£7.5k), and towards higher utility costs (£1k).

Our total income is up significantly from 2022 - £223k compared to £195k. Praise God!

Expenditure

Parish share – This remains our single biggest outlay (£53k). The PCC again made donations to the Essex and East London Good Stewards Trust for our Parish Share. However, the EELGST trustees agreed to pause making grants to the Diocese at our request after February 2023. We made extra donations to partner churches as agreed by the PCC in 2022.

Building Upgrades – During 2023, over £60k was spent making required electrical upgrades to our fuse boxes and wiring. This (hopefully one-off expenditure) was the main reason our accounts were in deficit in 2023. **Praise God!**

Staff costs – the major difference was employing Tim Cole. This cost £27k in 2023 (compared to £8.5k in 2022). We also continued to employ Cori Bromfield and Hellen Allen as our cleaner (all incredibly good value!)

Utilities – our gas bills quadrupled and electricity bills doubled from October 1st 2022. However, due to careful management, total bills only increase from £8k to £20k.

Other – as planned we spent significantly more on missionary giving and training, however we spent less on Youth and Children's work (because we employed Tim Cole instead) and less on regular building maintenance and office costs.

Our total expenditure jumped significantly - £248k compared to £184k. However, given the significant electrical expenditure we still have much to praise God for.

Overall in 2023 our accounts show a loss of over £25k. However, we were owed nearly £7k in rental arrears. Given all we have spent, there is still plenty to praise God for and our position going forwards still looks very healthy.

Reserves: This means that by the end of 2023, our reserves were still £118k. This is a very healthy place to be. Praise God!

God-willing, this means we are well placed not only to carry out the major upgrades to our main meeting space we want to make in the next 2 years.

St John's are able to continue functioning for the foreseeable future.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Kieran Bush	Ann Nurcombe
Full name(s)	Kieran Bush	Ann Nurcombe
Position (eg Secretary, Chair, etc)	Chair / Vicar	Church Warden
Date	18/4/2024	

Independent examiner's report to the
PAROCHIAL CHURCH COUNCIL (PCC) OF
THE ECCLESIASTICAL PARISH OF ST JOHN, WALTHAMSTOW

This report on the financial statements of the PCC for the year ended 31 December 2023, which are set out on pages 9 to 11 following, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Responsibilities and basis of report

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

I report in respect of my examination of the 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.

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145 (5) (b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC, and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

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.

Lourens du Plessis

Lourens du Plessis, ACA CA(SA)

Date: **20 April 2024**

56 Kinglake House, Denman Avenue, UB2 4GA



Charity Name THE PCC OF THE ECCLESIASTICAL PARISH OF ST JOHN, WALTHAMSTOW	No (if any) 1179140
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CC16a

Receipts and payments accounts

For the period from	01-Jan-23	To	31-Dec-23
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Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £

A1 Receipts

a. Donations Gift Aid:

DONATION GIFT AID PLATE COLLECTION	405	-	-	405	2,619
STANDING ORDER (GIFT)	72,026			72,026	55,476
GIFT DAY (Gift Aided)	4,571			4,571	8,440
LEGACY	500			500	
b. Donations Non Gift Aid:(DNGA)					
DNGA PLATE COLLECT	4,234			4,234	3,870
STANDING ORDER NGA	1,611	4,500		6,111	110
GIFT DAY (NON GIFT AIDED)	-			-	-
OTHER INCOME	2,846			2,846	1,386

c. Lettings:

WALTHAMSTOW MONTESSORI SCHOOL (ST JOHN'S)	22,735			22,735	22,073
WALTHAMSTOW MONTESSORI SCHOOL (PENHRYN HALL)	47,145			47,145	50,023
VESTRY SCHOOL OF DANCE	30,409			30,409	34,419
CHURCH HALL LETTINGS	100			100	1,290
FOREST PHILHARMONICAL	-			-	-
WALTHAM FOREST ALLOTMENTS	-			-	-
RENT FROM NON CHURCH PROPERTY	-			-	-
CUB/SCOUTS	3,906			3,906	2,591
RED BALOON	1,200			1,200	

d. Other Sources

GIFT AID RECOVERY	15,717			15,717	12,301
(GRANT) LONDON OVER BORDER(LOB) YOUTH PROJECT		1,000		1,000	-
(GRANT) LONDON OVER BORDERLOB WOMEN AND FAMILY WORKER				-	-
GRANTS MAJOR STRUCTURAL RENEWAL		8,545		8,545	
BANK INTEREST ON CCLA & CURRENT ACCOUNT	605			605	271
CHURCH FEES RECEIVED	1,170			1,170	504
	-	-	-	-	-
Sub total (Gross income for AR)	209,181	14,045	-	223,226	195,373

A2 Asset and investment sales, (see table).

	-	-	-	-	-
Sub total	-	-	-	-	-

Total receipts	209,181	14,045	-	223,226	195,373
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A3 Payments

a. Church Related

SHARE TO DIOCESE	51,522	-	-	51,522	53,163
FEES PAID TO DIOCESE	1,119	-	-	1,119	122
INSURANCE (MAIN)	4,365	-	-	4,365	4,049
UTILITIES	19,237	1,045	-	20,282	8,053
MUSIC AND WORSHIP	2,200	-	-	2,200	1,743
CLERGY EXPENSES	302	-	-	302	142
TRAINING	6,082	-	-	6,082	3,748
VICARAGE COSTS	-	-	-	-	7,048
OUTREACH & EVANGELISM	547	-	-	547	764
EQUIPMENT AND PLANT MAINTENANCE	4,629	-	-	4,629	7,235
CLEANING AND CONSUMABLES	7,949	-	-	7,949	7,501
PENHRYN HALL INSURANCE	1,471	-	-	1,471	1,245
PENHRYN HALL MAINTENCE & UTILITIES	-	-	-	-	-
STAFF COSTS	-	-	-	-	-
CHURCH WORKER	27,126	-	-	27,126	8,471
WOMEN AND FAMILIES' WORKER	40,147	-	-	40,147	38,508
RENT AND COUNCIL TAX	-	-	-	-	-
b. PARISH ADMIN					
OFFICE RUNNING COST	2,524	-	-	2,524	3,554
INDEPENDENT EXAMINER FEE	514	-	-	514	510
BANK CHARGES	272	-	-	272	297
c. AWAY GIVING CHURCH FUNDS					
LINK LINK	-	-	-	-	-
MISSIONARY GIVING	14,990	-	-	14,990	9,100
d. SPECIAL ACTIVITIES					
BUILDING MAINTENANCE	-	-	-	-	-
CAPITAL PROJECT	60,640	-	-	60,640	26,492
YOUTH PROJECT	310	1,000	-	1,310	2,595
Sub total	245,946	2,045	-	247,991	184,341

A4 Asset and investment purchases, (see table)	-	-	-	-	-
Sub total	-	-	-	-	-

Total payments	245,946	2,045	-	247,991	184,341
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Net of receipts/(payments)	- 36,765	12,000	-	- 24,765	11,032
A5 Transfers between funds	7,500	- 7,500	-	-	-
A6 Cash funds last year end	143,164	-	-	143,164	132,132
Cash funds this year end	113,899	4,500	-	118,399	143,164

Section B Statement of assets and liabilities at the end of the period

		Unrestricted funds	Restricted funds	Endowment funds
Categories	Details	to nearest £	to nearest £	to nearest £
B1 Cash funds	1101 : BARCLAYS PCC ACC COMMUN	95,275	4,500	-
	1102 : PETTY CASH	266	-	-
	1103 : CCLA DEPOSIT ACC	18,357	-	-
	Total cash funds	113,899	4,500	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
B2 Other monetary assets	Details	to nearest £	to nearest £	to nearest £
	HMRC Gift Aid receivable for the FYE 2023 estimated at	18,078	-	-
	WALTHAMSTOW MONTESSORI SCHOOL(PENHR HALL) DEC 2023	4,379	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Jerome Ilenotuma	JEROME ILENOTUMA	18/4/24	
	Ann Nurcombe	ANN NURCOMBE	18/4/24	

Accounts



Trustees' Annual Report for the period

Period start date		Period end date	
From	1 st January 2022	To	31 st December 2022

