

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY MAGDALEN WITH ST OLAVE, ST JOHN AND ST LUKE ,BERMONDSEY

England & Wales - Charity number 1185654

Details

Status Registered

Legal form Other

Registered 2019-10-07

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

Contact

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193 Bermondsey Street
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SE1 3UW

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Activities

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

Activities: Religious activities

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- Southwark

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£165,946	£167,015	-	-
2023-12-31	£116,819	£101,700	-	-
2022-12-31	£135,439	£92,271	-	-
2021-12-31	£127,855	£104,642	-	-
2020-12-31	£111,038	£88,429	-	-

Trustees

Name	Role	Appointed
Alexander Jalloh		2025-07-16
Aminata Jalloh		2019-03-24
Ebun West		2019-03-24
Gabriel Forrest-Lim		2025-07-16
Gretchen Precey		2025-05-02
Isobel Barlow		2019-03-24
Mark Fyffe		2019-03-24
Musa Chunge		2022-04-04
Philip Wellington		2022-04-04
ROBIN PRECEY		2019-03-24
Ray Austin		2022-04-04
Rev Charlie Moore		2019-03-24
Rev Peter Welby		2025-05-01
Stefanie Moh		2025-07-16

Accounts

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke
Financial Statements for the year ended 31st December 2024

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2024 £	Total Funds 2023 £
Receipts						
Incoming Resources from Donors	2 (a)	110,070	21,264		131,335	86,730
Income from Operating Activities to Further the Work of the Church	2 (b)	22,403	-		22,403	21,418
Income from Investments	2 (c)	4,950	4,028		8,986	7,850
Income from Fundraising Activities	2 (d)	2,222	-		2,222	1,012
Miscellaneous income from rejected payment	2 (e)	1,000	-		-	-
Total Receipts		140,654	25,292		165,946	116,819
Payments						
Cost of Generating Funds	3 (a)	7,901	-		7,901	13,878
Church Management & Administration Activities Directly Relating to the Work of the Church	3 (b)	17,865	-		17,865	12,582
Grants and Donations	3 (c)	74,736	3,336		78,072	67,386
Capital Expenditure	3 (d)	13,274	-		13,274	6,864
Church Weekend Away (Details in 3(f))	3 (e)	4,026	43,869		47,898	6,063
	3 (f)	1,825	-		1,825	(74)
Total Payments		119,710	47,305		167,015	101,700
Excess of Receipts over Payments		20,944	(22,013)		(1,069)	15,119
BALANCES OF BANK (CURRENT AND DEPOSIT) AND CASH						
As at 1 January 2024					163,494	150,473
Excess of Receipts over Payments					(1,069)	15,119
Adjustment for income on investment accounts					(876)	(805)
Equipment purchased					-	(1,292)
Transfers to/from Investment a/c					-	-
As at 31 December 2024					161,549	163,494

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

	Note	2024 £	2023 £	2022 £
Monetary Assets				
Short term deposits	4 (a)	72,200	84,006	77,241.81
Cash at bank and in hand	4 (b)	69,343	79,399	73,230.73
		<u>141,543</u>	<u>163,405</u>	<u>150,472.54</u>
Investments				
Investments held at CBF Church of England Funds	5 (a)	140,059	136,925	125,066.14
Investments/trust funds held by South London Church Fund	5 (b)	263,729	251,486	224,061.02
		<u>403,787</u>	<u>388,410</u>	<u>349,117</u>
Monetary Assets and Investments		545,330	551,904	499,590
Fixed Assets				
Freehold property	6	-	-	-
Equipment	7	15,079	15,079	13,787.01
Liabilities : Amounts falling due within one year				
Creditors	8	-	-	-
Total of Identified assets		560,416	566,984	513,377
Monetary Assets and Investments				
Unrestricted funds		309,409	336,433	
Restricted funds		100,540	106,577	
Endowment funds		111,381	108,894	
		<u>521,330</u>	<u>551,904</u>	

Approved in substantially final form by the P.C.C. on 25.03.2025, and re-approved by the P.C.C. on 28.04.2025, signed on its behalf by Robin Precey.

The notes on pages 2 to 7 form part of these accounts.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2024

1 ACCOUNTING POLICIES

- (a) The financial statements have been prepared in accordance with the Charities Act 2011 using the Receipts and Payments basis.
- (b) The statement of assets has been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

Funds

- (c) General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.
- (d) The accounts include all monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Incoming resources from donors

- (e) Collections are recognised when received by or on behalf of the PCC.
- (f) Planned giving and income tax recoverable on Gift Aid donations are recognised only when received by the PCC.

Income from operating activities

- (g) Rental income from the letting of church premises is recognised when the rent is received.

Income from investments

- (h) Dividends are accounted for when received; interest entitlements are accounted for when the interest is received.

Assets

- (i) Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011. Moveable church furnishings are listed in the church's Inventory which can be inspected at any reasonable time. There is insufficient cost information available to value assets acquired before 1 January 2003 and so only assets acquired after that date are summarized in the Statement of Assets and Liabilities.
- (j) Freehold properties were acquired prior to 1 January 2003 and are recognised but not valued in the Statement of Assets and Liabilities. Title to the properties is held on behalf of the PCC by the South London Church Fund and Southwark Diocesan Board of Finance as custodian trustee.

Monetary assets

- (k) Short-term deposits are held on deposit with the CBF Church of England Funds or at the bank where the funds are readily accessible.
- (l) Deposits held in funds by South London Church Fund are designated as investments rather than monetary assets.

Investments

- (m) Investments are valued at market value at 31st December.
- (n) Investments include trust funds held by the South London Church Fund on behalf of the PCC.

Reserves

- (o) It is PCC policy to try to maintain a balance on unrestricted funds which equates to approximately three months' unrestricted payments. At the year end this was more than covered by unrestricted short term deposits and cash at bank and in hand.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke
 Financial Statements for the year ended 31st December 2024

2 RECEIPTS

2 (a) Incoming Resources from Donors

	Unrestricted Funds	Restricted Funds	2024	2023	2022
	£	£	£	£	£
Grants received	20,313	20,300	40,613	900	140C
Building fund appeal:					
Donations		275	275	620	600
Gift Aid donations					475.5
Income tax recovered					437.09
Planned giving:					
Stewardship donations (including CAF and PS for 2024)	19,597	600	20,197	6,24C	6605
Gift Aid donations	51,335		51,335	43,348	44250.04
Income tax recovered	0		0	13,300	12153.3
Collections at services	9,308		9,308	7,277	7,363
Legacies	-		-	-	-
Sundry donations	9,517	89	9,607	15,046	10837.95
	<u>110,070</u>	<u>21,284</u>	<u>131,335</u>	<u>86,730</u>	<u>84,162</u>

Note: income tax recovery for 2024 received in 2025

2 (b) Income from Operating Activities

Fees	2,121	1,369	2,121	1,367
Rent	20,282	20,049	20,282	43513.84
	<u>22,403</u>	<u>21,418</u>	<u>22,403</u>	<u>45,601</u>

2 (c) Income from Investments

Interest received	2,710	1,005	3,715	2,526	802.66
Investment income received	2,248	3,023	5,271	5,133	4973.58
	<u>4,959</u>	<u>4,028</u>	<u>8,986</u>	<u>7,659</u>	<u>5,776</u>

2 (d) Income from Fundraising Activities

Church fairs	2,222	-	2,222	1,012	0
Concerts	-	-	-	-	-
Sales	-	-	-	-	-
	<u>2,222</u>	<u>-</u>	<u>2,222</u>	<u>1,012</u>	<u>0</u>

2 (e) Miscellaneous Income

Funds repaid from rejected payment to Robes

	1,000	1,000	0	0
	<u>1,000</u>	<u>1,000</u>	<u>0</u>	<u>0</u>

3 PAYMENTS**3 (a) Cost of Generating Funds**

Expenditure on rental properties	7,354	7,354	13,872	2,219
Duty manager	-	-	-	-
Costs of fundraising events	528	-	-	-
	<u>7,981</u>	<u>7,354</u>	<u>13,872</u>	<u>2,219</u>

3 (b) Church Management & Administration

Clergy expenses and reimbursement*	2,584	2,584	622	819.13
Outreach worker	35	35	-	-
Financial & clerical administration	8,364	8,364	4,172	10,445.85
Printing, stationery, postage, telephone	4,552	4,552	5,428	5,933.56
Other administrative costs	1,075	1,075	2,361	579.5
Website development and publicity	1,254	1,254	-	-
	<u>17,865</u>	<u>17,865</u>	<u>12,583</u>	<u>17,778</u>

*Note: £204.55 (for staff Christmas lunch, Butcher Christmas service and book purchase) of clergy expenses / reimbursement reclaimed in 2024 related to expenditure made in 2023.

3 (c) Activities Directly Relating to the Work of the Church

Church maintenance	16,841	3,322	20,163	9,198	13,869.02
Courses and mission	2,402		2,402	945	900.73
Diocesan contribution	37,000		37,000	35,350	35,000
Insurance	4,877		4,877	4,595	4,759.28
Utilities	10,031		10,031	9,626	4,933.35
Worship	2,269		2,269	1,811	1,566.32
Hospitality	1,223		1,223	881	1,336.22
Other miscellaneous costs	92	14	105.97		
	<u>74,736</u>	<u>3,336</u>	<u>78,072</u>	<u>62,386</u>	<u>62,366</u>

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke
 Financial Statements for the year ended 31st December 2024

	Unrestricted Funds		Restricted Funds		TOTAL FUNDS	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
3 (d) Grants						
Charitable donations (analysis below)	13,274	6,854	13,274	6,854	27,148	13,728
Gifts	-	-	-	-	-	-
	<u>13,274</u>	<u>6,854</u>	<u>13,274</u>	<u>6,854</u>	<u>27,148</u>	<u>13,728</u>

Details of charitable and missionary giving

- Al Shabiba Risa a	1,000
- Bible Society	250
- Church Mission Society	1,200
- Salmon Youth Centre	3,500
- London City Mission	1,900
- Manna Society	1,400
- Help the Persecuted	250
- Christian Aid	250
- World Vision	1,000
- JMECA (Jerusalem & Middle East Church Association)	1,000
- Thompson Kurien*	524
- Robes**	1,000
	<u>13,274</u>

*Including 24 for Unity Bank foreign transfer fee

** Payment rejected and recorded as income in note 2(f).

	2024	2023
	£	£
3 (e) Capital expenditure		
Tower clock	4,028	540
Architect's fees	210	1365
Consultant fees	9,147	665
Engineer fees	6,900	900
Builder's fees	2,640	780
	<u>25,073</u>	<u>3,718</u>
	<u>43,969</u>	<u>6,063</u>

3 (f) Church weekend away (May 2024)				
Coach for June 2022				0
Balance for June 2022 accommodation				0
Participants contributions for June 2022	9,478		9,478	7,709
Accommodation for May 2024	(9,541)		(9,541)	(9,099)
Participants contributions for May 2024	1,888		1,888	2,854
Coach for May 2024	<u>1,825</u>	<u>0</u>	<u>1,825</u>	<u>-74</u>
				<u>2,254</u>

£2,894 relates to a prepayment to reserve the booking for 2024

Total accommodation cost was £9,636 for the weekend away in June 2022 (£1,927 + £7,709)

£1,927 was prepaid in 2024 to reserve the booking for 2022

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke
 Financial Statements for the year ended 31st December 2024

6 FREEHOLD PROPERTIES

The South London Church Fund and Southwark Diocesan Board of Finance hold on behalf of the PCC the title to two residential properties, both of which are rented out :
 22 Reverdy Road, and
 - 180 St James Road.

The PCC also owns the freehold of Magdalen Hall, Purbrook Street, from which ground rent is received.
 No recent valuations of these properties have been carried out.

7 EQUIPMENT

The following items of equipment have been acquired since 1st January 2003 :

Item	Purchased	Cost £	Item	Purchased	Cost £
Hitachi 430 digital projector	June 2004	3,173	Printer	April 2012	150
Portable overhead projector	July 2004	182	PA speaker	August 2015	295
Pottery cradles & patter	October 2004	55	Mics & stands	August 2015	707
Laptop	May 2005	689	Laminator	October 2015	79
Clavinova	November 2006	1,434	Wireless mic	December 2015	363
TV & DVD	April 2006	382	Computers	May 2017	1,550
Flash drive	November 2006	30	Laptop Admin	May 2018	950
Drum kit	March 2007	425	Laptop Worship	June 2018	950
Wireless Router	July 2007	62	TV screens (worship)	March 2020	496
2-way radio	December 2009	23	DSLR camera system	August 2020	511
Office computers	February 2010	548	Fridge freezer	August 2021	319
HP Deskjet 4520	May 2010	50	Desktop computer (office)	December 2023	289
Answerphone	May 2011	55	Ipad	December 2023	524
Hard drive	June 2011	70	Laptop Worship	December 2023	499
					<u>15,079</u>

8 CREDITORS

Creditors represent deposits received from tenants of rental properties.

**9 THE ECCLESIASTICAL CHARITY OF ST MARY MAGDALEN
 WITH ST OLAVE, ST JOHN AND ST LUKE**

The Ecclesiastical Charity was created in 1939 by a scheme ordered by the Charity Commissioners for England and Wales. The scheme provided that:

"The sum of £75,000 must be set aside to be administered as a separate charity under the name of the Ecclesiastical Charity of St Mary Magdalen with St Olave, St John and St Luke."

St Mary's PCC is the trustee of the Ecclesiastical Charity and thus has the responsibility of allocating the income from the investment of £75,000 in accordance with the Charity Commission scheme, which states that:

"The object of the Ecclesiastical Charity is to further the religious and other charitable work of the Church of England in the ecclesiastical parish of St Mary Magdalen with St Olave, St John and St Luke."

The endowment fund of £75,000 was formerly held in a deposit account with the CBF Church of England Funds. The PCC took the decision in 2011 to transfer this to an investment account (also with CBF).

During 2024 there were no withdrawals from this fund.

*P. Roney
 (Church Warden)
 on behalf of the
 PCC*

	Year ended 31/12/23	Year ended 31/12/23	Year ended 31/12/22
	£	£	£
Receipts and Payments			
Interest & dividends received	4,028	3,487	3,138
Revaluation surplus (deficit)	2,492	9,439	(13,203)
Less expenditure			
NET INCOME SURPLUS / (DEFICIT)	6,520	12,926	(10,065)
Financial Position			
Capital Fund	111,386	108,894	86,455
Income Fund	22,355	18,328	14,841
NET ASSETS	133,741	127,222	114,296

The accounts of the Ecclesiastical Charity are incorporated into the annual accounts of the PCC, the Capital Fund in Endowment Funds and the Income Fund in Restricted Funds.

21/3/2025

Accounts

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2023

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted	Restricted	Endowment	Total Funds	
		Funds	Funds	Funds	2023	2022
		£	£	£	£	£
Receipts						
Incoming Resources from Donors	2 (a)	86,110	620		86,730	84,162
Income from Operating Activities to Further the Work of the Church	2 (b)	21,418	-		21,418	45,501
Income from Investments	2 (c)	4,172	3,487		7,659	5,776
Income from Fundraising Activities	2 (d)	1,012	-		1,012	-
Total Receipts		112,712	4,107		116,819	135,439
Payments						
Cost of Generating Funds	3 (a)	13,878	-		13,878	2,219
Church Management & Administration Activities Directly Relating to the Work of the Church	3 (b)	11,471	1,112		12,583	17,778
Grants and Donations	3 (c)	62,386	-		62,386	62,365
Capital Expenditure	3 (d)	6,864	-		6,864	5,750
Church Weekend Away (details in 3(f))	3 (e)	4,168	1,895		6,063	1,905
	3 (f)	(74)	-		(74)	2,254
Total Payments		98,692	3,008		101,700	92,271
Excess of Receipts over Payments		14,020	1,099		15,119	43,168

BALANCES OF BANK (CURRENT AND DEPOSIT) AND CASH

As at 1 January 2023		150,473	107,974
Excess of Receipts over Payments		15,119	43,168
Adjustment for income on investment accounts		(805)	(670)
Equipment purchased		(1,292)	-
Transfers to/from investment a/c		-	-
As at 31 December 2023		163,494	150,473

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2023

	Note	2023	2022
		£	£
Monetary Assets			
Short term deposits	4 (a)	84,095	77,242
Cash at bank and in hand	4 (b)	79,399	73,231
		<u>163,494</u>	<u>150,473</u>
Investments			
Investments held at CBF Church of England Funds	5 (a)	136,925	125,056
Investments/trust funds held by South London Church Fund	5 (b)	251,486	224,061
		<u>388,410</u>	<u>349,117</u>
Monetary Assets and Investments		<u>551,904</u>	<u>499,590</u>
Fixed Assets			
Freehold property	6	-	-
Equipment	7	15,079	13,787
Liabilities : Amounts falling due within one year			
Creditors	8	-	-
Total of Identified assets		<u>566,984</u>	<u>513,377</u>
Monetary Assets and Investments			
Unrestricted funds		336,433	
Restricted funds		106,577	
Endowment funds		108,894	
		<u>551,904</u>	

Approved by the P.C.C. on 15th April 2024 and signed on its behalf by Rev'd Charlie Moore.
The notes on pages 2 to 7 form part of these accounts.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2023

1 ACCOUNTING POLICIES

- (a) The financial statements have been prepared in accordance with the Charities Act 2011 using the Receipts and Payments basis.
- (b) The statement of assets has been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

Funds

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- (d) The accounts include all monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Incoming resources from donors

- (e) Collections are recognised when received by or on behalf of the PCC.
- (f) Planned giving and Income tax recoverable on Gift Aid donations are recognised only when received by the PCC.

