



Trustees' Annual Report for the period

From		Period start date			To			Period end date		
		1 st	January	2020				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 Brookscroft 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.

Section D

Achievements and performance

- 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.

Section E

Financial review

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 COMMISSION
FOR ENGLAND AND WALES

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:(DNKA)					
DNKA 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
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Net of receipts/(payments)	5,039	- 2,943	-	2,097	11,030
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A5 Transfers between funds	-	-	-	-	-
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A6 Cash funds last year end	117,211	5,147	-	122,358	111,328
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Cash funds this year end	122,250	2,205	-	124,455	122,358
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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 1102 : PETTY CASH 1103 : CCLA DEPOSIT ACC Total cash funds	104,623 81 17,547 122,250	2,205 - - 2,205	- - - -
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
B2 Other monetary assets	Details Relates to the FYE 2020 Rents receivable HMRC Gift Aid receivable	to nearest £ 4,008 9,461	to nearest £ - - -	to nearest £ - - -
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