Section A

Reference and administration details

Charity name THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN, WALTHAMSTOW

Other names charity is known by St John's PCC, Walthamstow

Registered charity number (if any) 1179140

Charity's principal address 18 Brookcroft Road,
Walthamstow
Postcode E17 4LH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Revd Kieran Bush	Chair		
2	Mrs Ann Nurcombe	Churchwarden		
3	Mr Stuart Christie	Churchwarden		
4	Mr Graham Belsham	PCC Secretary	Until 24 th April 2022	
5	Mr Anthony Lui	PCC Secretary		
6	Mrs Elaine Barnett-Page		From 24 th April 2022	
7	Miss Cori Bromfield		From 24 th April 2022	
8	Mr Tim Cole			
9	Ms Diane Collins			
10	Mr Orall Cornelius			
11	Mr James Doo		From 24 th April 2022	
12	Mr Jerome Ilenotuma	Treasurer		
13	Mr Rajesh Thanasingh			
14	Ms Sandra Wallace		From 24 th April 2022	

Section B

Structure, governance and management

Description of the charity's trusts

Type of governing document <i>(eg. trust deed, constitution)</i>	The Parochial Church Councils (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).
How the charity is constituted <i>(eg. trust, association, company)</i>	Trust
Trustee selection methods <i>(eg. appointed by, elected by)</i>	The method of appointment of PCC members is set out in the Church Representation Rules. All regular church attendees are encouraged to register on the Electoral Roll and we look to encourage those who share our aims (see below) to stand for election to the PCC.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Trustees are inducted and reminded of their duties each year in the first PCC meeting after the Annual Parochial Church Meeting.

Trustees receive information and training annually linked to Safeguarding, GDPR and conflicts of interest.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

St John's PCC has the responsibility of co-operating with the incumbent, the Revd Kieran Bush, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church buildings.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The PCC's charitable objects ('Promoting in the ecclesiastical parish the whole mission of the Church') are primarily focused on the advancement of religion, which is recognised as a charitable purpose having public benefit. All regular public worship is provided free of charge and open to all. In addition, the PCC's activities have further public benefits; for example, teaching and taking assemblies offer advancement of education which is recognised as a charitable purpose having public benefit. Donations to other charities and our own projects provide public benefits in the relief of poverty and need, whether within or outside the ecclesiastical parish, often for minority groups with particular needs such as the elderly.

All trustees have received the guidance issued by the Charity Commission on public benefit and hereby declare that we have continued to focus on the public benefit that our charity provides.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The PCC does not have a formal grant making policy, nor does it have a business plan. It will bear in mind it's charitable purpose and those promoting a Bible-based evangelical faith when determining who will receive grants.

The PCC is very grateful to all those who give their time to volunteer in the life of the church. These volunteers undertake a variety of roles in line with the objectives and activities of the Charity.

Summary of the main achievements of the charity during the year

Achievements and performance

Church attendance

There are 94 parishioners on the Church Electoral Roll, 51 of whom are not resident within the parish. 12 names were added during the year and 17 were removed either because they moved away from the parish or no longer attended. The average weekly attendance, counted during October, was 83 (61 adults and 22 children). This number increased at festivals.

Review of the year

Over the last 2-3 years St John's has been impacted by significant global challenges, including Covid, the war in Ukraine and the cost of living crisis. However, 2022 was a year when St John's Church family started to re-emerge after Covid.

Looking back on the year there is so much to be thankful for:

- God has continued to teach us great things from His word – especially through Exodus, James, Zephaniah and Deuteronomy.
- God has steadily grown the number of people attending services in the building and brought several new families and individuals to join us.
- Many of our Children and Young People's ministries have restarted or been updated – including Creche, Messy Church (in 2 groups), Youth Group, The Ark (replacing All Stars), and Little Fishes.
- We were able to participate in the A Passion for Life mission along with a group of local churches in North East London.
- God sustained our whole church family during the vicar's sabbatical, and even brought about further growth as people stepped up to serve in new ways.
- God has continued to provide abundantly for us financially.
- From September, St John's PCC were able to employ Tim Cole as a Minister in Training. This appointment has enabled us to increase our offering to Children, Young people and local schools and to take back 'in house' The Ark.

The full PCC met 5 times during the year with an average level of attendance of 82 percent. The standing committee (comprising the Incumbent, Wardens, Cori Bromfield (Women and Families' Workers) and Tim Cole (Minister in Training)) met occasionally to discuss and implement day-to-day maintenance issues and administration, and also communicated via email and WhatsApp.

Once again, the church has been very ably served by our servant-hearted and very gifted Oak Hill students: Tom W (and his wife Rosie), James D and Tim G (and his wife Nichola). We have also been served by a number of visiting preachers.

In January 2023, the PCC agreed updated **priorities for 2023** as follows:

St John's Walthamstow 2023 Priorities:

We want to see North Walthamstow transformed by Jesus one life at a time

1) Discipleship – Growing disciples of all age: seeking numerical + spiritual growth

- i) Adult Bible teaching:
 - a. Sundays – Luke, Acts + Genesis
 - b. Midweek Bible Studies – grow numbers attending + leading + 1-2-1s
 - c. Gender, sex and relationship – teaching + contending
- ii) Youth/Children's Bible teaching:
 - a. recruiting new leaders
 - b. teaching faithfully including on identity
 - c. inviting to / advertising regular groups
- iii) Training: for service leaders, staff and all – Prayer Meetings, Training Ground ++
- iv) Culture: review our culture using 'Maidstone Commitments' and act on findings

- 2) **Evangelism – Making disciples of all nations: sharing Jesus with everyone everywhere**
- i) Gospel proclamation: Church – CE, Holiday Club, 'the Mark Drama,' Guest events
 - ii) Gospel proclamation: Parish – new door-to door team + community event stall
 - iii) Communication: rebranding – welcome packs, flyers, posters, social media
 - iv) Schools – aim to invite every primary school child to visit St John's each year
 - v) Sports Club – restart Holiday Football Bible Club + guest event
- 3) **Growing true Gospel partnerships – globally, nationally, regionally + locally**
- i) Current Mission Partners – Adrian, Innes' Oak Hill – growing partnership – visits?
 - ii) Global (GAFCON), National (ReNew, AMiE, CEEC, Church Society), Regional (ReNew Chelmsford, London Gospel Partnership), local ('A Passion for Life')
 - iii) Use Parish share cut to financially support *ReNew* Chelmsford partner Churches
 - iv) Publicise these partnerships on our website
- 4) **Stewarding our God-given resources well to further our vision over the long term**
- i) Investigate building flats on Church garden area
 - ii) Upgrade our current buildings: chairs, sell furniture, plan major upgrade to our meeting space in 2024, quinquennial inspection
 - iii) Praying for ongoing financial and practical provision + joyful and sacrificial giving
 - iv) Wisely budget for 2023+beyond: new rental agreements, Parish share via EELGST

In 2022, four major areas of building work were completed:

- re-carpeting and redecorating the vicarage
- electrical improvements
- improving the sink area in the back toilets
- purchasing new chairs for our meeting spaces.

In addition, we continued removing old furniture (in line with the faculty granted in 2021)

The PCC has discussed and taken the following actions:

Employed a new Minister in Training and a new cleaner.

Agreed updated rental agreements

With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

The last quinquennial inspection was held in August 2018.

The following Urgent repairs were identified. Items 1-3 (below) relate to the 2013 Quinquennial and were completed before 2018. Items 5-8 were dealt with before the end of 2019. Item 4 was investigated and completed in December 2020.

- 1 Ensure that former chancel eaves gutters have watertight west stop-ends.
- 2 Investigate and eliminate cause of sagging floor in women's lavatory.
- 3 Repair masonry and concrete floor at top of bell turret.
- 4 Engage a specialist to investigate the lagging in the south west corner of the former boiler. If asbestos is found it must be removed by a specialist.
- 5 Re-seal failing mastic joint to basins in ladies WC.
- 6 Emergency escape doors to the south – repoint areas of missing around door.
- 7 Check validity of Gas Engineer certificate with church Diocese and the church insurers.
- 8 Gate posts to south east corner in need of urgent rebuilding and stabilisation work. The pier is loose to the top and the wall panel is loose, both of which could fall and cause injury.