Income from operating activities

- (g) Rental income from the letting of church premises is recognised when the rent is received.

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- (h) Dividends are accounted for when received; interest entitlements are accounted for when the interest is received.

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Monetary assets

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- (l) Deposits held in funds by South London Church Fund are designated as investments rather than monetary assets.

Investments

- (m) Investments are valued at market value at 31st December.
- (n) Investments include trust funds held by the South London Church Fund on behalf of the PCC.

Reserves

- (o) It is PCC policy to try to maintain a balance on unrestricted funds which equates to approximately three months' unrestricted payments. At the year end this was more than covered by unrestricted short term deposits and cash at bank and in hand.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2023

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2023 £	2022 £
2 RECEIPTS				
2 (a) Incoming Resources from Donors				
Grants received	900		900	1,400
Building fund appeal:				0
Donations		620	620	600
Gift Aid donations				476
Income tax recovered				437
Planned giving:				
Stewardship donations	6,240		6,240	6,605
Gift Aid donations	43,348		43,348	44,290
Income tax recovered	13,300		13,300	12,153
Collections at services	7,277		7,277	7,363
Legacies	-		-	-
Sundry donations	15,046		15,046	10,838
	<u>86,110</u>	<u>620</u>	<u>86,730</u>	<u>84,162</u>
2 (b) Income from Operating Activities				
Fees	1,369		1,369	1,987
Rent	20,049		20,049	43,514
	<u>21,418</u>		<u>21,418</u>	<u>45,501</u>
2 (c) Income from Investments				
Interest received	2,016	510	2,526	803
Investment income received	2,156	2,977	5,133	4,974
	<u>4,172</u>	<u>3,487</u>	<u>7,659</u>	<u>5,776</u>
2 (d) Income from Fundraising Activities				
Church fairs	1,012		1,012	0
Concerts	-		-	-
Sales	-		-	-
	<u>1,012</u>		<u>1,012</u>	<u>0</u>
3 PAYMENTS				
3 (a) Cost of Generating Funds				
Expenditure on rental properties	13,878		13,878	2,219
Duty manager	-		-	-
Costs of fundraising events	-		-	-
	<u>13,878</u>		<u>13,878</u>	<u>2,219</u>
3 (b) Church Management & Administration				
Clergy expenses	622		622	819
Outreach worker	-		-	-
Financial & clerical administration	4,172		4,172	10,446
Printing, stationery, postage, telephone	5,428		5,428	5,934
Other administrative costs	1,249	1,112	2,361	580
	<u>11,471</u>	<u>1,112</u>	<u>12,583</u>	<u>17,778</u>
3 (c) Activities Directly Relating to the Work of the Church				
Church maintenance	9,198		9,198	13,869
Courses and mission	946		946	901
Diocesan contribution	35,350		35,350	35,000
Insurance	4,595		4,595	4,759
Utilities	9,626		9,626	4,933
Worship	1,811		1,811	1,566
Hospitality	861		861	1,336
	<u>62,386</u>		<u>62,386</u>	<u>62,365</u>

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2023

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2023 £	2022 £
3 (d) Grants				
Charitable donations (analysis below)	6,864		6,864	5,750
Gifts	-		-	-
	<u><u>6,864</u></u>	<u><u>-</u></u>	<u><u>6,864</u></u>	<u><u>5,750</u></u>

Details of charitable and missionary giving

- Church Mission Society	1,200
- Salmon Youth Centre	400
- London City Mission	1,900
- Manna Society	400
- Tearfund	497
- Christian Aid	252
- British Red Cross	252
- JMECA (Jerusalem & Middle East Church Association)	1,683
- Robes	279
	<u><u>6,864</u></u>

3 (e) Capital expenditure

Tower clock	3,718		3,718	540
Architect's fees		665	665	1,365
Consultant fees	450	450	900	
Engineer fees		780	780	
	<u><u>4,168</u></u>	<u><u>1,895</u></u>	<u><u>6,063</u></u>	<u><u>1,905</u></u>

3 (f) Church weekend away (May 2024)

Accommodation deposit paid (for 2024)				2,894
Coach for June 2022				750
Balance for June 2022 accommodation				7,709
Participants contributions for June 2022	(216)			(9,099)
Participants contributions for May 2024	(330)			
Coach deposit paid (for May 2024)	472			
	<u><u>(74)</u></u>	<u><u>0</u></u>	<u><u>(74)</u></u>	<u><u>2,254</u></u>

£2,894 relates to a prepayment to reserve the booking for 2024

Total accommodation cost was £9,636 for the weekend away in June 2022 (£1,927 + £7,709)

£1,927 was prepaid in 2021 to reserve the booking for 2022

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2023

4 ANALYSIS OF MONETARY ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
4 (a) Deposits in CBF Church of England Funds					
PCC deposit	65,768			65,768	62,401
Ecclesiastical Charity income		18,328		18,328	14,841
	<u>65,768</u>	<u>18,328</u>	<u>-</u>	<u>84,095</u>	<u>77,242</u>
4 (b) Cash at bank and in hand					
Cash in hand	806			806	7
Held at Unity Trust Bank	39,774	38,819		78,592	73,223
	<u>40,580</u>	<u>38,819</u>	<u>-</u>	<u>79,399</u>	<u>73,231</u>

5 ANALYSIS OF INVESTMENTS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
5 (a) Investments held in CBF Church of England Funds					
<i>- CBF Income Shares</i>					
Ecclesiastical Charity Capital			108,894	108,894	99,455
Amoxons Charity		11,031		11,031	10,075
Peele Fund		16,999		16,999	15,526
	<u>-</u>	<u>28,031</u>	<u>108,894</u>	<u>136,925</u>	<u>125,056</u>
5 (b) Investments held by South London Church Fund					
<i>Name of trust</i>	<i>Type of investment</i>	<i>Trust no.</i>			
Blackmore legacy	Investment fund	0134	21,400	21,400	19,545
Clergy housing	Investment fund	0613	36,651		
	Deposit account		4,293	40,944	36,614
Sale of Magdalen Hall	Deposit account	0787	-		
	Investment fund		189,142	189,142	167,902
			<u>230,086</u>	<u>251,486</u>	<u>224,061</u>
			<u>336,433</u>	<u>551,904</u>	<u>499,590</u>

These investments are held by South London Church Fund in the form of deposit accounts and investment funds.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2023

6 FREEHOLD PROPERTIES

The South London Church Fund and Southwark Diocesan Board of Finance hold on behalf of the PCC the title to two residential properties, one of which is rented out :

- 22 Reverdy Road, and
- 180 St James Road.

The PCC also owns the freehold of Magdalen Hall, Purbrook Street, from which ground rent is received.

No recent valuations of these properties have been carried out.

7 EQUIPMENT

The following items of equipment have been acquired since 1st January 2003 :

Item	Purchased	Cost £	Item	Purchased	Cost £
Hitachi 430 digital projector	June 2004	3,173	Printer	April 2012	150
Portable overhead projector	July 2004	182	PA speaker	August 2015	296
Pottery chalice & patten	October 2004	55	Mics & stands	August 2015	707
Laptop	May 2005	589	Laminator	October 2015	79
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Flash drive	November 2006	30	Laptop Admin	May 2018	950
Drum kit	March 2007	429	Laptop Worship	June 2018	950
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2-way radio	December 2009	23	DSLR camera system	August 2020	511
Office computers	February 2010	846	Fridge freezer	August 2021	319
HP: Deskjet 4580	May 2010	50	Desktop computer (office)	December 2023	269
Answerphone	May 2011	85	Ipad	December 2023	524
Hard drive	June 2011	70	Laptop Worship	December 2023	499

15,079

8 CREDITORS

Creditors represent deposits received from tenants of rental properties.

9 THE ECCLESIASTICAL CHARITY OF ST MARY MAGDALEN WITH ST OLAVE, ST JOHN AND ST LUKE

The Ecclesiastical Charity was created in 1999 by a scheme ordered by the Charity Commissioners for England and Wales. The scheme provided that

“The sum of £75,000 must be set aside to be administered as a separate charity under the name of the Ecclesiastical Charity of St Mary Magdalen with St Olave, St John and St Luke...”

St Mary's PCC is the trustee of the Ecclesiastical Charity and thus has the responsibility of allocating the income from the investment of £75,000 in accordance with the Charity Commission scheme, which states that

“The object of the Ecclesiastical Charity is to further the religious and other charitable work of the Church of England in the ecclesiastical parish of St Mary Magdalen with St Olave, St John and St Luke.”

The endowment fund of £75,000 was formerly held in a deposit account with the CBF Church of England Funds. The PCC took the decision in 2011 to transfer this to an investment account (also with CBF).

During 2023 there were no withdrawals from this fund.

	Year ended 31/12/23	Year ended 31/12/22
	£	£
Receipts and Payments		
Interest & dividends received	3,487	3,139
Revaluation surplus (deficit)	9,439	(13,203)
Less expenditure	-	-
NET INCOME SURPLUS / (DEFICIT)	<u>12,926</u>	<u>(10,064)</u>
Financial Position		
Capital Fund	108,894	99,455
Income Fund	18,328	14,841
NET ASSETS	<u>127,222</u>	<u>114,296</u>

The accounts of the Ecclesiastical Charity are incorporated into the annual accounts of the PCC, the Capital Fund in Endowment Funds and the Income Fund in Restricted Funds.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2023

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted	Restricted	Endowment	Total Funds	
		Funds	Funds	Funds	2023	2022
		£	£	£	£	£
Receipts						
Incoming Resources from Donors	2 (a)	86,110	620		86,730	84,162
Income from Operating Activities to Further the Work of the Church	2 (b)	21,418	-		21,418	45,501
Income from Investments	2 (c)	4,172	3,487		7,659	5,776
Income from Fundraising Activities	2 (d)	1,012	-		1,012	-
Total Receipts		112,712	4,107		116,819	135,439
Payments						
Cost of Generating Funds	3 (a)	13,878	-		13,878	2,219
Church Management & Administration	3 (b)	11,471	1,112		12,583	17,778
Activities Directly Relating to the Work of the Church	3 (c)	62,386	-		62,386	62,365
Grants and Donations	3 (d)	6,864	-		6,864	5,750
Capital Expenditure	3 (e)	4,168	1,895		6,063	1,905
Church Weekend Away (details in 3(f))	3 (f)	(74)	-		(74)	2,254
Total Payments		98,692	3,008		101,700	92,271
Excess of Receipts over Payments		14,020	1,099		15,119	43,168

BALANCES OF BANK (CURRENT AND DEPOSIT) AND CASH

As at 1 January 2023		150,473	107,974
Excess of Receipts over Payments		15,119	43,168
Adjustment for income on investment accounts		(805)	(670)
Equipment purchased		(1,292)	-
Transfers to/from investment a/c		-	-
As at 31 December 2023		163,494	150,473

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2023

	Note	2023	2022
		£	£
Monetary Assets			
Short term deposits	4 (a)	84,095	77,242
Cash at bank and in hand	4 (b)	79,399	73,231
		<u>163,494</u>	<u>150,473</u>
Investments			
Investments held at CBF Church of England Funds	5 (a)	136,925	125,056
Investments/trust funds held by South London Church Fund	5 (b)	251,486	224,061
		<u>388,410</u>	<u>349,117</u>
Monetary Assets and Investments		<u>551,904</u>	<u>499,590</u>
Fixed Assets			
Freehold property	6	-	-
Equipment	7	15,079	13,787
Liabilities : Amounts falling due within one year			
Creditors	8	-	-
Total of Identified assets		<u>566,984</u>	<u>513,377</u>
Monetary Assets and Investments			
Unrestricted funds		336,433	
Restricted funds		106,577	
Endowment funds		108,894	
		<u>551,904</u>	

Approved by the P.C.C. on 15th April 2024 and signed on its behalf by Rev'd Charlie Moore.
The notes on pages 2 to 7 form part of these accounts.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2023

1 ACCOUNTING POLICIES

- (a) The financial statements have been prepared in accordance with the Charities Act 2011 using the Receipts and Payments basis.
- (b) The statement of assets has been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

Funds

- (c) General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.
- (d) The accounts include all monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Incoming resources from donors

- (e) Collections are recognised when received by or on behalf of the PCC.
- (f) Planned giving and Income tax recoverable on Gift Aid donations are recognised only when received by the PCC.

Income from operating activities

- (g) Rental income from the letting of church premises is recognised when the rent is received.

Income from investments

- (h) Dividends are accounted for when received; interest entitlements are accounted for when the interest is received.

Assets

- (i) Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011. Moveable church furnishings are listed in the church's Inventory which can be inspected at any reasonable time. There is insufficient cost information available to value assets acquired before 1 January 2003 and so only assets acquired after that date are summarised in the Statement of Assets and Liabilities.
- (j) Freehold properties were acquired prior to 1 January 2003 and are recognised but not valued in the Statement of Assets and Liabilities. Title to the properties is held on behalf of the PCC by the South London Church Fund and Southwark Diocesan Board of Finance as custodian trustee.

Monetary assets

- (k) Short-term deposits are held on deposit with the CBF Church of England Funds or at the bank where the funds are readily accessible.
- (l) Deposits held in funds by South London Church Fund are designated as investments rather than monetary assets.

Investments

- (m) Investments are valued at market value at 31st December.
- (n) Investments include trust funds held by the South London Church Fund on behalf of the PCC.

Reserves

- (o) It is PCC policy to try to maintain a balance on unrestricted funds which equates to approximately three months' unrestricted payments. At the year end this was more than covered by unrestricted short term deposits and cash at bank and in hand.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2023

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2023 £	2022 £
2 RECEIPTS				
2 (a) Incoming Resources from Donors				
Grants received	900		900	1,400
Building fund appeal:				0
Donations		620	620	600
Gift Aid donations				476
Income tax recovered				437
Planned giving:				
Stewardship donations	6,240		6,240	6,605
Gift Aid donations	43,348		43,348	44,290
Income tax recovered	13,300		13,300	12,153
Collections at services	7,277		7,277	7,363
Legacies	-		-	-
Sundry donations	15,046		15,046	10,838
	<u>86,110</u>	<u>620</u>	<u>86,730</u>	<u>84,162</u>
2 (b) Income from Operating Activities				
Fees	1,369		1,369	1,987
Rent	20,049		20,049	43,514
	<u>21,418</u>		<u>21,418</u>	<u>45,501</u>
2 (c) Income from Investments				
Interest received	2,016	510	2,526	803
Investment income received	2,156	2,977	5,133	4,974
	<u>4,172</u>	<u>3,487</u>	<u>7,659</u>	<u>5,776</u>
2 (d) Income from Fundraising Activities				
Church fairs	1,012		1,012	0
Concerts	-		-	-
Sales	-		-	-
	<u>1,012</u>		<u>1,012</u>	<u>0</u>
3 PAYMENTS				
3 (a) Cost of Generating Funds				
Expenditure on rental properties	13,878		13,878	2,219
Duty manager	-		-	-
Costs of fundraising events	-		-	-
	<u>13,878</u>		<u>13,878</u>	<u>2,219</u>
3 (b) Church Management & Administration				
Clergy expenses	622		622	819
Outreach worker	-		-	-
Financial & clerical administration	4,172		4,172	10,446
Printing, stationery, postage, telephone	5,428		5,428	5,934
Other administrative costs	1,249	1,112	2,361	580
	<u>11,471</u>	<u>1,112</u>	<u>12,583</u>	<u>17,778</u>
3 (c) Activities Directly Relating to the Work of the Church				
Church maintenance	9,198		9,198	13,869
Courses and mission	946		946	901
Diocesan contribution	35,350		35,350	35,000
Insurance	4,595		4,595	4,759
Utilities	9,626		9,626	4,933
Worship	1,811		1,811	1,566
Hospitality	861		861	1,336
	<u>62,386</u>		<u>62,386</u>	<u>62,365</u>

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2023

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2023 £	2022 £
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	<u><u>6,864</u></u>	<u><u>-</u></u>	<u><u>6,864</u></u>	<u><u>5,750</u></u>

Details of charitable and missionary giving

- Church Mission Society	1,200
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3 (f) Church weekend away (May 2024)

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Total accommodation cost was £9,636 for the weekend away in June 2022 (£1,927 + £7,709)

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Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2023

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	<u>40,580</u>	<u>38,819</u>	<u>-</u>	<u>79,399</u>	<u>73,231</u>

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<i>Name of trust</i>	<i>Type of investment</i>	<i>Trust no.</i>			
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	Deposit account		4,293	40,944	36,614
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Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

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- 180 St James Road.

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During 2023 there were no withdrawals from this fund.

	Year ended 31/12/23	Year ended 31/12/22
	£	£
Receipts and Payments		
Interest & dividends received	3,487	3,139
Revaluation surplus (deficit)	9,439	(13,203)
Less expenditure	-	-
NET INCOME SURPLUS / (DEFICIT)	<u><u>12,926</u></u>	<u><u>(10,064)</u></u>
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Income Fund	18,328	14,841
NET ASSETS	<u><u>127,222</u></u>	<u><u>114,296</u></u>

The accounts of the Ecclesiastical Charity are incorporated into the annual accounts of the PCC, the Capital Fund in Endowment Funds and the Income Fund in Restricted Funds.

Independent Examiner's Report to the members of St Mary Magdalen with St Olave, St John and St Luke, Bermondsey for the Year Ended 31st December, 2023 Parochial Church Council.

This is my report to the Parochial Church Council (PCC) of the Ecclesiastical Parish of St Mary Magdalen with St Olave, St John and St Luke Church Bermondsey, on the annual report for the year ended 31st December 2023 set out on pages 1 to 7

Respective responsibilities of trustees and examiner

The PCC members are responsible for the preparation of the annual reports. The PCC members consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

1. examine the accounts under section 145 of the 2011 Charities Act,
2. to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act, and
3. to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention, which gives me cause to believe that, in any material respect, the requirements:

- To keep accounting records in accordance with section 130 of the Charities Act or
 - To prepare the accounts which accord with the accounting records
- have not been met.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Examiner's signature

D C Carr

Examiner's name

DORIS CARR

Date

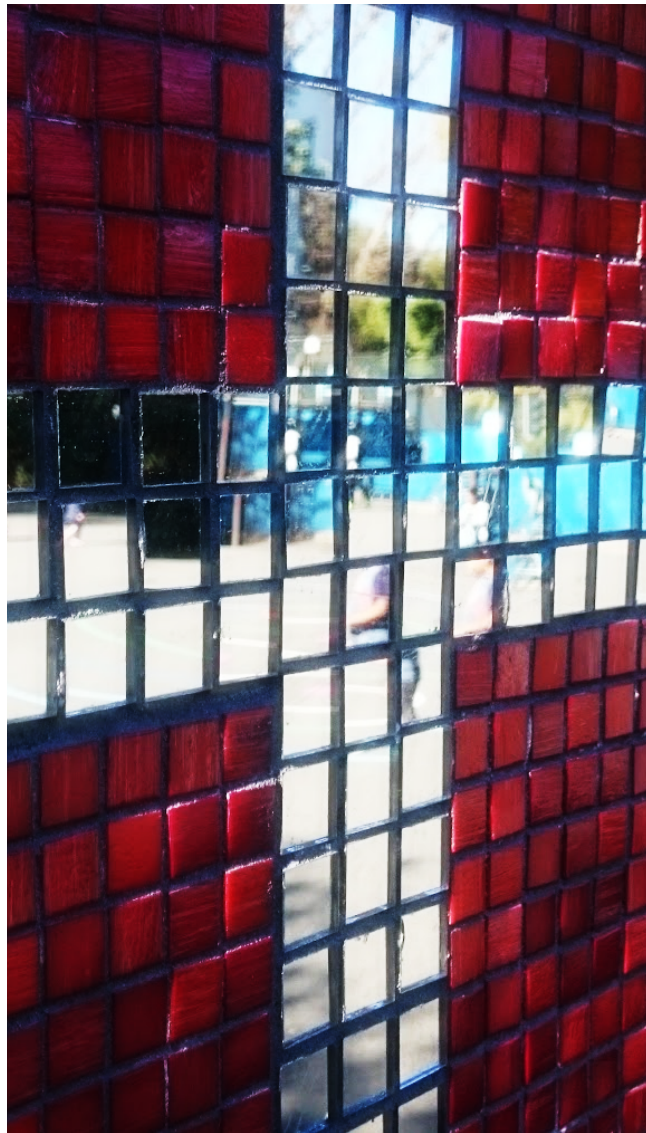
12th May 2024

Relevant professional qualification(s) or body Examiner's address

CIMA/MAAT/AMP
100 VAUBAN ESTATE, LONDON SE16 3QY

**Independent Examiner's Report to the members of St Mary
Magdalen with St Olave, St John and St Luke, Bermondsey for the
Year Ended 31st December, 2023 Parochial Church Council.**

Accounts



ANNUAL REPORT V1: 2022/2023



ACCOUNTS 2022

Thank You!

To:

Ebun West and Robin Precey:
Churchwardens

Nirma de Silva:
Treasurer

Karina A. S. Salih: Rector's PA until December 2022
Josie Wilkins: Rector's PA from February 2023

Mark Fyffe
Evangelist and Outreach Worker (with London City Mission)

St Mary Magdalen Parish Church Council
and everyone who enables us to Worship on Sunday and be present in this Parish and Community...

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Welcome!

RECTOR'S REFLECTION + Report of Activities.

CHURCHWARDENS REPORT

SAFEGUARDING REPORT

TREASURER'S REPORT AND ACCOUNTS

CONGREGATIONAL QUESTIONNAIRE

Full Reports on the following will be submitted once Information from the attached Congregational Questionnaire has been collated:

LEADING and PREACHING

WORSHIP and MUSIC

CHILDREN and YOUNG PEOPLE

RESOURCES (including Giving + Finance)

BUILDINGS

WELCOME, HOSPITALITY and SOCIAL

COMMUNICATION

PASTORAL and PRAYER

MISSION

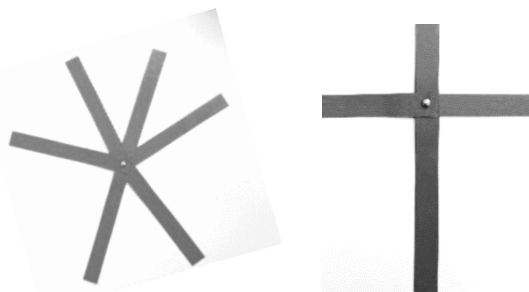
RECTOR'S REFLECTION 2022-23



“When they looked up, they saw no one except Jesus” (Matt 17: 8) [NIV]

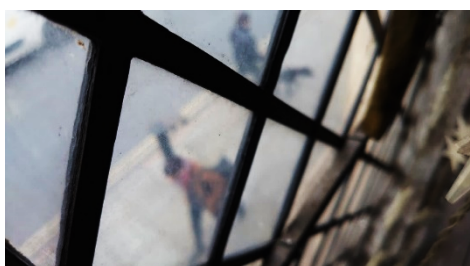
A number of years ago when I was in Northern Ireland, I went out for a meal with some friends. We were looking for a Restaurant deep in the Irish countryside when we got hopelessly lost.

We took several wrong turns until we came to a Junction known locally as the Six Road Ends - a place notorious for road accidents because of the confusion and poor visibility experienced by drivers. After several failed attempts to get on the right road, we eventually found our way to the restaurant and had a great evening! That story for me feels like a parable of our lives, with all the choices and decisions we have to make along the way.



Sooner or later we will come to a crossroads.
Do we turn right or left, or do we travel straight over?

As we enter Holy Week, and
As we take the road that leads to the Cross, can we do so with confidence?



I believe we can,
because that road
leads to Jesus for
whom the cross was
not the end. For
Christians the Cross
is like a Compass. It

is not the end but the means by which we can find our way home, pointing us in the right direction - beyond defeat and beyond death...

This last year we said farewell to Queen Elizabeth II, a woman of great privilege and influence, and yet also of profound Christian faith. She had a magnificent State Funeral and yet at the very end, after all the pomp and splendour, as the fixtures of Royalty were removed from her coffin, she was laid to rest simply as “Elizabeth” in a simple tomb. It was a reminder of the transience of our lives on this earth. As Mat Redmond puts it so beautifully in his song **The Heart of Worship:**

*“When the music fades
All is stripped away
And I simply come...”*



In the Film “The Miracle Maker” there is a memorable scene near the end when the resurrected Jesus, after meeting the despondent, depressed disciples on the road to Emmaus, breaks bread in a family home. As he blesses the food, a little girl watching gasps in surprise as she exclaims to her mother: **“It’s him!”** She recognizes Jesus and then he disappears from sight.... He has risen indeed!

Last Friday, I baptised 8 children and admitted 10 to Holy Communion at our School, Boutcher Church of England Primary. I reminded them that when Jesus is around there is always “more”. When he said:

I am the Bread of Life. (John 6:35) He was saying we need bread but it isn’t enough to satisfy. We also need Him.

I am the Light of the World. (John 8:12) The world needs light to “exist” but we need his light to truly “live”.

I am the true vine. (John 15:1a) Look what happened when Jesus was the guest at a wedding. He took something ordinary and made it extraordinary.

I am the Resurrection and the Life. (John 11: 25-26) Death is not the end when we trust him to show us **the Way**, for he is **Truth and Life.** (John 14:6)

With Jesus there is always **“more”**.

For us all. Having come out of a Pandemic into an even more uncertain world, we need him more than ever, but there is much to be optimistic about:

A gifted Church Family which is growing, with a Home in which to gather + worship. A Curate coming in the summer. Bible Studies starting soon where we can drink deep of God’s word. Over the last few weeks some of us have been doing the Lectio Course, based on Pete Greig’s book **“How to Hear God”** and we have been realising how much more the Bible has to say if we would only take the time to listen.

If we really do believe, that **“...the Word of God is living and active and sharper than any 2 edged sword”** (Hebrews 4:12) then we will take seriously what we say to those being Baptised as we give them the gift of a Bible: **“Receive this book. It is the good news of God’s love. Take it as your guide”**

Let’s commit ourselves to doing just that.

“If there is a God...

If that God is not an abstract concept...

If this God-who-is-a-relationship, motivated by self-giving love, moved out of himself and became human...

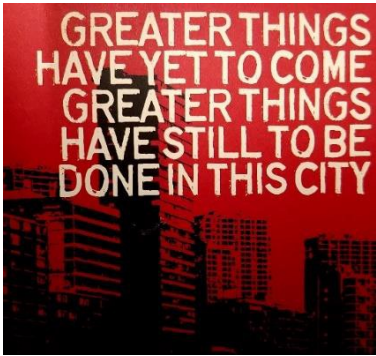
If he called disciples after him, students, apprentices, sitting at his feet, listening to his teachings, and learning to say and do all that he said and did...

And if, upon this Jesus’ return to the Father, he gave his Spirit, to be with all Christians everywhere for all time...

Then surely learning to hear his voice is at the centre of all that matters in life...” (Foreword by John Mark Comer from: “How to Hear God”)



Revd Charlie Moore: Palm Sunday, 2nd April 2023



Apart from the regular Sunday Services, and occasional Offices such as Morning + Evening Prayer, Baptisms, Weddings and Funerals, here are some the activities and events from the last 12 months...

How to Hear God

SATURDAY MORNINGS

24-7 PRAYER

the **lectio** course

St Mary Magdalen
 Hosts LCM'S 5-WEEK
MISSIONARY JESUS COURSE
 WEDNESDAY 22ND FEBRUARY AND
 WEDNESDAY 1ST, 8TH, 15TH & 22ND MARCH 7.00PM - 8.30PM
 ST MARY MAGDALEN
 193 BERMONDSEY ST
 LONDON, SE1 3UW

Charlie

FRUITFULNESS ON THE FRONTLINE.

Church open for quiet Prayer: 12 – 2pm every **Friday**

+ The Good Friday Cafe

Prayer
Wednesdays
6.00am



Every Wednesday
In St Mary's Social Space
ALL WELCOME!

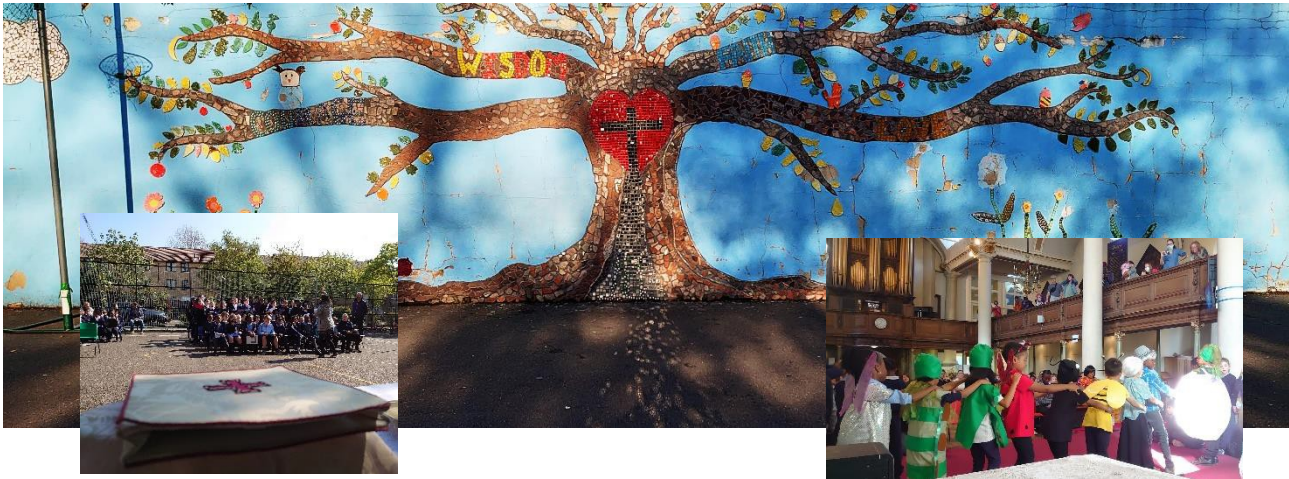
Women's Bible Study
(in person)
7.30
on
Thursday
In the Social Space
(See Ebun)



Women's Meeting on Zoom
12.30: Tuesday on Zoom
Contact Tabitha Fyffe for details

Session 2:
Saturday
19th February
9 for 9.30am
St Mary's Social Space



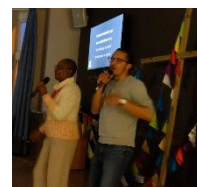


St Mary's Parish: Weekend Away



Fri 3rd to Sun 5th June 2022

at High Leigh Conference Centre



ST MARY MAGDALEN CHURCH WARDENS' ANNUAL REPORT

APRIL 2023

Much of this busy year has been spent recovering from the effects of Covid and developing the Church. The main issues to report are:

1: ATTENDANCE

Pre-covid attendance numbers to Sunday services were about 60 adults + approximately 25 children [under 16]. Numbers have now returned to this level with a slight increase (19/3/ there were 70 adults + 25 children) - sadly many churches have not. Our policy of staying open as much as possible during Covid was, we feel, a wise one and we are blessed with many new members of the church who contribute much. An obvious question is what has happened to those regular pre-Covid attenders who have not returned. A pleasing sign is the number of children **and young adults in our church – our future.**

2: NEW STAFF

2.1: CURATE

After much prayer and planning, we are delighted that a new curate will be joining the Church in the summer. This should add much to our Church family.

2.2: RECTOR'S PA

Karina has left her post to study and we are pleased that Josie Wilkins has taken over so ably.

3: DEVELOPMENTS AND THE PCC

The PCC – all willing volunteers – have met regularly and the members use their expertise and time to sustain and develop our Church. They deserve our thanks. We need more to join with commitment and skills as the coming year is likely to throw up a number of challenges.

4: BUILDINGS

4.1: Maintenance

Our building is a Grade 2* listed building and dates back many centuries, so it is very important. We are its custodians. The 5-yearly inspection of the Church (Quinquennial) by our Diocesan architect is on May 11th but we already know that there are jobs to be done in the tower and elsewhere. This will require funding.

The church doesn't clean itself, and there is a committed team of volunteers who give up a few hours each week to make sure when we attend church on Sunday it's a nice place to sit down in. Thank you to them for their love and also a thank you to the ladies who make sure that there are flowers dotted about the church to add some of the beauty and colour of God's creation to our Sunday worship. Thank you to all of you.

4.2: Development

A buildings' group ably led by Musa (our Assistant Church Warden) is toiling hard to make the building fit for purpose in the C21 (and beyond). They meet regularly and chip away at the many parts of the plan. Again, we need to find funding for this work.