Brief statement of the charity's policy on reserves	<p>Our reserves policy states that:</p> <p>The PCC aims to keep 3 months running costs (including salary costs) in cash reserves in case of a major problem (=£60,000).</p> <p>The PCC was previously seeking to reduce our reserves (through building upgrades in 2019 and salary costs). Given planned building upgrades and possibly building flats, the PCC will seek to maintain reserves in the short term, but will review this policy in future.</p>
Details of any funds materially in deficit	N/A

Further financial review details (Optional information)

<p>You may choose to include additional information, where relevant about:</p> <ul style="list-style-type: none"> the charity's principal sources of funds (including any fundraising); how expenditure has supported the key objectives of the charity; investment policy and objectives including any ethical investment policy adopted. 	<p>The primary source of income is the giving of church members, together with Gift Aid & GASDS received on these donations. This is either through planned giving, church collections or other donations. Being a local church, we know our regular donors, and the giving of visitors is at a low level in relation to our overall income.</p> <p>St John's receives income from renting parts of the Church building to local businesses and charities.</p> <p>Fees in line with Church of England guidelines are charged for occasional services e.g. weddings and funerals.</p> <p>From time to time we may apply for grants for maintenance of our building to English Heritage, the Listed Places of Worship Grant Scheme or some other heritage grant maker. We may also apply to the Diocese or other grant makers including London over the Border for support with other projects the PCC wishes to undertake in furtherance of its charitable objects.</p> <p>Each year the PCC agrees a budget which is in line with the overall objectives as defined above and the specific priorities for the year ahead. This involves seeking to maintain in good condition the buildings and land the trustees are responsible for.</p> <p><u>Financial update to the end of 2022.</u></p> <p><u>Summary: God continues to provide abundantly for St John's. Our 2022 accounts show a surplus of £11k.</u></p> <p><u>Income</u></p> <p>Giving - The single most exciting line in our accounts is the increase in standing order gift-aided giving (to over £55k). Total giving rose by 19% in 2021 and another 28% in 2022 to over £70k. This will also increase how much we can reclaim via gift-aid in 2023. Praise God!</p> <p>Rental income - This increased significantly post-Covid. We received over £110k in 2022 up from £94k in 2021. Unless there are unexpected changes, further growth is likely in 2023. Praise God!</p> <p>Other – we were awarded a grant of £7500 towards purchasing new chairs in 2022 and paid for them. However, both the grant and the chairs themselves will not be seen until 2023. We also received over £1300 from selling redundant church furniture.</p> <p>Our total income is up significantly from 2021 - £195k compared to £162k. Praise God!</p> <p><u>Expenditure</u></p> <p>Parish share – This remains our single biggest outlay (£53k). The PCC decided to make donations to the Essex and East London Good Stewards Trust for our Parish Share. Practically, this has worked really well. Praise God! In 2023 a new parish share formula has been agreed meaning Parish share has reduced to just under £50k.</p>
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Building Upgrades – During 2022, £7k was spent re-carpeting and re-decorating the vicarage, £2.5k drawing up plans to upgrade the back toilets and £23k was spent upgrading church chairs. These are significant outlays, but it makes it even more encouraging that despite this outlay, our accounts were in surplus in 2022. **Praise God!**

Staff costs – the major difference was employing Tim Cole. We have spent £8.5k over 4 months in 2022. This will increase significantly in 2023.

Utilities – we were protected from major rises for much of 2022 due to our 1-year contract. However, our gas bills quadrupled and our electricity bills doubled from October 1st 2022. This is likely to lead to a significant increase in bills for 2023.

Other – as expected we spent less on Youth and Children's work (as Red Balloon stopped providing leadership for All Stars), Music and Worship. However, we spent more on Training (which we expect to increase further in 2023), Outreach and Evangelism, and Office running costs (largely due to one off IT purchases).

Our total expenditure jumped significantly - £184k compared to £155k. But this is still much less than the £212k forecast. Praise God!

Overall in 2022 our accounts show a surplus of over £11k. Given all we have spent, this is a massive encouragement. The major difference congregational giving. Praise God for His wonderful ongoing provision for our church family!

Reserves: This means that by the end of 2022, our reserves are close to £140k. This is a very healthy place to be. Praise God!

God-willing, this means we are well placed not only to carry out the expenditure we want to make in 2023, but also as we look ahead to 2024 and our hopes to upgrade our main meeting space.

St John's are able to continue functioning for the foreseeable future.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		βππ
Full name(s)	Kieran Bush	Ann Nurcombe
Position (eg Secretary, Chair, etc)	Chair / Vicar	Church Warden
Date	14/5/2023	

Independent examiner's report to the
PAROCHIAL CHURCH COUNCIL (PCC) OF

THE ECCLESIASTICAL PARISH OF ST JOHN, WALTHAMSTOW

This report on the financial statements of the PCC for the year ended 31 December 2022, which are set out on pages 8 to 10 following, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Responsibilities and basis of report

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

I report in respect of my examination of the 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.

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145 (5) (b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC, and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

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.

Lourens du Plessis, ACA CA(SA)

56 Kinglake House, Denman Avenue, UB2 4GA



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
**THE PCC OF THE ECCLESIASTICAL PARISH OF ST JOHN,
WALTHAMSTOW**

No (if any)
1179140

Receipts and payments accounts

CC16a

For the period from 01-Jan-22 To 31-Dec-22

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
a. Donations Gift Aid:					
DONATION GIFT AID PLATE COLLECTION	2,619	-	-	2,619	3,280
STANDING ORDER (GIFT	55,476			55,476	41,589
GIFT DAY (Gift Aided)	8,440			8,440	5,985
b. Donations Non Gift Aid:(DNGA)					
DNGA PLATE COLLECT	3,870			3,870	3,067
STANDING ORDER NGA	110			110	1,051
GIFT DAY (NON GIFT AIDED)	-			-	105
OTHER INCOME	1,386			1,386	1,945
c. Lettings:					
WALTHAMSTOW MONTESSORI SCHOOL (ST JOHN'S)	22,073			22,073	21,430
WALTHAMSTOW MONTESSORI SCHOOL (PENHRYN HALL)	50,023			50,023	55,812
VESTRY SCHOOL OF DANCE	34,419			34,419	15,997
CHURCH HALL LETTINGS	1,290			1,290	75
FOREST PHILHARMONICAL	-			-	-
WALTHAM FOREST ALLOTMENTS	-			-	-
RENT FROM NON CHURCH PROPERTY	-			-	-
CUB/SCOUTS	2,591			2,591	1,136
d. Other Sources					
GIFT AID RECOVERY	12,301			12,301	10,338
(GRANT) LONDON OVER BORDER(LOB) YOUTH PROJECT	-	-		-	-
(GRANT) LONDON OVER BORDERLOB WOMEN AND FAMILY WORKER	-			-	-
BANK INTEREST ON CCLA & CURRENT ACCOUNT	271			271	53
CHURCH FEES RECEIVED	504			504	806
	-	-	-	-	-
Sub total (Gross income for AR)	195,373	-	-	195,373	162,668
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	195,373	-	-	195,373	162,668