7: ARCHDEACON'S INSPECTION REPORT

The following report was sent to us after the Archdeacon's visit to see the wardens on 18th March 2023:

Dear Robin and Eburn

It was lovely to spend time with you on Saturday hearing about ministry and mission at St Mary's.

There is very little that I need to report back on because things were in such good order. But I did promise to come back to you on a few quite minor things:

- the question of the copyright licence for overhead projectors which I can confirm you do need. But I think you may in fact have the CCLA licence already.*
- Via this email I am asking Jack Edwards to send you the energy footprint tool! Thank you Jack!*
- You did not appear to have a safeguarding notice in a prominent position giving people information about how to report safeguarding concerns with the names and numbers and ideally photos of the safeguarding officers and you can obtain a template from the safeguarding team if you don't have one.*
- We were able to check the silverware against the inventory and the items in the inventory listed as 'in the church' were all there apart from a wafer box. We were not able to see the items which had previously been kept at the bank but Charlie tells me that these are in another box in the strongroom.*
- We were missing the latest gas safety certificate from the paperwork*

It was particularly good to talk about your plans and hopes for the future with the plans for the opening up (and renovation) of the church and the excitement around a new curate. I was very encouraged by your commitment to the people and the parish and your openness to new ideas. Thank you again for giving up so much of your time on Saturday and also for all that you do week in and week out.

With all best wishes

Jonathan

*The Ven. Jonathan Sedgwick
Archdeacon of Southwark*

6: FUNDING

Many of the aspects of the Church describes above require money. At present, we are unable to cover our running costs and the buildings work also needs support. We ask you to consider starting or increasing you giving – ideally by Gift Aiding – to support your church.

As your wardens, we would like to thank all church members for supporting us in our efforts to support Charlie and the PCC to ensure the church is a vibrant, functioning, inclusive house of God.

Robin Precey & Eburn West
(26/3/2023)

Safeguarding Report for ACPM/Annual Meeting

The safeguarding officers at St Marys are myself, Charlie and Amy Glover. There have been just a couple of specific actions that have required safeguarding responses in the past year. These have been to ensure that a register of names and contact numbers is taken for the Saturday morning bike rides so we know who is participating and who to contact in case there is a problem, to designate a leader of the group and to ensure that a first aid kit is carried. The second matter was unauthorised photography in church of individual members of the congregation. This was in response to someone not known in the congregation taking photographs of the child of a church member without their permission. In compliance with Diocesan safeguarding procedures the congregation was reminded the following week that no photography is permitted in church either during or before and after services. The church wardens and the leadership team are aware of this.

Where the performance of safeguarding measures needs improvement is administration and record keeping. I hope to work together with the church secretary to ensure we have an accurate list of which members of the congregation have roles in church that require a DBS check and to ensure that these are up to date. We have also been asked by the Diocese that everyone with a DBS check because of the nature of the work they do for the church complete an additional information form. I have yet to implement this. There should also be several posters in various places in church with the photographs and contact details of the safeguarding leads. This omission was recently commented upon to the churchwardens in an inspection by Archdeacon Jonathan Sedgewick.

Gretchen Precey.

TREASURER'S REPORT & ACCOUNTS

(also see Resources and Churchwardens' Reports)



For the fourth year running the accounts show a surplus. The 2022 accounts have a surplus of £43.2k, an improvement on the 2021 surplus of £23.2k. The 2022 surplus is a result of a rise in income accompanied by a fall in expenditure. Higher rental income was the main reason for the rise in income. Lower architect fees and lower property maintenance were main causes for the fall in expenditure.

The figures referred to in this report include both restricted and unrestricted funds; the restricted funds are a small proportion.

Income

Total receipts from donors were £84k in 2022 (note 2a) compared to £85k in 2021. This marks a small decrease in total donations, despite Gift Aid donations increasing from £37k in 2021 to £44k in 2022. The fall in total donations is due to a fall in sundry donations from £16k in 2021 to £11k in 2022. Collections at services remain at similar levels in both years (note 2a).

Income tax recovered from Gift Aid donations was a significant £12k in 2022, increasing from £9.4k in 2021 (note 2a).

There was a marked increase in rental income in 2022 with a rental total of £43.5k in 2022 compared to £34.7k in 2021 (note 2b). There were many reasons for this: a rise in monthly rental from mid-year, occupation throughout the year in both properties, lower maintenance expenses, new system of monthly management fees from mid-year.

Estate agent Stirling Ackroyd (formerly Williams Lynch) managed both properties throughout the year. They attend to maintenance as well and pay us a net rent having deducted maintenance and management fees. The net rent is the figure provided in the accounts which also includes rent of £1.8k for use of church premises. The total rent received from the estate agent for the two properties was £41.7k after deducting £5.7k for fees and maintenance (fees £3.3k, maintenance £2.4k).

Income from investments was £1k higher in 2022 (note 2c).

The church fair at the Bermondsey Street Festival was not held in September 2022 as Southwark Council cancelled it due to the passing of the Queen.

Expenditure

There has been a fall in total expenditure of £12k to £92k in 2022 from £104k in 2021. This was due to lower architect's fees in 2022 and lower maintenance expenses on rental properties in the same period (note 3a and 3e).

Church maintenance remains at the same level as 2021 (note 3c) at £13.8k. This included a new boiler system of £6k, cleaning costs of £3.7k and ongoing repairs £1.5k.

The PCC committed to increase its contribution to the Diocese of Southwark pledging £35k in 2022. We are still net recipients of Diocesan resources as the costs of providing us with a rector far exceed our contribution.

Church management and administration costs reduced by £1k (note 3b).

Although rental property maintenance (note 3a) shows 2.2k in 2022 it is actually higher than this due to the point mentioned in the 'Income Section' that the estate agent attends to property maintenance and pays us net rent.

Seven organisations were supported during 2022 with donations totaling £5.8k. The full list is given in the accounts (note 3d).

The Church Family Weekend Away in June 2022 was a successful event of study and fellowship. The accommodation expenses were £9.6k of which £9.1k was received from participants. The travel expenses of £1.5k for the hire of two coaches for onward and return journeys were met by the church. A deposit of just under £3k was paid to reserve accommodation for the Church Family Weekend Away planned for 2024.

Significant post year end developments

There will be no rental income during 2023 from one of the properties. This represents a reduction in net rental income of £26,000 for the year (based on 2022 figures). The property will be used to provide accommodation for the new curate. The curate is expected to be at St Mary Magdalen at this property for two to four years. In the first three months of this year (2023) we have already incurred utility expenses amounting to a little below the total for last year. Although we expect this to decrease throughout the year, this already represents a high expense for 2023.

Thank you

Your donations and regular giving have been a vital source of revenue to the church. Thank you. It is much appreciated. Also, thank you for signing up as a Gift Aid donor which has helped hugely as the Gift Aid Scheme allows us to increase the value of donations by 25%.

I would like to thank the following: Doris Carr for undertaking the independent examination of the accounts, Isobel Barlow for managing giving through envelopes and Phil Wellington for his help with various matters.

Nirma de Silva, Treasurer

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke
Financial Statements for the year ended 31st December 2022

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted	Restricted	Endowment	Total Funds	
		Funds	Funds	Funds	2022	2021
		£	£	£	£	£
Receipts						
Incoming Resources from Donors	2 (a)	82,649	1,513		84,162	85,397
Income from Operating Activities to Further the Work of the Church	2 (b)	45,501			45,501	36,319
Income from Investments	2 (c)	3,139	2,637		5,776	4,784
Income from Fundraising Activities	2 (d)					1,355
Total Receipts		131,289	4,149		135,439	127,855
Payments						
Cost of Generating Funds	3 (a)	2,219			2,219	5,248
Church Management & Administration Activities Directly Relating to the Work of the Church	3 (b)	17,778			17,778	18,743
Grants and Donations	3 (c)	62,365			62,365	61,844
Capital Expenditure	3 (d)	5,750			5,750	6,289
Church Weekend Away	3 (e)	180	1,725		1,905	9,840
	3 (f)	2,254			2,254	2,677
Total Payments		90,546	1,725		92,271	104,642
Excess of Receipts over Payments		40,744	2,424		43,168	23,213

BALANCES OF BANK (CURRENT AND DEPOSIT) AND CASH

As at 1 January 2022		107,974	85,470
Excess of Receipts over Payments		43,168	23,213
Adjustment for income on investment accounts		(670)	(608)
Refund to creditors			(3,000)
Equipment purchased			(319)
Transfers to/from investment a/c			
Non Cash Reconciling Items - Equipment written off			3,218
As at 31 December 2022		150,473	107,974

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2022

	Note	2022	2021
		£	£
Monetary Assets			
Short term deposits	4 (a)	77,242	37,135
Cash at bank and in hand	4 (b)	73,231	70,839
		150,473	107,974
Investments			
Investments held at CBF Church of England Funds	5 (a)	125,056	141,658
Investments/trust funds held by South London Church Fund	5 (b)	224,061	246,828
		349,117	388,485
Fixed Assets			
Freehold property	6		
Equipment	7	13,787	13,787
Liabilities : Amounts falling due within one year			
Creditors	8		
Total of Identified assets		513,377	510,246

Approved by the P.C.C. on 27th March 2023 and signed on its behalf by Rev'd Charlie Moore. The notes on pages 2 to 7 form part of these accounts.

Charlie Moore
REV'D C. D. MOORE
27th March 2023.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2022

1 ACCOUNTING POLICIES

- (a) The financial statements have been prepared in accordance with the Charities Act 2011 using the Receipts and Payments basis.
- (b) The statement of assets has been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

Funds

- (c) General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.
- (d) The accounts include all monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Incoming resources from donors

- (e) Collections are recognised when received by or on behalf of the PCC.
- (f) Planned giving and Income tax recoverable on Gift Aid donations are recognised only when received by the PCC.

Income from operating activities

- (g) Rental income from the letting of church premises is recognised when the rent is received.

Income from investments

- (h) Dividends are accounted for when received; interest entitlements are accounted for when the interest is received.

Assets

- (i) Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011. Moveable church furnishings are listed in the church's Inventory which can be inspected at any reasonable time. There is insufficient cost information available to value assets acquired before 1 January 2003 and so only assets acquired after that date are summarised in the Statement of Assets and Liabilities.
- (j) Freehold properties were acquired prior to 1 January 2003 and are recognised but not valued in the Statement of Assets and Liabilities. Title to the properties is held on behalf of the PCC by the South London Church Fund and Southwark Diocesan Board of Finance as custodian trustee.

Monetary assets

- (k) Short-term deposits are held on deposit with the CBF Church of England Funds or at the bank where the funds are readily accessible.
- (l) Deposits held in funds by South London Church Fund are designated as investments rather than monetary assets.

Investments

- (m) Investments are valued at market value at 31st December.
- (n) Investments include trust funds held by the South London Church Fund on behalf of the PCC.

Reserves

- (o) It is PCC policy to try to maintain a balance on unrestricted funds which equates to approximately three months' unrestricted payments. At the year end this was more than covered by unrestricted short term deposits and cash at bank and in hand.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2022

	Unrestricted	Restricted	TOTAL FUNDS	
	Funds	Funds	2022	2021
	£	£	£	£
2 RECEIPTS				
2 (a) Incoming Resources from Donors				
Grants received	1,400		1,400	-
Building fund appeal:			0	670
Donations		600	600	1,902
Gift Aid donations		476	476	436
Income tax recovered		437	437	
Planned giving:			6,605	11,803
Stewardship donations	6,605		44,290	37,403
Gift Aid donations	44,290		12,153	9,437
Income tax recovered	12,153		7,363	7,716
Collections at services	7,363		-	-
Legacies	-		10,838	16,030
Sundry donations	10,838		84,162	85,397
	82,649	1,513		
2 (b) Income from Operating Activities				
Fees	1,987		1,987	1,587
Rent	43,514		43,514	34,732
	45,501		45,501	36,319
2 (c) Income from Investments				
Interest received	179	623	803	14
Investment income received	2,960	2,013	4,974	4,770
	3,139	2,637	5,776	4,784
2 (d) Income from Fundraising Activities				
Church fairs	0		0	1,355
Concerts	-		-	-
Sales	-		-	-
	0		0	1,355
3 PAYMENTS				
3 (a) Cost of Generating Funds				
Expenditure on rental properties	2,219		2,219	5,248
Duty manager	-		-	-
Costs of fundraising events	-		-	-
	2,219		2,219	5,248
3 (b) Church Management & Administration				
Clergy expenses	819		819	992
Outreach worker	-		-	-
Financial & clerical administration	10,446		10,446	11,678
Printing, stationery, postage, telephone	5,934		5,934	5,360
Other administrative costs	580		580	714
	17,778		17,778	18,743
3 (c) Activities Directly Relating to the Work of the Church				
Church maintenance	13,869		13,869	13,817
Courses and mission	901		901	590
Diocesan contribution	35,000		35,000	34,750
Insurance	4,759		4,759	4,445
Utilities	4,933		4,933	4,313
Worship	1,566		1,566	3,421
Hospitality	1,336		1,336	508
	62,365		62,365	61,844

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke
 Financial Statements for the year ended 31st December 2022

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2022 £	2021 £
3 (d) Grants				
Charitable donations (analysis below)	5,750		5,750	5,256
Gifts	-		-	1,033
	<u>5,750</u>	<u>-</u>	<u>5,750</u>	<u>6,289</u>

Details of charitable and missionary giving

- Church Mission Society	1,200
- Salmon Youth Centre	300
- London City Mission	2,200
- Manna Society	400
- Christians Against Poverty CAP	500
- Storybook Dads	500
- Smile Train	500
- Community	150
	<u>5,750</u>

3 (e) Capital expenditure

Tower clock	180	360	540	294
Architect's fees		1,365	1,365	9,546
	<u>180</u>	<u>1,725</u>	<u>1,905</u>	<u>9,840</u>

3 (f) Church weekend away (June 2022)

Accommodation deposit paid (for 2024 & 2022)	2,894		2,894	1,927
Coach	750		750	750
Balance for June 2022 accommodation	7,709		7,709	
Participants contributions	(9,099)		(9,099)	
	<u>2,254</u>	<u>0</u>	<u>2,254</u>	<u>2,677</u>

4 ANALYSIS OF MONETARY ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowmen Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
4 (a) Deposits in CBF Church of England Funds				62,401	25,434
PCC deposit	62,401			14,841	11,702
Ecclesiastical Charity income		14,841	-	77,242	37,135
	<u>62,401</u>	<u>14,841</u>			
4 (b) Cash at bank and in hand				7	119
Cash in hand	7			73,223	70,720
Held at Unity Trust Bank	52,649	20,574	-	73,231	70,839
	<u>52,656</u>	<u>20,574</u>			

5 ANALYSIS OF INVESTMENTS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021
5 (a) Investments held in CBF Church of England Funds					
- CBF Income Shares					
A/C 637084001S - Ecclesiastical Charity Capital			99,455	99,455	112,658
A/C 637084002S - Amoxons Charity		10,075		10,075	11,413
A/C 637084003S - Peele Fund				15,526	1
		15,526		125,056	147,587
	<u>-</u>	<u>25,601</u>	<u>99,455</u>		<u>1,658</u>
5 (b) Investments held by South London Church Fund					
<i>Name of trust</i>	<i>Type of investment</i>	<i>Trust no.</i>			
Blackmore legacy	Investment fund	0134	19,545	19,545	22,140
Clergy housing	Investment fund	0613			
	Deposit account			36,614	39,951
Sale of Magdalen Hall	Deposit account	0787			
	Investment fund			167,902	184,737
				<u>167,902</u>	<u>184,737</u>
				<u>204,516</u>	<u>246,828</u>

These investments are held by South London Church Fund in the form of deposit accounts and investment funds.

6 FREEHOLD PROPERTIES

The South London Church Fund and Southwark Diocesan Board of Finance hold on behalf of the PCC the title to two residential properties, both of which are rented out :

- 22 Reverdy Road, and
- 180 St James Road.

The PCC also owns the freehold of Magdalen Hall, Purbrook Street, from which ground rent is received.

No recent valuations of these properties have been carried out.

7 EQUIPMENT

The following items of equipment have been acquired since 1st January 2003 :

Item	Purchased	Cost £	Item	Purchased	Cost £
Hitachi 430 digital projector	June 2004	3172.5	Printer	April 2012	149.99
Portable overhead projector	July 2004	182	PA speaker	August 2015	295.99
Pottery chalice & patten	October 2004	55.01	Mics & stands	August 2015	707.3
Laptop	May 2005	589	Laminator	October 2015	79.04
Clavinova	November 2006	1434	Wireless mic	December 2015	363.43
TV & DVD	April 2006	387.97	Computers	May 2017	1549.98
Flash drive	November 2006	29.99	Laptop Admin	May 2018	949.99
Drum kit	March 2007	429	Laptop Worship	June 2018	949.99
Wireless Router	July 2007	61.98	TV screens (worship)	March 2020	495.98
2-way radio	December 2009	22.99	DSLR camera system	August 2020	510.91
Office computers	February 2010	846	Fridge freezer	August 2021	319
HP: Deskjet 4580	May 2010	49.99			
Answerphone	May 2011	84.99			
Hard drive	June 2011	69.99			

13,787

The equipment list has been reviewed and brought up to date.

8 CREDITORS

Creditors represent deposits received from tenants of rental properties.

9 THE ECCLESIASTICAL CHARITY OF ST MARY MAGDALEN WITH ST OLAVE, ST JOHN AND ST LUKE

The Ecclesiastical Charity was created in 1999 by a scheme ordered by the Charity Commissioners for England and Wales. The scheme provided that

“The sum of £75,000 must be set aside to be administered as a separate charity under the name of the Ecclesiastical Charity of St Mary Magdalen with St Olave, St John and St Luke...”

St Mary's PCC is the trustee of the Ecclesiastical Charity and thus has the responsibility of allocating the income from the investment of £75,000 in accordance with the Charity Commission scheme, which states that

“The object of the Ecclesiastical Charity is to further the religious and other charitable work of the Church of England in the ecclesiastical parish of St Mary Magdalen with St Olave, St John and St Luke.”

The endowment fund of £75,000 was formerly held in a deposit account with the CBF Church of England Funds. The PCC took the decision in 2011 to transfer this to an investment account (also with CBF).

During 2022 there were no withdrawals from this fund.

	Year ended 31/12/22	Year ended 31/12/21
	£	£
Receipts and Payments		
Interest & dividends received	3,139	2,868
Revaluation surplus (deficit)	(13,203)	14,163
Less expenditure	-	-
NET INCOME SURPLUS / (DEFICIT)	<u>(10,064)</u>	<u>17,030</u>
Financial Position		
Capital Fund	99,455	112,658
Income Fund	14,841	11,702
NET ASSETS	<u>114,296</u>	<u>124,360</u>

The accounts of the Ecclesiastical Charity are incorporated into the annual accounts of the PCC, the Capital Fund in Endowment Funds and the Income Fund in Restricted Funds.

Accounts



ANNUAL REPORT 2021/2022



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TREASURER'S REPORT AND ACCOUNTS

Thank You!

To:

Ebun West

Churchwarden and PCC secretary

Robin Precey

Churchwarden

Nirma de Silva

Treasurer

Karina A. S. Salih

Rector's PA

Sandra Osoba

Reader (retired 2022)

Mark Fyffe

Evangelist and Outreach Worker

(with London City Mission)

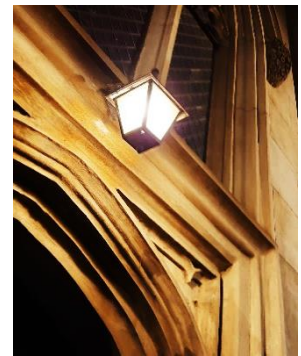
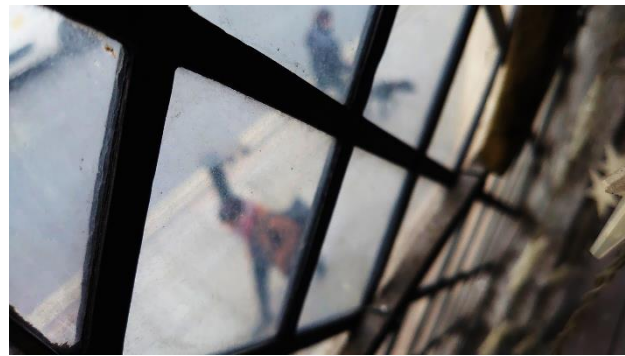
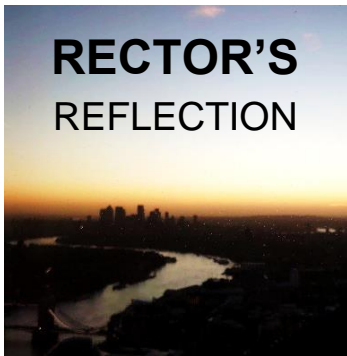
A SPECIAL THANK YOU!

To Ebun, Robin, Nirma, Mark and Karina (+PCC) for their support and all those who have continued to pray as well as faithfully making it possible to keep the Church open safely and running efficiently (especially on Sundays-Isobel, Maria + Worship , Leaders and Preachers Team) with respect to changing COVID guidelines. **If I have forgotten someone please forgive me!**

WELCOME

to our Annual Parochial Church Meeting

Revd Charlie Moore



On 3rd February 2022:

It was 20 years to the day since my first Sunday here at St Mary Magdalen Bermondsey. There have been many changes in the area since then and actually very few people are here today who were here back then... That's not necessarily a bad thing as the Church is a living, breathing, evolving community but at the same time, the rate of change has at times been bewildering. Nevertheless, God has called us to be here and on 3rd February 2022, I found myself in the unique position of being able to look down on London and especially on Bermondsey - the area in which I have lived and worked for the last 20 years – from the 47th Floor of the Shard!

Why was I there? Back in July 2021, I entered a competition run by the RIBA (Royal Institute of British Architects) Journal which asked Entrants to write about what they would do (post pandemic) if they had “the opportunity... to escape (for a week) from daily home/office or work structures...” to take “**Time to Reflect**” and view London from a “different perspective”? It seemed like the perfect opportunity to reflect on my time as Rector of St Mary's and, as one of the winners of a “Residency”, I asked for a “view” towards Canary Wharf in the East, looking down on the Parish, the western boundary of which is directly under the Shard, stretching from the bows of the HMS Belfast in the North, along Battle Bridge Lane, through London Bridge Station, along Weston Street and south to the Brick Layers Arms roundabout at the end of Tower Bridge Road: That was my view... and my “**Reflection**” was what you see in the drawing below (A1 full size), which I started in the Shard and completed in the weeks following my visit. The Title is:

Windows to other Worlds and it is for me a reminder of:

Where we are, who we are, and why we are here: God's people in a Parish of many people- with hopes and fears, many lives with ambitions and aspirations, many souls: each one precious to God...



The Parish
of
St Mary
Magdalen
with
St Olave
St John &
St Luke
Bermondsey

Why are we here? The Church of England through its Parish system claims to be:
“A Christian Presence in every Community”

Our Church of St Mary Magdalen Bermondsey aims to be:

“Here for Good” as we have continued to be for over 800 years:

Physically Present; Spiritually Present; building Fruitful Partnerships with groups & organisations- especially Christian, but also with others who share our values. Such organisations over the years have included The Manna Society for the Homeless, the Salmon Youth Centre in Bermondsey, the London City Mission and Robes among others: connections which we hope to be able to expand as we continue to develop exciting plans for our building.

We believe, in line with the words found in Jeremiah 29: 7 + 11-13, that those values are primarily expressed as God is worshipped by his people in a place (Genesis 28: 10-17) and as we work out the meaning of our Faith and calling individually and together, as followers of Jesus (Matt 28: 18-20) who **“first loved us”** (1 John 4: 19) and who **“tore down the wall(s) we used to keep each other at a distance...”** (Ephesians 2: 14-15)

At the core of this calling is Prayer...



Through Prayer:

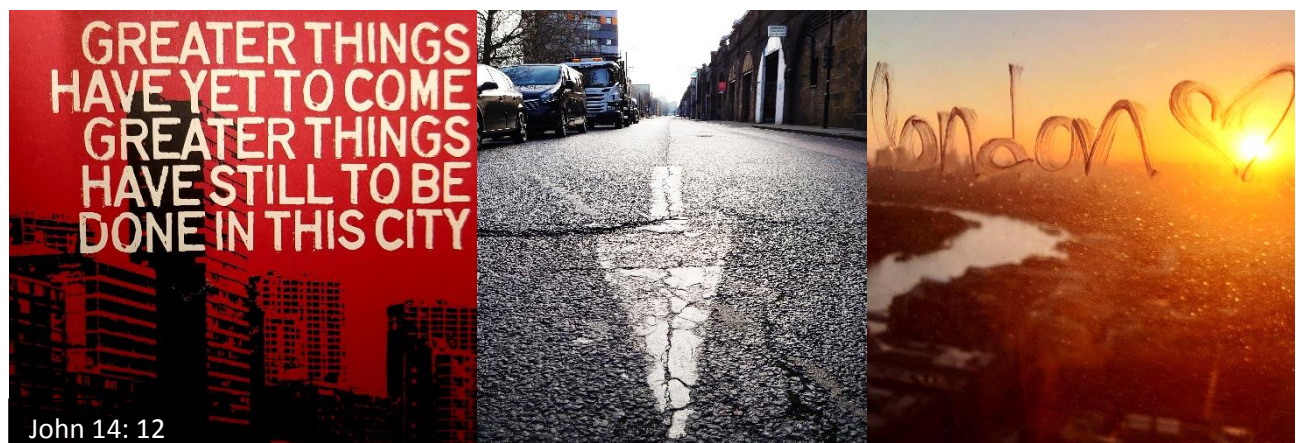
We acknowledge that there is another reality (Ephesians 6: 10-18)

We engage in another kind of Battle which must be fought “in the air” if things are to change “on the ground” (Mark 9: 29) and

We encourage each other to keep going... It is a privilege to work and pray alongside others week by week and year by year as we seek God’s kingdom here in Bermondsey.

Thank you to those who have prayed, the Churchwardens, Treasurer, Parish Church Council and to the Church Family (including those faithfully preparing the building for worship every Sunday) for all your commitment and support over the last year.

As we look forward to another year, I return to some words given to me some years ago:



Rev'd Charlie Moore: 10th April 2022

2021/22



Apart from the regular Sunday Services, and occasional Offices such as Morning + Evening Prayer, Baptisms, Weddings and Funerals, there have been the following activities and events:

Bible Study groups:

Tuesday Lunchtimes on Zoom
Tuesday evenings in Church
Thursday Evening in Person at Church.



Pastoral/Prayer meetings:

Morning Prayer on Tuesday,
Wednesday mornings weekly at 6.00am
Fridays at Boutcher School- Staff Prayers.



Monthly Breakfast Prayer meetings on Saturday mornings. **Prayer is available at all these meetings and on Sundays.**

Monthly Holy Communion at Tower Bridge Care Home.

Home visits + Holy Communion with Housebound members.



March, April, May and June 2021:

Marriage Preparation Course 1: 18th and 25th March + 6th May 2021.

Prayer Course 2: Six Sessions. Wednesday 24th March, Wednesday, 1st April, Maundy Thursday 2nd, Good Friday 3rd, Holy Saturday 4th and Wednesday 5th May 2021.

Listening Group: Discussions regarding Race- Opportunity for our Black sisters and Brothers to share their experiences of Racism.

There were Groups on 25th April, 23rd May, 27th June and 18th July when we finished reading the Book "We need to Talk about Race by Ben Lindsey. Although these conversations have paused, it is our intention that they should continue as we seek to understand and love one another better...



Thy Kingdom Come: 10 days of Prayer from Ascension Day to Pentecost- 13th to 23rd May 2021.

Europa League Final: Wednesday 26th May in Church.

Guildable Manor Annual Service in Church- 23rd June 2021

Worshipful Company of Tanners Thanks giving Service in Church- 29th June 2021



July 2021:

Euros Football Tournament: Matches on Big Screen in church.

Worship Event: followed by Football on Saturday evening 3rd July in Church.

Nature Walk at Russia Dock, Surrey Quays

led by Gehan and Nirma de Silva- 22nd July 2021.

St Mary's Family Picnic



Open Air Collective Worship

resumes at Boutcher School
on Fridays



August 2021: Holiday period.

September 2021:

Bermondsey Street Festival: 18th

September 2021 (many activities returned)

Marriage Preparation Course 2: 30th September, 7th and 14th October 2021.

Children + Youth Work Training: Saturday 11th September



Boutcher School Harvest at St Mary's on 24th September 2021

October, November and December 2021:

Christianity Explored: Started 2nd November 2021 for 7 weeks

Boutcher School: Weekly Friday Holy Communion at School
began after the summer break.

Annual Act of **Remembrance**, Termly Vision + Values meetings held at
Church. End of Term Christmas Carol Service at St Mary's.



St Mary's "Hallelujah" Light Party: 31st October 2021

Living in Love and Faith: (Combined Deanery Synod Churches) Course..

Began in person on 14th November and continued in person on 28th November.

Switched to Zoom for Sessions 3, 4 + 5 on 9th, 16th and 30th January 2022, due to COVID.



December 2021:

Church family Christmas Celebrations.

January 2022: Living in Love and Faith Course: Continued.

Boutcher School Admission to Holy Communion Class:
8 Sessions between January and March.



February 2022:

"Be Still" Prayer Course/ began in Church. [+Breakfast Prayers] First of 5 Sessions-
Saturday mornings 22nd January, 19th February and 26th March (ongoing)

March 2022:

"Be Still" Prayer Course continuing at Church [+Breakfast Prayers]

Baptism and Admission to Holy Communion Service at Boutcher C of E Primary School

on 18th March – 6 children Baptised before 9 children admitted to Holy Communion. 1 more baptised and admitted to HC the following week during End of Term Easter Service at St Mary's.



Ash Wednesday Holy Communion
+ Day of Prayer for Ukraine: 2nd March 2022. As part of our commitment to Global Mission along side other projects), we continue to support Alison Giblett our CMS Mission Partner, in Prayer and financially as she remains in Ukraine.



Up and Coming:

April 2022:

HOLY WEEK and EASTER- various services including Palm Sunday, Good Friday, Easter Day.

May 2022:

Thy Kingdom Come: 10 days of Prayer from Ascension Day to Pentecost- 26th May to 5th June

Boutcher School: Family + Food Event at St Mary's- Wednesday evening, 25th May

June 2022:

Parish Weekend Away: High Leigh Conference Centre- Friday 3rd to Sunday 5th June 2022.

PARISH STATISTICS between 21.03.21 + 10.04.22	St Mary Magdalen	Boutcher School	Other
Baptisms:	9 (Year 5 children)	7 (Year 5 children)	
	3 (Infants)		
	1 (Adult)		
Weddings	3		
Funerals	None at church.		3 (Crematorium) 2 (Cemetery)
Confirmations	of St Mary's members		7 (St Philip's Bermondsey)
Admission to HC	12 (Year 5 children)	9 (Year 5 children)	
Banns of Marriage	22		



Charlie

CHURCHWARDENS' REPORT

The role of Church Warden has a long history and involves legal responsibilities for the resources and personnel in the church. It is an elected role and currently Ebun and Robin are your wardens.

We meet with Charlie regularly to discuss these important issues and the highlights of the last year have been:

1 RESOURCES

1.1: Keeping the church open as much as possible in a Covid-safe way for the spiritual welfare of the Church community and others. We would like to thank those who faithfully worked to make this happen especially Isobel and Maria. More people are now coming to St Mary. The average Sunday attendance for November 2019 was 77. In February 2022 it was 99. There are 114 people on the electoral role.

1.2: Repair of the buildings

– The church itself is over 700 years old the building itself is a mongrel of architectural styles and ages. Although structurally sound, it demands a lot of TLC. The last 2 quinquennials highlighted problems in the tower, gutters with water ingress and damp, fire door on the electrical cupboard and the heating and boiler. All are being addressed

- The church owns 2 properties (in Reverdy Road and St James Road) which we rent to add to our income. Both are now well-maintained and we have a management contract with a local estate agent

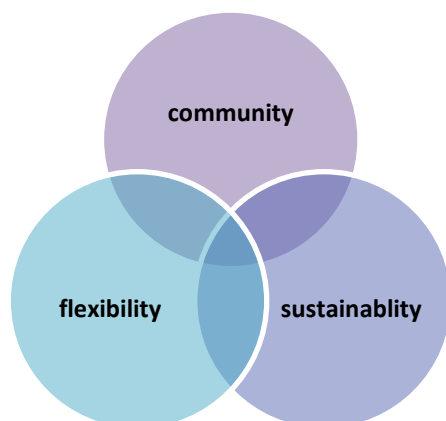
1.3: Renovation of the church. Hopefully as you know we are keen to move onto Phase 3 of our St Mary development plan. This involves a substantial and sensitive revamp of much of the church. Our church vision is that *“As Christians worshipping together in Bermondsey, we are seeking to live for the glory of God by following Jesus in the reality of God’s world”*. It was developed in 2009 and then further refined through our Mission Statement (2014-15): **“Here for Good”**. *This involves at least 3 inter-related aspects:*

1. *Going Out /Physical Presence*
2. *Worship/Spiritual Presence*
3. *Building/Fruitful Partnerships”*

We want St Mary to be a building that remains a place of worship that is open much more for community use. **“Here for Good”** means **“Good”** in the sense of:

- **COMMUNITY.** Ultimately, we want to encourage and facilitate individual’s journeys of faith to increase the membership of the Church of England and our congregation. This means adding benefits to the spiritual and physical and social experiences that the church offers.
- **SUSTAINABILTY.** St Mary is not a rich church in terms of finances. We need to increase our activities and our congregation to enable financial sustainability. Moreover, we need to repair and renovate this historic building so that it is fit for purpose in the rest of the 21st century and beyond. We would like to do so using sustainable energy sources and materials e.g. re-using pews to become the new floor.