A3 Payments

a. Church Related					
SHARE TO DIOCESE	53,163	-	-	53,163	53,025
FEES PAID TO DIOCESE	122	-	-	122	336
INSURANCE (MAIN)	4,049	-	-	4,049	3,864
UTILITIES	8,053	-	-	8,053	4,912
MUSIC AND WORSHIP	1,743	-	-	1,743	2,961
CLERGY EXPENSES	142	-	-	142	324
TRAINING	3,748	-	-	3,748	2,438
VICARAGE COSTS	7,048	-	-	7,048	-
OUTREACH & EVANGELISM	764	-	-	764	387
EQUIPMENT AND PLANT MAINTENANCE					
	7,235	-	-	7,235	5,290
CLEANING AND CONSUMABLES	7,501	-	-	7,501	7,791
PENHRYN HALL INSURANCE	1,245	-	-	1,245	1,156
PENHRYN HALL MAINTENANCE & UTILITIES					
	-	-	-	-	-
CHURCH WORKER	8,471	-	-	8,471	-
WOMEN AND FAMILIES' WORKER	38,508	-	-	38,508	36,149
RENT AND COUNCIL TAX	-	-	-	-	-
b. PARISH ADMIN					
OFFICE RUNNING COST	3,554			3,554	1,648
INDEPENDENT EXAMINER FEE	510	-	-	510	461
BANK CHARGES	297			297	285
c. AWAY GIVING CHURCH FUNDS					
LINK LINK	-			-	-
MISSIONARY GIVING	9,100			9,100	9,850
d. SPECIAL ACTIVITIES					
BUILDING MAINTENANCE	-			-	-
CAPITAL PROJECT	26,492	-	-	26,492	19,453
YOUTH PROJECT	2,595	-	-	2,595	4,662
Sub total	184,341	-	-	184,341	154,992
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	184,341	-	-	184,341	154,992
Net of receipts/(payments)	11,032	-	-	11,032	7,676
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	132,132	-	-	132,132	124,456
Cash funds this year end	143,164	-	-	143,164	132,132

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	1101: BARCLAYS PCC ACC	125,285	-	-
	COMMUN	92	-	-
	1102: PETTY CASH		-	-
	1103: CCLA DEPOSIT ACC	17,787	-	-
	Total cash funds	143,164	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets	HMRC Gift Aid receivable for the FYE 2022 estimated at	16,527	-	-
	LOB Grant Receivable for the 2023	7,500	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	JEROME ILENOTUMA	14/17/2023
	ANN NURCOMBE	14/15/2023

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1 st	January	2021		31 st	December	2021

Section A Reference and administration details

Charity name THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN, WALTHAMSTOW

Other names charity is known by St John's PCC, Walthamstow

Registered charity number (if any) 1179140

Charity's principal address 18 Brookcroft Road,
Walthamstow
Postcode E17 4LH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Revd Kieran Bush	Chair		
2	Mrs Ann Nurcombe	Churchwarden		
3	Mr Stuart Christie	Churchwarden		
4	Mr Graham Belsham	PCC Secretary		
5	Mr Tim Cole			
6	Ms Diane Collins			
7	Mr Orall Cornelius			
8	Miss Lydia Dyer		Until 31 st July 2021	
9	Mr Jerome Ilenotuma	Treasurer		
10	Mr Anthony Lui		From 23 rd May 2021	
11	Mr Benjamin Raymond		Until 23 rd May 2021	
12	Mr Rajesh Thanasingh			

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The Parochial Church Councils (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	The method of appointment of PCC members is set out in the Church Representation Rules. All regular church attendees are encouraged to register on the Electoral Roll and we look to encourage those who share our aims (see below) to stand for election to the PCC.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Trustees are inducted and reminded of their duties each year in the first PCC meeting after the Annual Parochial Church Meeting.

Trustees receive information and training annually linked to Safeguarding, GDPR and conflicts of interest.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

St John's PCC has the responsibility of co-operating with the incumbent, the Revd Kieran Bush, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church buildings.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The PCC's charitable objects ('Promoting in the ecclesiastical parish the whole mission of the Church') are primarily focused on the advancement of religion, which is recognised as a charitable purpose having public benefit. All regular public worship is provided free of charge and open to all. In addition, the PCC's activities have further public benefits; for example, teaching and taking assemblies offer advancement of education which is recognised as a charitable purpose having public benefit. Donations to other charities and our own projects provide public benefits in the relief of poverty and need, whether within or outside the ecclesiastical parish, often for minority groups with particular needs such as the elderly.

All trustees have received the guidance issued by the Charity Commission on public benefit and hereby declare that we have continued to focus on the public benefit that our charity provides.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The PCC does not have a formal grant making policy, nor does it have a business plan. It will bear in mind it's charitable purpose and those promoting a Bible-based evangelical faith when determining who will receive grants.

The PCC is very grateful to all those who give their time to volunteer in the life of the church. These volunteers undertake a variety of roles in line with the objectives and activities of the Charity.

Summary of the main achievements of the charity during the year

Achievements and performance

Church attendance

There are 99 parishioners on the Church Electoral Roll, 46 of whom are not resident within the parish. 5 names were added during the year and 6 were removed either because they moved away from the parish or no longer attended. The average weekly attendance, counted (as far as possible using in person figures + Zoom figures) during October, was 71 (56 adults and 15 children). Due to Covid-19 this number did not increase significantly at festivals.

Review of the year

Covid continued to provide significant challenges in 2021, personally - as we were all affected by the ongoing lockdown regulations, spiritually – due to the continuing challenges and obstacles to meeting together and practically – including the loss of rental income.

However, the trustees recognise we have so much to be thankful for in 2021 including:

- God, the gospel and our vision being entirely unchanged.
- Christians and non-Christians growing in confidence of what we have been taught about Jesus (especially through Luke's gospel)
- Christians fixing our eyes on Jesus and seeing afresh how brilliant our great Lord Jesus is and why we must stick with Him (through Hebrews).
- Opportunities to share Jesus with others
- People speaking the truth in love to one another in Bible Studies and growing in our knowledge and love of Jesus through Bible Studies in Mark's gospel, in the Course of your Life and through prayer meeting thoughts on Ezra
- Many regulars returning to church along with some new people, and many continuing to join us online.
- God blessing us greatly through the ministries of our Women and Families' workers - Lydia Dyer (up to the end of July) and Cori Bromfield (from the start of August).
- God's ongoing wonderful practical and financial provision for us.

Post-Covid, the PCC resolved to:

- remain with 1 main Sunday service at 10.00am,
- seek to give an even greater priority to Children and Families (but not at the expense of our older generation)
- seek to make the most of our new Women and Families' worker
- continue stewarding the resources God has given us wisely – especially continuing to upgrade our building.
- pay our Parish Share via the Essex and East London Good Stewards' Trust.

The full PCC met 3 times during the year with an average level of attendance of 75 percent. The standing committee (comprising the Incumbent, Wardens and Lydia Dyer / Cori Bromfield (Women and Families' Workers) met occasionally to discuss and implement day-to-day maintenance issues and administration, and also communicated via email, WhatsApp and Zoom.

Once again, the church has been very ably served by our servant-hearted and very gifted Oak Hill students: Jez Day (and his wife Rachel), Tom Woodbridge (and his wife Rosie) and James Doo. We have also been served by a number of visiting preachers.

In March 2022, the PCC agreed updated **priorities for 2022** as follows:

2022 Priorities: We want to see North Walthamstow transformed by Jesus one life at a time

1) Nurture (= growing disciples of all ages) – people of all ages growing as disciples of Christ is God's work, by his Spirit as his people prayerfully speak his word. Therefore, we are committed to hearing God speak to us through the Bible, depending on Him in prayer and learning to follow our Lord Jesus together. Aims:

- i) **praying for God to grow disciples among adults through Bible teaching - specifically:**
- **Sundays:** for God to reveal Himself through Exodus, for God to grow faith that works through James++
 - **Midweek Bible Studies:** evenings-start 1+ extra group in person; afternoons-the Course of Your Life++
 - **1-2-1s:** encouraging church staff + congregation members to study the Bible 1-2-1 with others.
- ii) **praying for God to grow disciples among children & young people**-in Crèche, Messy Church, Jelly Tots, All Stars + Youth - specifically, *recruiting new leaders across all groups; restarting Jelly Tots (=Little Fishes); leading All Stars ourselves; growing numbers attending regularly-especially Youth; keep discipling young people.*
- iii) **praying for God to equip us to speak the truth in love/nurture one another**-specifically, *to equip 3 new service leaders; promote showing and speaking love to one another, especially during KB's sabbatical; send Tim Cole for training at the Cornhill Training Course; recommend & provide training options for all leaders.*
- 2) Evangelism (= making disciples of all nations) – people of all nations becoming disciples of Christ is God's work, by his Spirit as his people prayerfully speak his word – therefore 3 of our values are: loving Jesus, one another and everyone in North Walthamstow and beyond; serving Jesus and people wholeheartedly; and sharing the good news of Jesus with everyone everywhere. Aims:**
- i) **praying for God to make new disciples**-as the gospel message is proclaimed on Sundays, at all our groups and meetings, 1-2-1 and at regular Christianity/Hope Explored courses. *Specifically, we aim to partner with local churches in the A Passion for Life mission, follow up effectively and continue our termly 'guest' services.*
- ii) **praying for God to prompt us to increasingly go out from church to seek to share the good news of Jesus with everyone everywhere**-family, friends, work colleagues, neighbours, at the school gate etc. *Specifically, we aim to move towards starting a door-to-door visiting team & community event evangelistic stalls in 2023.*
- iii) **praying for God to continue enabling us to communicate our church vision more effectively by updating our church publicity in line with our 'rebrand.'** *Specifically, new welcome packs, flyers, posters + social media.*
- iv) **praying for God to restore/grow our evangelistic outreach to schools – specifically, growing our offer to Primary Schools – lessons, assemblies, lunchtime clubs.**
- v) **praying for God to help us make the most of Christmas 2022 – specifically, building on our walk-through nativity, carols on street corners, and God-willing Covid-free carol services.**
- 3) Seeking to flourish during the vicar's sabbatical & beyond,** specifically by inviting good outside speakers, encouraging the church family to serve in new ways, and reflecting / learning lessons well afterwards.
- 4) Consider employing a Trainee Minister to grow discipleship + evangelism among men, families & schools** specifically, KB proposes employing Tim Cole from September 2022 to serve in all these ways (in purple).
- 5) Seeking God's will about future Building Plans – St John's PCC are committed to stewarding our God-given resources as well as possible to further our vision over the long term. Specifically, we aim to:**
- **consider plans to build flats on the garden area** - seeking to maximise long-term gospel opportunities
 - **update our current buildings by:** adding a new toilet area, upgrading the foyer + corridor areas, clearing / selling redundant church furniture, re-carpeting + re-decorating the vicarage, planning for a major upgrade to our upstairs meeting space in 2024.

6) **Generosity** – God has blessed us abundantly-first in Christ, second with Bible teachers, and third with practical resources, we want to steward God's provision wisely in order to safeguard and establish ongoing gospel ministry at St John's and beyond for future generations: *specifically, we aim to:*

- **Commit to praying for God's ongoing financial and practical provision** (to carry out 1-5 above)
- **Continue to faithfully and creatively encourage joyful, sacrificial congregational financial giving**
- **Continue supporting our Mission Partners** (Oak Hill College, Adrian Bruce & the Innes Family ++)
- **Agree a new rental agreement with our primary tenants** (including meeting their building requirements)
- **Wisely budget for 2022 & beyond considering:** Covid, reduction in grant funding, future staffing etc
- **Continue paying our Parish share through the Essex & East London Good Stewards Trust**

In 2021, three major areas of building work were completed:

- removing pigeons and cleaning and protecting the areas they had infiltrated
- upgrading the disabled toilet
- repointing an external wall

In addition, a faculty was successfully applied for to remove old furniture and some of this started.

The PCC has discussed and taken the following actions:

Employed a new Women and Families' Worker and a new cleaner.

Agreed updated rental agreements

Agreed to consider employing Tim Cole as a Trainee Minister from September 2022.

With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

The last quinquennial inspection was held in August 2018.

The following Urgent repairs were identified. Items 1-3 (below) relate to the 2013 Quinquennial and were completed before 2018. Items 5-8 were dealt with before the end of 2019. Item 4 was investigated and completed in December 2020.

- 1 Ensure that former chancel eaves gutters have watertight west stop-ends.
- 2 Investigate and eliminate cause of sagging floor in women's lavatory.
- 3 Repair masonry and concrete floor at top of bell turret.
- 4 Engage a specialist to investigate the lagging in the south west corner of the former boiler. If asbestos is found it must be removed by a specialist.
- 5 Re-seal failing mastic joint to basins in ladies WC.
- 6 Emergency escape doors to the south – repoint areas of missing around door.
- 7 Check validity of Gas Engineer certificate with church Diocese and the church insurers.
- 8 Gate posts to south east corner in need of urgent rebuilding and stabilisation work. The pier is loose to the top and the wall panel is loose, both of which could fall and cause injury.

Brief statement of the charity's policy on reserves

Our new reserves policy states that:

The PCC aims to keep 3 months running costs (including salary costs) in cash reserves in case of a major problem (=£50,000).

The PCC was already seeking to reduce our reserves (through building upgrades in 2019 and salary costs). Given short term uncertainties, the PCC will not actively seek to reduce reserves faster than this but will review this policy in advance of future budget meetings.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The primary source of income is the giving of church members, together with Gift Aid & GASDS received on these donations. This is either through planned giving, church collections or other donations. Being a local church we know our regular donors, and the giving of visitors is at a low level in relation to our overall income.

St John's receives income from renting parts of the Church building to local businesses and charities.

Fees in line with Church of England guidelines are charged for occasional services e.g. weddings and funerals.

From time to time we may apply for grants for maintenance of our building to English Heritage, the Listed Places of Worship Grant Scheme or some other heritage grantmaker. We may also apply to the Diocese or other grantmakers including London over the Border for support with other projects the PCC wishes to undertake in furtherance of its charitable objects.

Each year the PCC agrees a budget which is in line with the overall objectives as defined above and the specific priorities for the year ahead. This involves seeking to maintain in good condition the buildings and land the trustees are responsible for.

Financial Update to the end of 2021:

Summary: Over the past 2 years, it feels like the world has been turned almost completely upside down. **And yet, God has again provided wonderfully for St John's.**

- Normally, we would have expected rental income to remain the same or slightly higher than 2019. In 2019 we received just over £100k rental income. For 2021-22 we received £170k. £30k less than we might have expected.
- Normally, we would have expected to receive £10k per year of London over the Border (LOB) Youth work grants, and possibly further LOB money towards building improvements. During 2021-22 we received £5k. £15k less than we might have expected.

So, across these 2 years, we have received at least £45k less rent and grant income than we might have expected.

However, we were able to make around £10k of savings on youth work, utilities, and cleaning/consumables.

We have continued making building upgrades, spending just over £20k in 2020-21: removing asbestos and pigeons (while improving protection so hopefully neither comes back!); and upgrading the disabled toilet.

And yet, despite all these challenges, through God's provision, generous giving from the church family and some wise stewardship, over 2020-21 our accounts have seen a surplus of over £10k. Praise God indeed!

Now for a few more details. First, as ever, a massive thank you to Jerome for all his work as our treasurer and to Ann and Graham who oversee so many of our financial activities day-to-day and reclaim gift aid.

Income

Giving - The major headline is that **our giving as a church family has increased significantly**. After a brief peak (in part linked to money from Aly's death in 2016) which continued into 2017, total income from giving stabilised at close to £45k for the past 3 years. However, in 2021, we received over £55k – an increase of almost 20%. We will also be able to reclaim gift-aid on a much higher proportion of this in 2022. **Praise God!**

Rental income - Covid meant Vestry School of Dance was unable to use our building for much of 2021, and due to restrictions, we charged them much lower rent. We received £94k in rent in 2021. However, around £6k was outstanding rent owed by WMS from 2020. Nevertheless, **Praise God!**

Other – we did not receive any grants in 2021 and we are no longer receiving (or paying) rent on 55 Brookscroft Road (£20k in 2020).

Our total income is was slightly up on 2020 - £162k compared to £159k. Praise God!

Expenditure

Parish share – This remains our single biggest outlay (£53k). The PCC decided to pay this via the Essex and East London Good Stewards Trust. (which KB chairs). Practically, this has worked really well. **Praise God!**

Building Upgrades – We did not pay the bill for removing asbestos in 2020, so that appears in 2021 accounts. This means the total expenditure on building upgrades in 2021 was over £19k. The major bills were: asbestos (£6.7k), pigeon removal and protection (£3.5k), wall pointing (£1.5k) and disabled toilets (£7k). We hoped to upgrade the downstairs foyer flooring (£3k), but this work has yet to be scheduled. **Nevertheless, Praise God!**

Other – as expected we spent more on Youth and Children's work, Music and Worship, and Cleaning and Consumables, however, we spent less on Outreach and Evangelism, and Office running costs. As with income, we no longer pay to rent 55 Brookscroft Road (£21k in 2020).