- **FLEXIBILITY.** At present the layout of the church is limiting. We need to change the space to enable more flexibility to enable greater use by the community.



More details will be discussed with the congregation when the architectural possibilities are known. This is not easy and is convoluted. Even after that, there is the tough issue of securing substantial funding. This will require much effort, determination and skill and we need prayer for this important aspect of our church's development. Specifically, we feel we need to:

1. **Repair and renovate** the church in line with the Quinquennial report and changes highlighted below, including reinstatement and electrification of the existing candelabras;
2. **Increase accessibility** from the very busy Bermondsey Street to enable passers-by to see into the church as a warm, light, interesting, inviting and special place. We also wish to improve accessibility and access within the building;
3. **Extend our cramped kitchen and catering facilities** to be able to open a high-quality community café and provide a better service for other church uses e.g. conferences, concerts;
4. **Relocate and up-grade toilets** including a shower for users e.g. Robes project for homeless people;
5. **Open up the nave** to provide a more flexible space for a more varied liturgy and use for community events e.g. concerts, meetings, wedding receptions, lunch-time talks and services. We would like to explore possible relocation of the Font;
6. **Develop some of the church spaces** as work-life areas as people will work more from home in the future yet also require a sense of community to avoid social isolation;
7. **Create:**
 - (i) **A museum** for the many historical artefacts current poorly displayed. We have many visitors from across the globe who are keen to trace their ancestry in Bermondsey;
 - (ii) **A venue for Local Artists** (including painters, printers, photographers, ceramicists, textile + other designers etc) to display and promote their work- in a way and with work which promotes the values we represent as part of the local and global church;
8. **Provide a reception** at the front of the church to oversee the anticipated increased weekly use;

9. **In doing the above, to increase local employment and training opportunities** within the church and community- probably through a Lottery grant.

We believe all of these, combined, will greatly help us to further realise our vision of being “**Here for Good**” through an increased sense of **community**; and greater **sustainability** through increased **flexibility**.

2: PERSONNEL

As wardens we have tried to support Charlie, especially during lockdown. We have been conscious of the need for him to have a work-life balance and this has not been easy with a leader so dedicated to his vocation and so hard-working. We marvel at his energy and enthusiasm after so many years’ service at St Mary.

Church Cleaning

As the congregation is growing and church attendance is becoming more regular, a cleaning team has been re-instigated. I’d like to thank Gretchen, Tola, Fredericka, Isobel and Katie for giving up their time to make sure we have a nice clean church for Sunday morning worship. If you feel you can give up some of your time to help clean your church, please see Ebum

Robin & Ebum

READER

During the year, Sandra Cooper (Osoba) a much loved members of St Mary’s, retired as Reader and moved on. We thank her for her many years of faithful service here- to the children, young people and many others, as well as in the roles of Safeguarding Officer, Churchwarden and PCC Secretary. We do hope that she and Chris will be able to join us some time in the next few months so that we can say Thank you + farewell properly...

Charlie

HOSPITALITY

Every Sunday, 2 people from a larger team of 9, serve a mixture of homemade & shop bought cakes and treats, with tea & coffee for St Mary's. We are unofficially called '**The Sunshine Cafe**', and hope that we have been able to spread a little sunshine through the hospitality we try to give. Post Covid I think it's been a real help to encourage people to socialise and stick around after the service. I like to hope that it has re-ignited some of the fellowship elements of meeting on a Sunday, which are so important. I've had feedback from some single people who have said it's been particularly helpful for them to get to know people more easily in an inviting environment with a cuppa and a cake!

Abimaro

WORSHIP

I haven't ever written a report for something before but saw this as a great opportunity to let the church know about the amazing things that have been happening in the church. In the last two years, we've all gone through our fair share of difficulties and trials in and outside of the church, this very much includes the foundations of church, worship being one of them. In the beginning, we struggled with numbers and had to stretch people in order to fulfil that calling that God has for some of us. Though difficult having some people take a step back from worship we have still persevered. Praise God for all the committed people past and present who've been willing to give their time to worship and serve in the church.

Revelations in worship that have taken place are numbers and the abundance the Lord has brought to our church. We've within the year recruited four amazing and gifted people to the worship team, who are very much committed to serve and strengthen us as a group. Praise God for Tom Sims, Gabriel Lim, Olivia and Daniel Coghil for their acts of service and how much help they've been.

I also want to praise God for all the people who've made all of this possible; Charlie Moore our rector for leading and guiding the right people to us and the worship team past and present; Davina, Nirma De Silva, Christelle, Joseph, Amana and Isla Moore, Tim Fielder, Alex Jalloh, Tabitha Fyffe, Moses Kanneh, Maya De Silva, Nathaniel Momodu, Maddie Holden, Stephanie Moh, Tom Sims, Gabriel Lim, Olivia and Daniel Coghill. I want to thank all these people for all the time and hard work they've put into serving through worship.

I also want to praise God for the PA/AV people behind the scenes organising all the technical things we try not to mess up. This job takes patience and can sometimes run into problems but that doesn't stop any of them or us from delivering God's word and praise.

A thank you to; Usif, Chantelle and Juliet Kamara, Ruth, Anthony Fuja, Mark Fyffe, Trevor, Tobias Moore, Faye, CJ Glover and Bonsu Osei Tutu. I want all these people to know how much their hard work is appreciated.

Ending this on a high note, we need prayer for new equipment needs and most importantly if any of you out there have such a calling or gifts to serve the lord no matter what they are, come and share it with all of us, we always need more people on our team.

“Whatever is good and perfect is a gift coming down to us from God our Father, who created all the lights in the heavens. He never changes or casts a shifting shadow.” James 1:17

Friday

SOCIAL MEDIA/COMMS

Since March 2021 our social media has continued to grow, although volunteering capacity in managing the accounts has been reduced. We now have:

- Instagram – 185 followers (up from 141 in March 2021)
- Twitter – 138 followers (up from 134 in March 2021)

- Facebook – 93 followers (up from 89 in March 2021)

You can follow us on Twitter @StMaryMagSE1

follow us on Instagram @stmarymagdalenbermondsey

or Like us on Facebook at facebook.com/StMaryMagSE1.

As we gradually began to emerge from the pandemic and with the church open for in-person services, the viewing of online sermons began to drop throughout the year – although we continued to record the sermons up until December 2021. With each video subsequently uploaded to our YouTube channel in the weeks that followed. Our YouTube stats are as follows:

- 85 subscribers
- Average number of views (since the church has been OPEN) – 13 views per sermon (compared to an average of 164 views per service when the church was closed in the early days of the pandemic)
- Total number of St Mary's YouTube Channel views (since March 2021) – 780 views (this compares to 4,121 views over the first 12 months of the pandemic, part of which the church building was closed for).

Since January we have not been recording the services. This has been due to a combination of reduced demand (with a complete return to 'normal' in-person services and the correlating drop in viewing figures) as well as planned changes in how we intend to record them. We are trialling a new system and intend to start uploading recorded sermons again soon.

Joseph

COMMUNICATION

There has been a welcome surge in attendance at St Marys now that the lockdown restrictions are lifted. This has meant that our most recent church directory, last revised in 2019, is now seriously out of date. Contact details for people who want to appear in the directory is being gathered with a view to having the new directory ready to distribute by the summer.

We are also working hard to keep our website current and our social media active. Thanks especially to Joe Moore and Tom Simms for keeping St Mary's 'out there' in terms of our Facebook, twitter and Instagram profiles.

There is a lively church family WhatsApp group and another for the communication between the musicians in their preparations for Sunday morning services. The Men's group has their 'Band of Brothers' WhatsApp and Charlie oversees the worship ("RevCharlie" BROADCAST) WhatsApp group to help the congregation keep track of the many opportunities for worship and fellowship during the week.

ROBES

For several years St Marys has hosted a group of up to 15 guests who participated in the Robes project, an initiative by Southwark Diocese to house homeless people in a network of churches during the coldest months of the year. Members of the congregation and volunteers from the community committed to help greet, socialise, cook, and be alongside those who came to us each week.

Because of the Covid restrictions the project could not run in 2020-21 but St Marys provided supplementary bags of food and pastime activities for Robes guests who were accommodated in a hotel in Peckham.

This year we were asked to prepare and deliver individual evening meals to Robes guests who were staying in student housing in Limehouse. We did 8 food runs on consecutive Friday nights in November-January. Again, we were well supported by people from the St Marys family who cooked 18 meals each week, delivered them and stayed to chat to the guests.

Volunteers from St Marys and the local community also stepped in to make up to 140 sandwiches a day that were distributed to those in need by the Manna Centre for the homeless. Their usual supplier, Pret a Manger, was unable to provide sandwiches during the lockdown because so few of their outlets were open. Nearly 8000 sandwiches were made in kitchens all over Bermondsey and brought to the Manna Centre during the course of the project which was coordinated from St Marys.

SAFEGUARDING

Now that Sandra Osoba/Cooper has moved on from St Marys I have become the designated lead for safeguarding in church together with Charlie and Amy Glover. In addition to keeping up to date with the Disclosure and Barring Service (DBS) status of those who have responsibilities in the church for dealing with vulnerable people, old and young, we are reviewing other areas in the life of the church where safeguarding plays a part. This includes initiatives that take place outside of church but are organised by St Marys such as youth activities and the People's Bike Ride. We hope to dedicate a service to raising awareness about safeguarding in church later this year.

Gretchen Precey

BIBLE STUDY GROUPS

TUESDAY BIBLE STUDY

The group got a lot from studying the book of Acts and then the Bible Study group gained new members as we undertook the Christianity Explored Course. Unfortunately, numbers of the Christianity Explored Course dropped off at the end and as the Bible Study restarted we haven't had many people attend (possibly partly due to problems with the Heating system when the Group has had to meet in church). We hope to reboot the Bible Study at a new venue after Easter.

Ania and Andrew (Charlie)

THURSDAY EVENING LADIES BIBLE STUDY

The Thursday evening women's Bible study group first started meeting in May 2021. We started with just three of us and now we are a group of seven regulars. We have looked at a few of the smaller books of the Bible like Titus, Ruth and James, and have just finished looking at a series called Poetry and Wisdom, which included the Psalms, Proverbs and Song of Songs.

Sometimes the stresses of every day life may mean that one of the sisters has a problem, and we will put aside Bible study and pray together and try and talk through solutions to the problem along Biblical principles. Being able to share a problem is really important to know that there are others who care for your welfare and well-being and are prepared to intercede with God on your behalf.

I'm trying to encourage the women to lead sessions so that we are able to learn the Word through different eyes, and so far Carole has led to look at Psalm 23

Ebun West

PASTORAL / PRAYER: [See 2021/22 Overview](#)

CHILDREN AND YOUNG PEOPLE

SUNDAY SCHOOL GROUP – Fine Young Christians – Year 3 to Year 6

Our Sunday group is school years 3 – 6 and, even though this is quite an age range, they work well together. The group is led by Tabitha Fyffe, who is also a Worship Leader, and Ebun West, a Church Warden. We usually take it in turns to lead the lesson.

We have 7/8 regulars that attend each session, and some weeks when there are more families in the service, the group can grow to 12 or more. The children get on well together and are quite supportive of each other, especially those who are more confident in speaking out. The children are very sure of their faith and feel confident enough to ask questions.

We are currently using the Gospel Project syllabus as our Sunday school material. This has good in-depth Leaders notes and varied activity sheets that are appropriate for our age group.

We are currently working our way through Genesis, starting with the creation, and we are now looking at the life of Jacob. The syllabus is very detailed, with many options regarding how to teach each lesson. The content is thorough and clearly weaves the Gospel truth through each lesson, bringing us back to the heart of the Bible each time – the role of Jesus as Creator and His saving work on the cross.

Many of the children in our group have a good understanding of the basics of the meaning of salvation and good recall of many of the popular Bible stories. They respond well to questions in class and engage well with the activities.

We plan to hand out regular communication to parents/ carers so they are aware of what is being taught in lessons so that they can support the children at home by continuing conversations and consolidate what we cover on Sundays. We did begin to hand out a summary to parents at the end of service but have lapsed & need to revisit this next term.

Tabitha Fyffe and Eburn West

YOUTH

We have been so blessed to see 3 new volunteers join the Youth leadership team, Sammy Gunnel, Amy Glover and CJ Glover which has meant that we have been able to share the responsibility for teaching our youth on a Sunday. The team are on Rota and have been working our way through the Gospel project curriculum which is “all about the gospel because the gospel is all about Jesus”

This curriculum helpfully ensures we are getting to understand the overarching story of the Bible and seeing that its all about Jesus, he is the hero of God’s story.

We managed to have some youth “socials” where we went bowling or had fun and games at the Salmon youth centre as a way to build relationship with our young adults. It is a huge joy to watch our youth growing in their knowledge and understanding of God’s word as well as seeing them following Jesus’ example of taking the lead to serve others. Alex serves on the praise team, while Tobias and Faye are now serving on the sound team on Sunday mornings and both doing a fantastic job. We have recently begun a monthly youth event where we gather the youth at St mary’s as well as other local church youth groups and have a time of fun and fellowship on the last Sunday of the month.

Jesus said that “the harvest is plentiful but the workers are few” Matt 9:37 and also that his followers should “pray to the Lord of the harvest to send more workers” Matt 9:38, so please recognize that we always need more people to help and so consider how you might be able to help by giving your time and prayer to making disciples.

Mark Fyffe

MISSION

We have been given a glorious commission by King Jesus to be completely devoted to following him as Lord and Savior and to lovingly help others to become devoted followers. God has abundantly blessed us through relationship with Him, in order that we would be a blessing to the nations all around us, starting with our neighbors in our local community.

The Bible teaches us that our God is a missional God and that he created human beings **“in His image”** [Gen 1:26](#) to bring him glory by ruling over and filling the earth with his glory. In [Acts 1:8](#) Jesus said to his followers **“you will be my witnesses”** and then again before his ascension in [Matt 28:16-20](#) he commissions his followers to **“make disciples of all nations”**. So, in obedience to Jesus, we endeavor, by the power of the Holy spirit to see every disciple at St Mary Magdalen, mobilized to make disciples of all nations in Bermondsey and beyond.

Our Parish

We continued to visit local people on local estates (restrictions permitting) during the lockdown and were able to provide practical help like shopping etc. along with prayer and we also made some new contacts. We have also seen an increase in local people visiting on a Sunday morning for services which is a great answer to prayer.

I believe that now more than ever there is a greater need for us to visit people on our local estates with the good news of Jesus as people are more isolated than ever and aware of the need for real hope. My prayer is that we as a local church will not withdraw but will step up and step out into our local community, that each one of us will be mobilized to reach those around us with the gospel.

The Good Friday Café

The café reopened its doors on a Friday back in May 2021 after leafletting the local area. Our vision for the café comes from [Psalm 34:8](#) which says **“Taste and see that the Lord is good; blessed is the one who takes refuge in him”** and so our hope is that people would experience the goodness of God as they meet with the church on a Friday over tea, cake and good conversation. It was such a joy to be able to be available to serve all who would walk through the doors to visit the church and café again. Martinah Moh who is a long-standing resident of Bermondsey, and a member of St Mary’s had been promoting the GFC to local residents and so brought a group of them along to visit and they decided to make the café their new meeting place. It is so encouraging to see more local residents coming to the café on a regular basis and forming a welcoming community where people can be exposed to the goodness of God in a very practical way. The volunteer team from St Mary’s has also grown in number which has meant that as a church we are sharing the load and responsibility of ministry. I would like to give thanks to God for all of the volunteers who have and are supporting this valuable ministry either through prayers, finances or practically coming on a Friday to serve in the café. The café is one way that we as a church are on mission to tell the good news about Jesus to our local community. In a big city like London with so many people from many different nations all over the world,

there is an enormous amount of loneliness. The cafe provides a great opportunity to reach so many lonely and isolated people with the love of Jesus through a warm welcome, life giving words and prayer.

On mission together...



We had the great privilege of being able to support a church in Ghana that needed a building to gather in for their church services. The Assemblies of God church meet in a small village in Akpafu – Odomi and they were not able to meet when it rains because they had no roof as you can see in the picture above.



The PCC at St Mary's very kindly agreed to donate a sum total of £1500 to the building costs and this money paid for a roof for the church as well as part of the concrete footings. Pastor Eric who can be seen in this picture, travels far and wide in Ghana to many villages sharing the good news of salvation through Jesus and we have been able to partner with him in these very challenging times.