Our total expenditure was slightly lower than 2020 - £154k compared to £157k. Praise God!

Overall in 2021 our accounts show a surplus of over £8k. Given the loss of rental income etc, this is a massive encouragement. The major difference congregational giving. Praise God for His wonderful ongoing provision for our church family!

Reserves: This means that by the end of 2021, our reserves are close to £130k in reserves. This is a very healthy place to be. Praise God!

God-willing, this means we are well placed not only to carry out the expenditure we want to make in 2022, but also as we look ahead to 2024 and our hopes to upgrade our main meeting space.

St John's are able to continue functioning for the foreseeable future.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Kieran Bush	Ann Nurcombe
Position (eg Secretary, Chair, etc)	Chair / Vicar	Church Warden
Date	22/4/2022	

Independent examiner's report to the
PAROCHIAL CHURCH COUNCIL (PCC) OF
THE ECCLESIASTICAL PARISH OF ST JOHN, WALTHAMSTOW

This report on the financial statements of the PCC for the year ended 31 December 2021, which are set out on pages 9 to 10 following, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Responsibilities and basis of report

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

I report in respect of my examination of the 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.

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145 (5) (b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC, and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

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.

Lourens du Plessis, ACA CA(SA)

26/4/2022

56 Kinglake House, Denman Avenue, UB2 4GA



Charity Name THE PCC OF THE ECCLESIASTICAL PARISH OF ST JOHN, WALTHAMSTOW	No (if any) 1179140
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CC16a

Receipts and payments accounts

For the period from	01-Jan-21	To	31-Dec-21
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Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
a. Donations Gift Aid:					
DONATION GIFT AID PLATE COLLECTION	3,280	-	-	3,280	7,033
STANDING ORDER (GIFT)	41,589			41,589	28,791
GIFT DAY (Gift Aided)	5,985			5,985	5,036
b. Donations Non Gift Aid: (DNGA)					
DNGA PLATE COLLECT	3,067			3,067	3,688
STANDING ORDER NGA	1,051			1,051	1,270
GIFT DAY (NON GIFT AIDED)	105			105	400
OTHER INCOME	1,945			1,945	172
c. Lettings:					
WALTHAMSTOW MONTESSORI SCHOOL (ST JOHN'S)	21,430			21,430	17,763
WALTHAMSTOW MONTESSORI SCHOOL (PENHRYN HALL)	55,812			55,812	42,618
VESTRY SCHOOL OF DANCE	15,997			15,997	14,348
CHURCH HALL LETTINGS	75			75	-
FOREST PHILHARMONICAL	-			-	488
RENT FROM NON CHURCH PROPERTY	-			-	20,720
CUB/SCOUTS	1,136			1,136	473
d. Other Sources					
GIFT AID RECOVERY	10,338			10,338	10,691
(GRANT) LONDON OVER BORDER (LOB) YOUTH PROJECT		-		-	5,000
BANK INTEREST ON CCLA & CURRENT ACCOUNT	53			53	159
CHURCH FEES RECEIVED	806			806	653
Sub total (Gross income for AR)	162,668	-	-	162,668	159,302
A2 Asset and investment sales, (see table).					
Sub total	-	-	-	-	-
Total receipts	162,668	-	-	162,668	159,302

A3 Payments

a. Church Related					
SHARE TO DIOCESE	53,025	-	-	53,025	52,815
FEES PAID TO DIOCESE	336	-	-	336	762
INSURANCE (MAIN)	3,864	-	-	3,864	3,815
UTILITIES	4,912	-	-	4,912	4,523
MUSIC AND WORSHIP	2,961	-	-	2,961	1,305
CLERGY EXPENSES	324	-	-	324	305
TRAINING	2,438	-	-	2,438	2,336
OUTREACH & EVANGELISM	387	-	-	387	3,124
EQUIPMENT AND PLANT MAINTENANCE	5,290	-	-	5,290	5,564
CLEANING AND CONSUMABLES	7,791	-	-	7,791	5,632
PENHRYN HALL INSURANCE	1,156	-	-	1,156	1,147
PENHRYN HALL MAINTENANCE & UTILITIES	-	-	-	-	334
YOUTH AND SPORTS CLUB	-	-	-	-	2,260
WOMEN AND FAMILIES' WORKER	33,694	2,455	-	36,149	35,830
RENT AND COUNCIL TAX	-	-	-	-	21,203
b. PARISH ADMIN					
OFFICE RUNNING COST	1,648			1,648	2,788
INDEPENDENT EXAMINER FEE	461	-		461	366
BANK CHARGES	285			285	256
c. AWAY GIVING CHURCH FUNDS					
MISSIONARY GIVING	9,850			9,850	9,850

d. SPECIAL ACTIVITIES					
CAPITAL PROJECT	19,453	-	-	19,453	2,990
YOUTH PROJECT	4,662	-	-	4,662	-
Sub total	152,537	2,455	-	154,992	157,205
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	152,537	2,455	-	154,992	157,205
Net of receipts/(payments)	10,131	- 2,455	-	7,676	2,097
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	122,000	2,455	-	124,455	122,358
Cash funds this year end	132,131	-	-	132,131	124,455

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	1101 : BARCLAYS PCC ACC COMMUN 1102 : PETTY CASH 1103 : CCLA DEPOSIT ACC Total cash funds (agree balances with receipts and payments account(s))	114,415 161 17,556 132,131	- - - -	- - - -
		OK Unrestricted funds	OK Restricted funds	OK Endowment funds
B2 Other monetary assets	HMRC Gift Aid receivable Rents receivable	10,338 6,250	- -	- -
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
B5 Liabilities	Invoice Payable Missionary giving payable	Unrestricted Unrestricted	Amount due (optional)	When due (optional)
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		JEROME ILENOTUMA ANN NURCOMBE	22/4/2022 22/4/2022	

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	1 st	January	2020	To	31 st	December	2020

Section A Reference and administration details

Charity name THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN, WALTHAMSTOW

Other names charity is known by St John's PCC, Walthamstow

Registered charity number (if any) 1179140

Charity's principal address 18 Brookcroft Road,
Walthamstow
Postcode E17 4LH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Revd Kieran Bush	Chair		
2	Mrs Ann Nurcombe	Churchwarden		
3	Mr Stuart Christie	Churchwarden		
4	Mr Andrew Bellis		Until 20 th October 2020	
5	Mr Graham Belsham	PCC Secretary		
6	Mrs Jean Clarke		Until 20 th October 2020	
7	Mr Tim Cole		From 20 th October 2020	
8	Ms Diane Collins		From 20 th October 2020	
9	Mr Orall Cornelius			
10	Miss Lydia Dyer			
11	Mr Jerome Ilenotuma	Treasurer		
12	Mrs Rosemary Morgenrood		Until 20 th October 2020	
13	Mr Benjamin Raymond			
14	Mr Rajesh Thanasingh			

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The Parochial Church Councils (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	The method of appointment of PCC members is set out in the Church Representation Rules. All regular church attendees are encouraged to register on the Electoral Roll and we look to encourage those who share our aims (see below) to stand for election to the PCC.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Trustees are inducted and reminded of their duties each year in the first PCC meeting after the Annual Parochial Church Meeting.

Trustees receive information and training annually linked to Safeguarding, GDPR and conflicts of interest.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

St John's PCC has the responsibility of co-operating with the incumbent, the Revd Kieran Bush, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church buildings.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The PCC's charitable objects ('Promoting in the ecclesiastical parish the whole mission of the Church') are primarily focused on the advancement of religion, which is recognised as a charitable purpose having public benefit. All regular public worship is provided free of charge and open to all. In addition, the PCC's activities have further public benefits; for example, teaching and taking assemblies offer advancement of education which is recognised as a charitable purpose having public benefit. Donations to other charities and our own projects provide public benefits in the relief of poverty and need, whether within or outside the ecclesiastical parish, often for minority groups with particular needs such as the elderly.

All trustees have received the guidance issued by the Charity Commission on public benefit and hereby declare that we have continued to focus on the public benefit that our charity provides.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The PCC does not have a formal grant making policy, nor does it have a business plan. It will bear in mind it's charitable purpose and those promoting a Bible-based evangelical faith when determining who will receive grants.