Men's ministry

Our aim is to actively pursue men to help them to connect with God, His word, and other men for the purpose of winning, growing and training Disciples of Christ.

The vision statement for our Men's ministry is '**We want to help Men to become followers of Jesus for good**'.

We will achieve this vision through strategic men's ministry opportunities with

1 Thessalonians 2:8 As our framework:

"We were delighted to share with you not only the gospel of God but our lives as well."

The global Covid pandemic which led to a lockdown was so challenging for everyone and

one of the greatest challenges was isolation and not being able to meet in person. We thank God for technology which meant that we were able to meet online and see each other, albeit on a screen. Our men's group '**Band of Brothers**' was a real life line for many of us and a way for us to encourage each other with God's word, share our struggles and pray for each other. In January 2021 we started an online study called 'Real Men' which was a look at the life of Daniel where we get a great example of a whole life in service to God, from a young man to an old Man. It was both a joy and a challenge going through the study and was great to see men stepping up on different weeks to lead. The B.O.B whatsapp group has grown and is a great way for us as men to communicate and organize events such as Men's bike rides which continues to be a great success as men cycle together and get to know each other on a deeper level. These bike rides are getting longer and longer with more and more men being added which is great, they also provide evangelistic opportunities to reach men who don't know Jesus.

Some other activities have included men's breakfasts, online discussion and prayer, and cultural nights where we learn about each others cultural background, giving God thanks for the diversity he has made.

Mark Fyffe

ST MARY'S BIKE MINISTRY





We have a healthy and growing bike ministry here at St Mary's.

What are these bike rides? They are usually on Saturdays about once a month in all weathers. They last about 4 hours with breakfast. Some are London-based e.g. Royal Parks, Thames River runs. Some go further afield e.g. Cambridge (2x), Brighton (2x) and Paris (taking place on the 29th April – 1st May 2022).

Why bike rides? They provide much needed exercise, challenge, fellowship and a chance to talk about life and faith

Why men? We run both Peoples' Rides for men and women and Men's Rides which help to enable men from a wide variety of backgrounds from both within the church and outside to have honest conversations about big questions.

Generally, we have between 5-12 individuals (with a peak of 16 coming to Brighton in June 2021) come on these bike rides.

Thanks to Joe and Gabriel for all their hard work in managing these important events.

Robin Precey

TREASURER'S REPORT & ACCOUNTS

(also see Resources and Churchwardens' Reports)



The 2021 accounts show a surplus of £23.2k in 2021. Compared to the surplus of £22.6k in 2020 this is a small increase of £600.

There has been good financial support from members of the congregation and an increase in income has offset an increase in expenditure. Total income increased by £16.8k and total expenditure increased by a similar amount of £16.2k (from 2020).

Income

In 2021 total receipts from donors (note 2a) were £85k compared to £69k in 2020. This represents a large increase in total donations of £16k. The transition to direct payments to the church account in 2020 by some members of the congregation continued in 2021. However, some have continued with giving at church and due to this, collections at services increased from £5k in 2020 to over £7k in 2021 (note 2a) with higher numbers attending church post Covid also contributing to this. To facilitate cashless giving iZettle is used at Sunday services for those wishing to pay by card.

The rental income of £34.7k in 2021 is at a similar level compared to the previous year of £34.5k. However, it is important to note that there has been a change in the presentation of rental income in 2021 due to estate agent Williams Lynch being appointed managing agent of the second rental property as well in June 2021. Williams Lynch attend to property maintenance and pay us the net rent having deducted maintenance and management fees. The net rent is the figure provided in the accounts which also includes rent of 1.4k for use of church premises. The total rent received for the two properties was £42.7k of which £9.4k was spent on fees and maintenance (fees £6k, maintenance £3.4k).

Income tax recovered from Gift Aid donations increased to £9.8k in 2021 from £9.1k in 2020 (note 2a). This is a significant amount we were able to claim.

Income from investments were around the same as last year (note 2c).

After the lull of 2020 due to the pandemic, the church fair during the Bermondsey Street Festival gave an income from fundraising activities of £1.3k. Slightly more than half of these proceeds were donated to two charities towards supporting the Afghanistan crisis.

Expenditure

Total expenditure has increased to £104.6k in 2021 from £88.4k in 2020, an increase of £16.2k. This is mainly due to a rise in church operating costs and architect fees.

Church maintenance increased by £3.2k to £13.8k in 2021 (note 3c). This included £3.9k for cleaning, £3.8k for boiler repairs and heating maintenance and £1.4k to a regular builder for ongoing repairs in the church.

From operating costs, outdated worship equipment for £2.5k were written off as the equipment listing on page 6 was reviewed and brought up to date. The updated listing is on page 6.

Architect fees amounted to £9.5k relating to work done from February 2016 to January 2021. This was paid in February 2021.

The PCC committed to increase its contribution to the Diocese of Southwark pledging £34,750 in 2021. We are still net recipients of Diocesan resources as the costs of providing us with a rector far exceed our contribution.

Church management and administration costs reduced by £1k from 2020 to 2021.

Although rental property maintenance (note 3a) shows 5.2k in 2021 it is actually higher than this due to the point mentioned in the 'Income Section' that the estate agent attends to property maintenance and pays us net rent.

We supported nine organisations with donations amounting to £6.3k in 2021 (note 3d). The full list is given in the accounts (note 3d). These included two donations towards the Afghanistan crisis and a donation to a church in Ghana towards a building project.

A deposit of 2.7k has been paid to reserve accommodation and transport for the Church Family Weekend Away planned for June 2022.

Thank you

Thank you so much for your kind donations and regular giving which have been a vital source of revenue to the church and very much appreciated. Thank you for signing up as a Gift Aid donor which has helped as the Gift Aid Scheme allows us to increase the value of donations by 25%.

Many thanks to Doris Carr for undertaking the independent examination of the accounts.

Nirma de Silva, Treasurer

St Mary Magdalen Financial Summary 2021

Highlights

- Total income increased by £16.8k and total expenditure increased by a similar amount of £16.2k (from 2020)
- This gave a surplus of £23.2k in 2021 (surplus of £22.6k in 2020)

Income

Expenditure

Where does the money come from?

In 2021 total income was £127,855

- £85,397 donations and collections
- £34,732 renting out properties
- £4,784 investments
- £1,355 fundraising
- £1,587 fees received

How much does our church cost?

In 2021 we spent £104,642

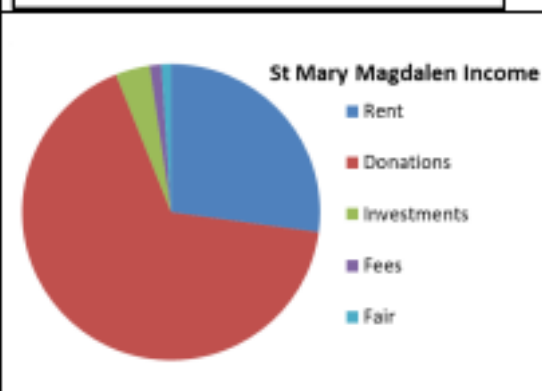
- £5,248 on rental properties
- £18,743 on management and administration
- £61,844 operating costs
- £6,289 was given to missions and charities
- £294 Tower clock
- £9,546 Architect's fees
- £2,677 Church away deposit

From 2020 to 2021 total income increased by £16,817

Income	2021 £	2020 £	Change £
Donations	85,397	69,292	16,105
Rent	34,732	34,544	188
Investments	4,784	4,661	123
Fees	1,587	2,541	(954)
Fair	1,355	-	1,355
	127,855	111,038	16,817

From 2020 to 2021 expenditure increased by £16,212

Expenditure	2021 £	2020 £	Change £
Properties	5,248	9,763	(4,515)
Admin	18,743	19,769	(1,026)
Operating Costs	61,844	54,687	7,157
Gifts	6,289	3,924	2,365
Tower clock	294	286	8
Architect's fees	9,546	-	9,546
Church away deposit	2,677	-	2,677
	104,642	88,429	16,212



Operating costs of £61,844 are made up of:

- Contribution to the Diocese £34,750
- Church maintenance £13,817
- Insurance £4,445
- Gas, electricity and water £4,313
- Courses and mission £590
- Worship £3,421
- Other £508

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke
Financial Statements for the year ended 31st December 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
					2021 £	2020 £
Receipts						
Incoming Resources from Donors	2 (a)	82,388	3,009		85,397	69,292
Income from Operating Activities to Further the Work of the Church	2 (b)	36,319	-		36,319	37,085
Income from Investments	2 (c)	1,916	2,868		4,784	4,661
Income from Fundraising Activities	2 (d)	1,355	-		1,355	-
Total Receipts		121,978	5,877		127,855	111,038
Payments						
Cost of Generating Funds	3 (a)	5,248	-		5,248	9,763
Church Management & Administration	3 (b)	18,743	-		18,743	19,769
Activities Directly Relating to the Work of the Church	3 (c)	61,567	277		61,844	54,687
Grants and Donations	3 (d)	6,289	-		6,289	3,924
Capital Expenditure	3 (e)	294	9,546		9,840	296
Church Weekend Away Deposit	3 (f)	2,677	-		2,677	-
Total Payments		94,819	9,823		104,642	88,429
Excess of Receipts over Payments		27,158	(3,946)		23,213	22,610

BALANCES OF BANK (CURRENT AND DEPOSIT) AND CASH

As at 1 January 2021		85,470	45,254
Excess of Receipts over Payments		23,213	22,610
Adjustment for income on investment accounts		(608)	(596)
Refund to creditors		(3,000)	-
Equipment purchased		(319)	(1,007)
Transfers to/from investment a/c		-	19,221
Adjustments during system migration		-	(12)
Non Cash Reconciling Items		3,218	-
- Equipment written off		-	-
As at 31 December 2021		107,974	85,470

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2021

	Note	2021 £	2020 £
Monetary Assets			
Short term deposits	4 (a)	37,135	22,959
Cash at bank and in hand	4 (b)	70,839	62,511
		107,974	85,470
Investments			
Investments held at CBF Church of England Funds	5 (a)	141,658	123,850
Investments/trust funds held by South London Church Fund	5 (b)	246,828	210,889
		388,485	334,738
Fixed Assets			
Freehold property	6	-	-
Equipment	7	13,787	17,406
Liabilities : Amounts falling due within one year			
Creditors	8	-	(3,000)
Total of Identified assets		510,246	434,615

Approved by the P.C.C. on 4th April 2022 and signed on its behalf by Rev'd Charlie Moore.
The notes on pages 2 to 7 form part of these accounts.

Charles Moore
4th April 2022.

1 ACCOUNTING POLICIES

- (a) The financial statements have been prepared in accordance with the Charities Act 2011 using the Receipts and Payments basis.
- (b) The statement of assets has been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

Funds

- (c) General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.
- (d) The accounts include all monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Incoming resources from donors

- (e) Collections are recognised when received by or on behalf of the PCC.
- (f) Planned giving and Income tax recoverable on Gift Aid donations are recognised only when received by the PCC.

Income from operating activities

- (g) Rental income from the letting of church premises is recognised when the rent is received.

Income from investments

- (h) Dividends are accounted for when received; interest entitlements are accounted for when the interest is received.

Assets

- (i) Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011. Moveable church furnishings are listed in the church's Inventory which can be inspected at any reasonable time. There is insufficient cost information available to value assets acquired before 1 January 2003 and so only assets acquired after that date are summarised in the Statement of Assets and Liabilities.
- (j) Freehold properties were acquired prior to 1 January 2003 and are recognised but not valued in the Statement of Assets and Liabilities. Title to the properties is held on behalf of the PCC by the South London Church Fund and Southwark Diocesan Board of Finance as custodian trustee.

Monetary assets

- (k) Short-term deposits are held on deposit with the CBF Church of England Funds or at the bank where the funds are readily accessible.
- (l) Deposits held in funds by South London Church Fund are designated as investments rather than monetary assets.

Investments

- (m) Investments are valued at market value at 31st December.
- (n) Investments include trust funds held by the South London Church Fund on behalf of the PCC.

Reserves

- (o) It is PCC policy to try to maintain a balance on unrestricted funds which equates to approximately three months' unrestricted payments. At the year end this was more than covered by unrestricted short term deposits and cash at bank and in hand.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2021

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2021 £	2020 £
2 RECEIPTS				
2 (a) Incoming Resources from Donors				
Grants received		-	-	-
Building fund appeal:				
Donations		670	670	268
Gift Aid donations		1,902	1,902	1,744
Income tax recovered		436	436	479
Planned giving:				
Stewardship donations	11,803		11,803	5,761
Gift Aid donations	37,403		37,403	30,577
Income tax recovered	9,437		9,437	8,664
Collections at services	7,716		7,716	5,038
Legacies	-		-	-
Sundry donations	16,030		16,030	16,762
	<u>82,388</u>	<u>3,009</u>	<u>85,397</u>	<u>69,292</u>
2 (b) Income from Operating Activities				
Fees	1,587		1,587	2,541
Rent	34,732		34,732	34,544
	<u>36,319</u>		<u>36,319</u>	<u>37,085</u>
2 (c) Income from Investments				
Interest received	8	5	14	46
Investment income received	1,907	2,863	4,770	4,615
	<u>1,916</u>	<u>2,868</u>	<u>4,784</u>	<u>4,661</u>
2 (d) Income from Fundraising Activities				
Church fairs	1,355		1,355	-
Concerts	-		-	-
Sales	-		-	-
	<u>1,355</u>		<u>1,355</u>	<u>-</u>
3 PAYMENTS				
3 (a) Cost of Generating Funds				
Expenditure on rental properties	5,248		5,248	9,763
Duty manager	-		-	-
Costs of fundraising events	-		-	-
	<u>5,248</u>		<u>5,248</u>	<u>9,763</u>
3 (b) Church Management & Administration				
Clergy expenses	992		992	3,035
Outreach worker	-		-	1,313
Financial & clerical administration	11,678		11,678	10,410
Printing, stationery, postage, telephone	5,360		5,360	5,011
Other administrative costs	714		714	-
	<u>18,743</u>		<u>18,743</u>	<u>19,769</u>
3 (c) Activities Directly Relating to the Work of the Church				
Church maintenance	13,541	277	13,817	10,640
Courses and mission	590		590	-265
Diocesan contribution	34,750		34,750	34,500
Insurance	4,445		4,445	4,447
Utilities	4,313		4,313	3,858
Worship	3,421		3,421	1,237
Other operating costs	508		508	270
	<u>61,567</u>	<u>277</u>	<u>61,844</u>	<u>54,687</u>

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2021

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2021 £	2020 £
3 (d) Grants				
Charitable donations (analysis below)	5,256		5,256	3,924
Gifts	1,033		1,033	-
	<u>6,289</u>	<u>-</u>	<u>6,289</u>	<u>3,924</u>
 <i>Details of charitable and missionary giving</i>				
- Church Mission Society	1,200			
- Salmon Youth Centre	400			
- London City Mission	400			
- Manna Society	400			
- Bermondsey Welcomes Refugees	532			
- Church in Ghana Building Project	524			
- Christian Aid Afganistan Appeal	200			
- Storybook Dads	500			
- Smile Train	500			
- Community	600			
	<u>5,256</u>			
 3 (e) Capital expenditure				
Tower clock	294		294	286
Architect's fees		9,546	9,546	
	<u>294</u>	<u>9,546</u>	<u>9,840</u>	<u>286</u>
 3 (f) Church weekend away deposit				
Accommodation deposit	1927		1927	
Coach deposit	750		750	
	<u>2677</u>	<u>-</u>	<u>2677</u>	<u>-</u>

4 ANALYSIS OF MONETARY ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowmen Funds £	TOTAL FUNDS 2021 £
4 (a) Deposits in CBF Church of England Funds				
PCC deposit	25,434			25,434
Ecclesiastical Charity income		11,702		11,702
	<u>25,434</u>	<u>11,702</u>	<u>-</u>	<u>37,135</u>
4 (b) Cash at bank and in hand				
Cash in hand	119			119
Held at Unity Trust Bank	50,969	19,751		70,720
	<u>51,088</u>	<u>19,751</u>	<u>-</u>	<u>70,839</u>

5 ANALYSIS OF INVESTMENTS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £
5 (a) Investments held in CBF Church of England Funds				
- CBF Income Shares				
A/C 637084001S - Ecclesiastical Charity Capital			112,658	112,658
A/C 637084002S - Amoxons Charity		11,413		11,413
A/C 637084003S - Peele Fund		17,587		17,587
	<u>-</u>	<u>29,000</u>	<u>112,658</u>	<u>141,658</u>
5 (b) Investments held by South London Church Fund				
<i>Name of trust</i>	<i>Type of investment</i>	<i>Trust no.</i>		
Blackmore legacy	Investment fund	0134	22,140	22,140
Clergy housing	Investment fund	0613	37,132	
	Deposit account		<u>2,818</u>	39,951
Sale of Magdalen Hall	Deposit account	0787	-	
	Investment fund		<u>184,737</u>	184,737
			<u>224,688</u>	<u>246,828</u>
			<u>22,140</u>	<u>-</u>
			<u>-</u>	<u>246,828</u>

These investments are held by South London Church Fund in the form of deposit accounts and investment funds.