The PCC is very grateful to all those who give their time to volunteer in the life of the church. These volunteers undertake a variety of roles in line with the objectives and activities of the Charity.

Summary of the main achievements of the charity during the year

Achievements and performance

Church attendance

There are 100 parishioners on the Church Electoral Roll, 50 of whom are not resident within the parish. 19 names were added during the year and 19 were removed either because they moved away from the parish or no longer attended. The average weekly attendance, counted (as far as possible using in person figures + Zoom figures) during October, was 94 (66 adults and 28 children). Due to Covid-19 this number did not increase significantly at festivals.

Review of the year

At our January 2020 PCC meeting, we noted that our weekly attendances had started increasingly steadily, mostly through new families joining St John's. This was supported by Messy Church meeting weekly at the second service.

We were pressing ahead with seeking to reinforce this growth through increased Bible reading and prayer, rebranding, seeking to set up a door-to-door visiting team, seeking to reach schools more effectively, encouraging every household to live out our church vision and continuing to update St John's building to maximise its' potential to serve gospel ministry through updated rental agreements, upgrading the disabled toilet, removing asbestos from the underground boiler room, improving storage under the main staircase and relocating the church office into the upstairs vestry.

However, under God, Covid-19 changed many of our plans. Wonderfully God is still the almighty ruler of the universe, Jesus is still our Lord and Saviour, Christians priorities are unchanged and our church vision is still the same. *We still want to see North Walthamstow transformed by Jesus one life at a time!*

In mid-March, A small core team met to shape our response to Covid-19 around our church vision and values. Swiftly, our meetings moved onto Zoom; a new Church website was set up using the new Saint John's logo (www.stjohns.ws); 4000+ flyers were delivered to the parish; Messy Church packs were made and delivered along with a new Church directory, service sheets and books, and details of pastoral care groups. Our service pattern moved to 1 joint service.

Quickly around 70% of the congregation moved onto Zoom including good numbers of children. Most of our midweek groups transitioned online, and several new groups started including a weekly prayer meeting, a new weekly Bible Study group and a new Youth Group.

After this initial response, we became aware St John's faced significant financial challenges do to rental income stopping. Wonderfully, God prompted many in the church family to give generously, and we sought to minimise costs.

Post lockdown, we made various practical changes including relocating the Church Office upstairs and upgrading our internet connection, upgrading cupboards upstairs and downstairs, dangerously overgrown trees were cut back and significant repainting undertaken.

We restarted services in person as quickly as possible. Initially numbers were low in the building. But, we were joined by several newcomers.

Significant effort was put into making the most of a Covid Christmas, but Lockdown 3 meant that most of these ideas were largely unable to happen.

The full PCC met 4 times during the year with an average level of attendance of 66 percent. The standing committee (comprising the Incumbent, Wardens, Lydia Dyer, Women and Families' Worker & Andrew Bellis, PCC rep) met occasionally to discuss and implement day-to-day maintenance issues and administration, and also communicated via email, WhatsApp and Zoom.

Once again, the church has been very ably served by our servant-hearted and very gifted Oak Hill students: Andrew Bellis (and his wife Emily) until summer 2020, James Lee (and his wife Bethan) and since September, Jez Day (and his wife Rachel). We have also been served by a number of visiting preachers.

In November, the PCC agreed updated **priorities for 2021** as follows:

Priorities for 2021: We want to see North Walthamstow transformed by Jesus one life at a time.

1) Nurture (= growing disciples of all ages) – people of all ages growing as disciples of Christ is God’s work, by his Spirit as his people prayerfully speak his word. Therefore, we are committed to hearing God speak to us through the Bible, depending on Him in prayer and learning to follow our Lord Jesus together. Aims:

i) **praying for God to grow disciples among adults through Bible teaching - specifically:**

- **Sundays:** from Luke’s gospel-that we would know the certainty of what we have been taught about Jesus;
- **Midweek Bible Studies:** evenings-Luke-start 1+ extra group; afternoons-Mark+Bible Overview?; 1-2-1s
- **At home:** through household devotions + sharing a household audit to identify specific targets for growth

ii) **praying for God to grow disciples among children&young people**-in Crèche, Messy Church, Jelly Tots, All Stars + Youth - *specifically recruiting a group aiming to identify specific changes to help us increasingly reach young families for Christ by: making the most of lockdown opportunities; restarting physical groups quickly; recruiting new leaders (especially for Creche/Youth); and seeking to grow children attending regularly.*

iii) **praying for God to equip us to speak the truth in love/nurture one another**-*specifically, to equip 3 leaders via the Training Ground; identify&train new Bible teachers; &promote showing&speaking love to one another*

iv) **praying for God to unite us as 1 Church family** (through our 2 services remaining together) – *specifically, praying God would unite us to actively pursue our Church vision by sharing Jesus with more young families.*

2) Evangelism (= making disciples of all nations) – people of all nations becoming disciples of Christ is God’s work, by his Spirit as his people prayerfully speak his word – therefore 3 of our values are: loving Jesus, one another and everyone in North Walthamstow and beyond; serving Jesus and people wholeheartedly; and sharing the good news of Jesus with everyone everywhere. Aims:

i) **praying for God to make new disciples**-as the gospel message is proclaimed on Sundays, at all our groups and meetings, 1-2-1 and at regular Christianity Explored courses. *Specifically, we aim to continue our termly ‘guest’ services where we encourage the regular church family to invite guests.*

ii) **praying for God to prompt us to increasingly go out from church to seek to share the good news of Jesus with everyone everywhere**-family, friends, work colleagues, neighbours, at the school gate etc. *Specifically, (Covid-permitting) we long to start a door-to-door visiting team & run 1+ community event evangelistic stalls.*

iii) **praying for God to continue enabling us to communicate our church vision more effectively by updating our church publicity in line with our ‘rebrand’** (specifically, *new welcome packs, flyers, posters+social media*).

iv) **praying for God to restore/grow our evangelistic outreach to schools** – *specifically, restarting lessons about what happens in church and why; Christmas Explored – reaching new schools & offering more options.*

v) **praying for God to help us make the most of a ‘Covid Christmas’** – *specifically praying for God to enable us to safely + effectively bring Carol services to people’s streets and offer a walk-through Nativity.*

3) **Generosity** – God has blessed us abundantly-first in Christ, second with Bible teachers, and third with practical resources, we want to steward God's provision wisely in order to safeguard and establish ongoing gospel ministry at St John's and beyond for future generations: *specifically, we aim to:*

- **Commit to praying for God's ongoing financial and practical provision**
- **Continue to faithfully & creatively encouraging joyful, sacrificial congregational giving**
- **Continue supporting our Mission Partners** (Oak Hill College, Adrian Bruce & the Innes Family)
- **Agree a new rental agreement with our primary tenants** (including meeting their building requirements)
- **Continue updating St John's building seeking to maximise its' potential to serve gospel ministry:** (asbestos removal, new toilet area, clear redundant church furniture, consider upstairs+foyer upgrades)
- **Wisely budget for 2021 & beyond-considering, Covid, reduction in grant funding, future staffing etc**
- **Pay our Parish share through the Essex & East London Good Stewards Trust from January 2021**

In 2020, two major areas of building work were completed:

- the office was relocated upstairs, during which many items that had accumulated were cleared, facilities upgraded (both in the new office and under the main staircase).
- asbestos was removed from the underground boiler room in line with the 2018 Quinquennial report.

In 2021, we are hoping to remove old Church furniture and are considering upgrading the disabled toilets and the flooring in the main downstairs hallways and installing new toilets into the back-vestry space.

We are also investigating making the upstairs meeting space more flexible in the future.

The PCC has discussed and taken the following actions:

Regularised the employment of our new cleaner.

Agreed to pay our parish share via the Essex and East London Good Stewards Trust from January 2021.

Agreed to pursue updated rental agreements.

Updated our Safeguarding policies and risk assessments. With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

Supported the Red Balloon Foundation by providing storage space and supporting the Boxes of Hope project.

The last quinquennial inspection was held in August 2018.

The following Urgent repairs were identified. Items 1-3 (below) relate to the 2013 Quinquennial and were completed before 2018. Items 5-8 were dealt with before the end of 2019. Item 4 was investigated and completed in December 2020.

- 1 Ensure that former chancel eaves gutters have watertight west stop-ends.
- 2 Investigate and eliminate cause of sagging floor in women's lavatory.
- 3 Repair masonry and concrete floor at top of bell turret.
- 4 Engage a specialist to investigate the lagging in the south west corner of the former boiler. If asbestos is found it must be removed by a specialist.
- 5 Re-seal failing mastic joint to basins in ladies WC.
- 6 Emergency escape doors to the south – repoint areas of missing around door.
- 7 Check validity of Gas Engineer certificate with church Diocese and the church insurers.
- 8 Gate posts to south east corner in need of urgent rebuilding and stabilisation work. The pier is loose to the top and the wall panel is loose, both of which could fall and cause injury.

Brief statement of the charity's policy on reserves

Our new reserves policy states that:

The PCC aims to keep 3 months running costs (including salary costs) in cash reserves in case of a major problem (=£50,000).

The PCC was already seeking to reduce our reserves (through building upgrades in 2019 and salary costs). Given short term uncertainties, the PCC will not actively seek to reduce reserves faster than this but will review this policy in advance of future budget meetings.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The primary source of income is the giving of church members, together with Gift Aid & GASDS received on these donations. This is either through planned giving, church collections or other donations. Being a local church we know our regular donors, and the giving of visitors is at a low level in relation to our overall income.

St John's receives income from renting parts of the Church building to local businesses and charities.

Fees in line with Church of England guidelines are charged for occasional services e.g. weddings and funerals.

From time to time we may apply for grants for maintenance of our building to English Heritage, the Listed Places of Worship Grant Scheme or some other heritage grantmaker. We may also apply to the Diocese or other grantmakers including London over the Border for support with other projects the PCC wishes to undertake in furtherance of its charitable objects.

Each year the PCC agrees a budget which is in line with the overall objectives as defined above and the specific priorities for the year ahead. This involves seeking to maintain in good condition the buildings and land the trustees are responsible for.

The reality of Covid-19 continues to present challenge to St John's finances in 2021. This has led to a significant loss of rental income. However, this has been offset by reducing in spending where possible and positive responses to appeals to the congregation. St John's are able to continue functioning for the foreseeable future.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Kieran Bush	Ann Nurcombe
Full name(s)	Kieran Bush	Ann Nurcombe
Position (eg Secretary, Chair, etc)	Chair / Vicar	Church Warden

Date 21/05/2021

Independent examiner's report to the
PAROCHIAL CHURCH COUNCIL (PCC) OF
THE ECCLESIASTICAL PARISH OF ST JOHN, WALTHAMSTOW

This report on the financial statements of the PCC for the year ended 31 December 2020, which are set out on pages 9 to 11 following, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Responsibilities and basis of report

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

I report in respect of my examination of the 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.

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145 (5) (b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC, and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's Statement

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.

Lourens du Plessis, ACA CA(SA)

21 May 2021

56 Kinglake House, Denman Avenue, UB2 4GA



Charity Name THE PCC OF THE ECCLESIASTICAL PARISH OF ST JOHN, WAL	No (if any) 1179140
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Receipts and payments accounts

CC16a

For the period from	01-Jan-20	To	31-Dec-20
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
a. Donations Gift Aid:					
DONATION GIFT AID PLATE COLLECTION	7,033	-	-	7,033	8,274
STANDING ORDER (GIFT)	28,791			28,791	21,605
GIFT DAY (Gift Aided)	5,036			5,036	6,596
b. Donations Non Gift Aid:(DNGA)					
DNGA PLATE COLLECT	3,688			3,688	8,583
STANDING ORDER NGA	1,270			1,270	-
GIFT DAY (NON GIFT AIDED)	400			400	97
OTHER INCOME	172			172	630
c. Lettings:					
WALTHAMSTOW MONTESSORI SCHOOL (ST JOHN'S)	17,763			17,763	21,035
WALTHAMSTOW MONTESSORI SCHOOL (PENHRYN HALL)	42,618			42,618	46,344
VESTRY SCHOOL OF DANCE	14,348			14,348	29,158
CHURCH HALL LETTINGS	-			-	90
FOREST PHILHARMONICAL	488			488	4,635
WALTHAM FOREST ALLOTMENTS	-			-	120
RENT FROM NON CHURCH PROPERTY	20,720			20,720	21,120
CUB/SCOUTS	473			473	1,710
d. Other Sources					
GIFT AID RECOVERY	10,691			10,691	9,811
(GRANT) LONDON OVER BORDER(LOB) YOUTH PROJECT		5,000		5,000	9,285
(GRANT) LONDON OVER BORDERLOB WOMEN AND FAMILY WORKER				-	10,000
BANK INTEREST ON CCLA & CURRENT ACCOUNT	159			159	169
CHURCH FEES RECEIVED	653			653	1,125
	-	-	-	-	-
Sub total (Gross income for AR)	154,302	5,000	-	159,302	200,386
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	154,302	5,000	-	159,302	200,386

A3 Payments

a. Church Related

SHARE TO DIOCESE	52,815	-	-	52,815	51,891
FEES PAID TO DIOCESE	762	-	-	762	436
INSURANCE (MAIN)	3,815	-	-	3,815	3,736
UTILITIES	4,523	-	-	4,523	7,319
MUSIC AND WORSHIP	1,305	-	-	1,305	2,212
CLERGY EXPENSES	305	-	-	305	1,017
TRAINING	2,336	-	-	2,336	5,000
VICARAGE COSTS	-	-	-	-	-
OUTREACH & EVANGELISM	3,124	-	-	3,124	2,437
EQUIPMENT AND PLANT MAINTENANCE	5,564	-	-	5,564	6,020
CLEANING AND CONSUMABLES	5,632	-	-	5,632	5,319
PENHRYN HALL INSURANCE	1,147	-	-	1,147	1,117
PENHRYN HALL MAINTENANCE & UTILITIES	334	-	-	334	-
YOUTH AND SPORTS CLUB	-	2,260	-	2,260	5,400
WOMEN AND FAMILIES' WORKER	30,830	5,000	-	35,830	35,216
RENT AND COUNCIL TAX	21,203	-	-	21,203	19,440
b. PARISH ADMIN					
OFFICE RUNNING COST	2,788	-	-	2,788	1,856
INDEPENDENT EXAMINER FEE	366	-	-	366	750
BANK CHARGES	256	-	-	256	417
c. AWAY GIVING CHURCH FUNDS					
LINK LINK	-	-	-	-	-
MISSIONARY GIVING	9,850	-	-	9,850	9,100
d. SPECIAL ACTIVITIES					
BUILDING MAINTENANCE	-	-	-	-	-
CAPITAL PROJECT	2,308	682	-	2,990	30,673
YOUTH PROJECT	-	-	-	-	-
Sub total	149,263	7,943	-	157,205	189,356

A4 Asset and investment purchases, (see table)

	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-

Total payments **149,263** **7,943** **-** **157,205** **189,356**

Net of receipts/(payments) **5,039** **- 2,943** **-** **2,097** **11,030**

A5 Transfers between funds - - - - -

A6 Cash funds last year end 117,211 5,147 - 122,358 111,328

Cash funds this year end **122,250** **2,205** **-** **124,455** **122,358**

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	1101 : BARCLAYS PCC ACC COMMUN	104,623	2,205	-
	1102 : PETTY CASH	81	-	-
	1103 : CCLA DEPOSIT ACC	17,547	-	-
	Total cash funds	122,250	2,205	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
B2 Other monetary assets	Details	to nearest £	to nearest £	to nearest £
	Relates to the FYE 2020		-	-
	Rents receivable	4,008	-	-
	HMRC Gift Aid receivable	9,461	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
	Missionary giving payable	Unrestricted	4,250	31 December 2020
	Invoice Payable	Unrestricted	6,672	31 December 2020
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	JEROME ILENOTUMA	JEROME ILENOTUMA	21/05/2021	
	ANN NURCOMBE	ANN NURCOMBE	21/05/2021	