6 FREEHOLD PROPERTIES

The South London Church Fund and Southwark Diocesan Board of Finance hold on behalf of the PCC the title to two residential properties, both of which are rented out :

- 22 Reverdy Road, and
- 180 St James Road.

The PCC also owns the freehold of Magdalen Hall, Purbrook Street, from which ground rent is received.

No recent valuations of these properties have been carried out.

7 EQUIPMENT

The following items of equipment have been acquired since 1st January 2003 :

Item	Purchased	Cost £	Item	Purchased	Cost £
Hitachi 430 digital projector	June 2004	3172.5	Printer	April 2012	149.99
Portable overhead projector	July 2004	182	PA speaker	August 2015	295.99
Pottery chalice & patten	October 2004	55.01	Mics & stands	August 2015	707.3
Laptop	May 2005	589	Laminator	October 2015	79.04
Clavinova	November 2006	1434	Wireless mic	December 2015	363.43
TV & DVD	April 2008	387.97	Computers	May 2017	1549.98
Flash drive	November 2006	29.99	Laptop Admin	May 2018	949.99
Drum kit	March 2007	429	Laptop Worship	June 2018	949.99
Wireless Router	July 2007	61.98	TV screens (worship)	March 2020	495.98
2-way radio	December 2009	22.99	DSLR camera system	August 2020	510.91
Office computers	February 2010	846	Fridge freezer	August 2021	319
HP: Deskjet 4580	May 2010	49.99			
Answerphone	May 2011	84.99			
Hard drive	June 2011	69.99			

13,787

The equipment list has been reviewed and brought up to date.

8 CREDITORS

Creditors represent deposits received from tenants of rental properties.

9 THE ECCLESIASTICAL CHARITY OF ST MARY MAGDALEN WITH ST OLAVE, ST JOHN AND ST LUKE

The Ecclesiastical Charity was created in 1999 by a scheme ordered by the Charity Commissioners for England and Wales. The scheme provided that

"The sum of £75,000 must be set aside to be administered as a separate charity under the name of the Ecclesiastical Charity of St Mary Magdalen with St Olave, St John and St Luke..."

St Mary's PCC is the trustee of the Ecclesiastical Charity and thus has the responsibility of allocating the income from the investment of £75,000 in accordance with the Charity Commission scheme, which states that

"The object of the Ecclesiastical Charity is to further the religious and other charitable work of the Church of England in the ecclesiastical parish of St Mary Magdalen with St Olave, St John and St Luke."

The endowment fund of £75,000 was formerly held in a deposit account with the CBF Church of England Funds. The PCC took the decision in 2011 to transfer this to an investment account (also with CBF).

During 2021 there were no withdrawals from this fund.

	Year ended 31/12/21	Year ended 31/12/20
	£	£
Receipts and Payments		
Interest & dividends received	2,868	2,794
Revaluation surplus (deficit)	14,163	6,362
Less expenditure	-	-
NET INCOME	<u>17,030</u>	<u>9,156</u>
Financial Position		
Capital Fund	112,658	98,496
Income Fund	11,702	8,834
NET ASSETS	<u>124,360</u>	<u>107,329</u>

The accounts of the Ecclesiastical Charity are incorporated into the annual accounts of the PCC, the Capital Fund in Endowment Funds and the Income Fund in Restricted Funds.

Independent Examiner's Report to the members of St Mary Magdalen with St Olave, St John and St Luke, Bermondsey for the Year Ended 31st December, 2021

Parochial Church Council.

This is my report to the Parochial Church Council (PCC) of the Ecclesiastical Parish of St Mary Magdalen with St Olave, St John and St Luke Church Bermondsey, on the annual report for the year ended 31st December 2021 set out on pages 1 to 7

Respective responsibilities of trustees and examiner	<p>The PCC members are responsible for the preparation of the annual reports. The PCC members consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.</p> <p>It is my responsibility to:</p> <ol style="list-style-type: none">1. examine the accounts under section 145 of the 2011 Charities Act,2. to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act, and3. to state whether particular matters have come to my attention.
Basis of independent examiner's statement	<p>My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.</p>
Independent examiner's statement	<p>In connection with my examination, no material matters have come to my attention, which gives me cause to believe that, in any material respect, the requirements:</p> <ul style="list-style-type: none">• To keep accounting records in accordance with section 130 of the Charities Act or• To prepare the accounts which accord with the accounting records <p>have not been met.</p> <p>I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p>
Examiner's signature	D C Carr
Examiner's name	DORIS CARR
Date	6 th April 2021
Relevant professional qualification(s) or body	CIMA
Examiner's address	100 VAUBAN ESTATE, LONDON SE16 3QY

Independent Examiner's Report to the members of St Mary Magdalen with St Olave, St John and St Luke, Bermondsey for the Year Ended 31st December, 2021

Parochial Church Council.

Accounts



ANNUAL REPORT



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Thank You!

To:

Ebun West

Churchwarden and PCC secretary

Robin Precey

Churchwarden

Nirma de Silva

Treasurer

Karina A. S. Salih

Rector's PA

Sandra Osoba

Reader

Mark Fyffe

Evangelist and Outreach Worker

(in partnership with London City Mission)

A SPECIAL THANK YOU!

To Ebun, Robin and Nirma with whom I met regularly during the darkest days of the COVID Pandemic. Also to Mark, Karina, Sandra (+PCC) for their support and all those who have continued to pray as well as faithfully making it possible to keep the Church open safely and with respect to the guidelines: to worship on Sundays in person & online, and keep the groups running- too many to mention...

If I have forgotten someone please forgive me!

WELCOME

to our Annual Parochial Church Meeting

Revd Charlie Moore

RECTOR'S REPORT:

21st March 2021

When I first came to Bermondsey nearly 20 years ago- Yes! – it will be 20 years in January 2022, I attended a Deanery Study Day at the Norwegian church in Rotherhithe when a woman stood up and shared a thought which I have never forgotten: She compared the River Thames to the presence of God- like a river, unchanging, running through the changing landscape. Such a picture brings to mind the river running from the temple in Ezekiel 47.

“Fruit trees of all kinds will grow on both banks of the river. Their leaves will not wither, nor will their fruit fail. Every month they will bear fruit, because the water from the sanctuary flows to them. Their fruit will serve for food and their leaves for healing.” Ezekiel 47: 12

What an amazing picture of healing and restoration, especially following a time of dislocation and uncertainty. Imagine the city of London empty or without buildings: In my short Easter Reflection last year I shared some words from Lamentations 1 which speak of the “desolation” of the city. On old etchings and maps, you will see that virtually the only building in existence on that part of the river is the Tower of London- the oldest and most significant building in the area.

Then look over to the south side of the river, the rolling fields, a country lane and a new Parish church built on a small “island” of higher ground above the river marshes- “Beormund’s eye”- “Eye” is Saxon for Islet and this seems to be the most likely origin of the name “Bermondsey” and the ground on which St Mary’s is built.

“You are the light of the world. A town built on a hill cannot be hidden.”

Matthew 5: 14

Years roll by- What stories could buildings like St Mary’s tell, if only they could speak? Good and bad certainly- 2 world wars, desperate poverty, recent wealth. As the Christmas Carol says about Jesus: **“the hopes and fears of all the years are met in thee tonight”** The church is special: a place of unique diversity where fears can be faced and futures found. Everything else will fail us except Jesus who forgives, whatever the mistakes of the past- **One of the most important things we have done in the last year has been to form the St Mary’s Listening Circle, to engage together with issues of race at a deeper level in love...**

About a year after that Study day, I found myself at a seminar somewhere else in South London and a woman I’ve never met- before or since, said to me **“Your church will be full”** I must say I found that difficult to believe, looking up at the empty galleries which I had only seen full once before- at a colourful Nigerian wedding! Perhaps in those words was a foretaste of things to come?

The River, A Light, The Body of Christ, as the people of God are called:

“Now you are the body of Christ... each (and every) one of you is a part of it.”

1 Corinthians 12: 27 God’s people:

HERE: in a place bringing God’s healing.

FOR: as Christians in a community

GOOD: a permanent presence, **even in a pandemic...**

Having looked through my Diary, and in the midst of the COVID pandemic, I thought that the best Report I could give this year, would be to remind you in words but also in pictures of what has happened since the last Annual meeting on **24th March 2019.**

2020

Tuesday Bible Studies continued Online or in person- before & during the Pandemic.

Prayer meetings: Tuesday, Wednesday mornings weekly at church and at Boutcher School + occasional Breakfast Prayer meetings on Saturday mornings.

January 2020:

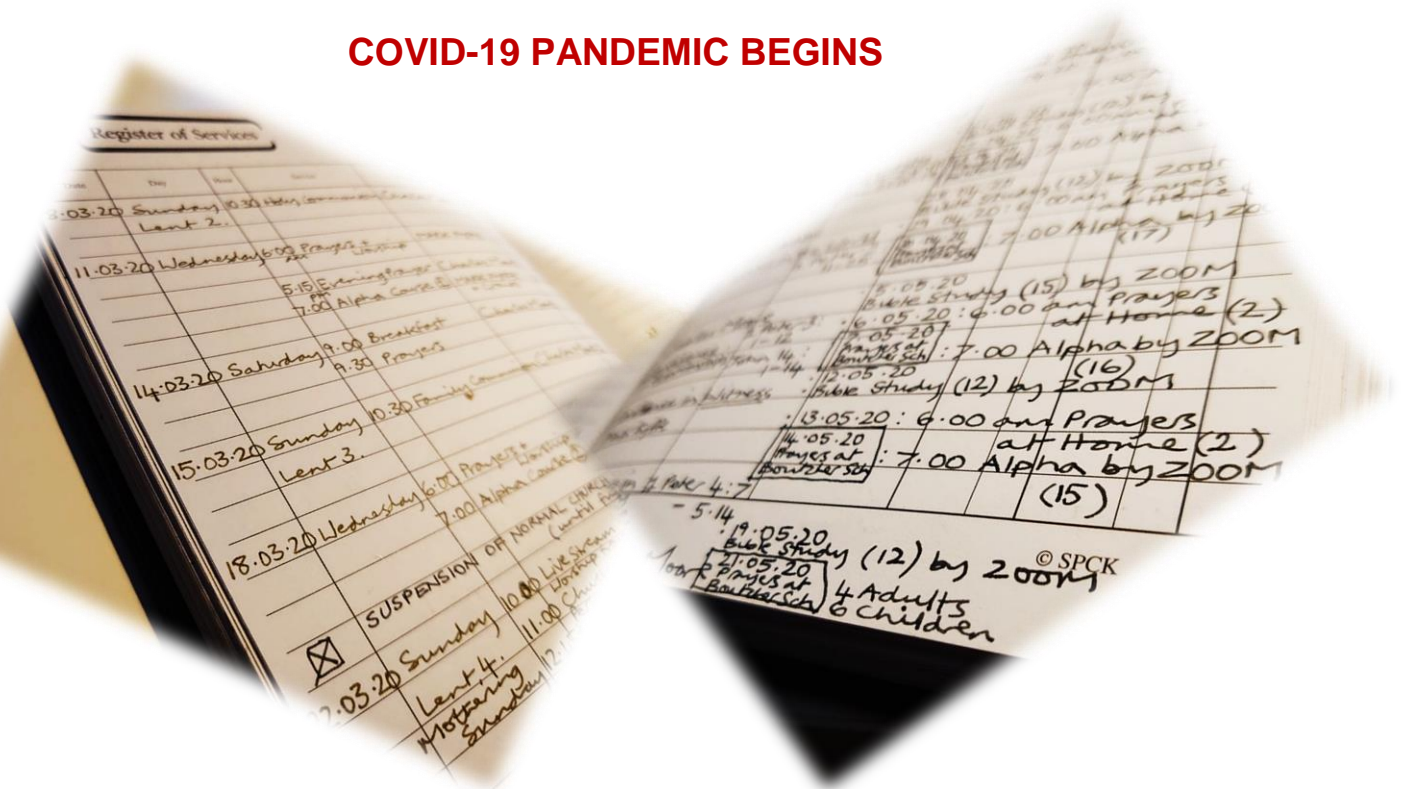
“Worship on the Street” Sunday evening Celebrations begin.

February 2020: Sunday School/Children + Young people group Leader’s training.

March 2020:

New Alpha course begins in person at church.

COVID-19 PANDEMIC BEGINS



Sunday 15th March 2020: Last Service in church before

National Lockdown 1 and CHURCH CLOSURE

Sunday 22nd March 2020: Service streamed Live from St Mary’s.

Sunday

29th March 2020: First pre recorded Service on St Mary YouTube Channel.

APCM 2020 cancelled.

Weekly meetings of Churchwardens, Treasurer and Rector agreed.

revcharlie@stmarys WhatsApp Broadcast platform set up for distribution of Church News.

April 2020:

LENT, HOLY WEEK and EASTER- various Online services including Palm Sunday, Good Friday meditation and Sunrise service (with fire).

Alpha course continues On line. (Zoom)

School Staff weekly Prayers resume and Worship for children of Keyworkers in Boutcher school begins (every Thursday).

May 2020:

6 Funerals in One week! (due to COVID and covering for shielding Clergy)

Alpha course continues On line. (Zoom)

June 2020:

More Funerals!

Open Air Collective Worship resumes in Boutcher School on Fridays

Murder of George Floyd in Mineapolis followed by worldwide protests

16th June 2020: St Mary's Listening Circle Meeting 1- an opportunity for our Black sisters and Brothers to share their experiences of Racism (without interruption)

23rd June 2020: St Mary's Listening Circle Meeting 2.

30th June 2020: St Mary's Listening Circle Meeting 3.

July 2020:

12th July 2020: Church reopens for Services following National Lockdown 1

Marriage Preparation course begins.

21st July 2020: Listening Action Group meeting 1, to plan future discussions regarding Race.

August 2020:

9th August 2020: Baptism in church.

Prayer Course (Alpha Follow up) begins.

Listening Action Group meeting 2.

15th August 2020: Wedding in Church (30 people)

September 2020:

Bermondsey Street Festival- Church open.

6th September 2020: Sunday School/Children + Young people's group Leader's meeting.

Whole school Collective Worship Online (Google Classroom)

School Admission to Holy Communion service at Church (children in Bubbles) Parents socially distanced in galleries.

October 2020:

Listening Action Group meeting 3.

Listening Core planning groups x 2

24th October 2020: Wedding in Church (15 people)

25th October 2020:

St Mary's Listening Circle: "We Need To Talk About Race" - **Discussion 1**

November 2020: National Lockdown 2 and CHURCH CLOSURE

24/7 Prayer Week Planning, Preparation + set up...

6th November 2020: Open Air Harvest service at Boutcher School

Online Act of Remembrance from St Mary's church.

11th November 2020: Open Air Act of Remembrance at Boutcher School

December 2020:

29th November to 6th December 2020:

24/7 Prayer Week with daily visits from Boutcher C of E Primary School classes.

5th December 2020: Wedding in Church (15 people)

6th December 2020: Church reopens for Services following National Lockdown 2

12th December 2020: Wedding in Church (15 people)

13th December 2020: Thanksgiving for the Birth of a child in church.

Church family Christmas Celebrations.

2021

Tuesday Bible Studies continue Online.

Prayer meetings: Tuesday, Wednesday mornings weekly at church and at Boutcher School + occasional Breakfast Prayer meetings on Saturday mornings.

January 2021:

National Lockdown 3.

Whole school Collective Worship continuing Online (Google Classroom)

24th January 2021:

St Mary's Listening Circle: "We Need To Talk About Race" - **Discussion 2**

(on Zoom) **Discussion 3 scheduled for Sunday 28th March 2021** (on Zoom)

Funerals (including the funeral of Anita Bushby)

February 2021:

Men's Meetings begin (Wednesday evenings)

LENT begins with Ash Wednesday Holy Communion service in church
(Meditation without "Ash")

28th February 2021: Christians for Transformation in Bermondsey and Rotherhithe (C4T) united church Prayers on Zoom.

18th March 2021: Marriage Preparation Course begins.

St Mary's Got Talent:

A phrase coined in 2017, which emphasises the belief and Biblical principle, that we all have an essential part to play in the Body of Christ.

All the Reports below relate to the Working groups we set up, having identified the main areas of ministry in our church:



2019:

All of these are connected and so are we as each essential member of the Body of Christ:

Here for Good: Hope for the Future...

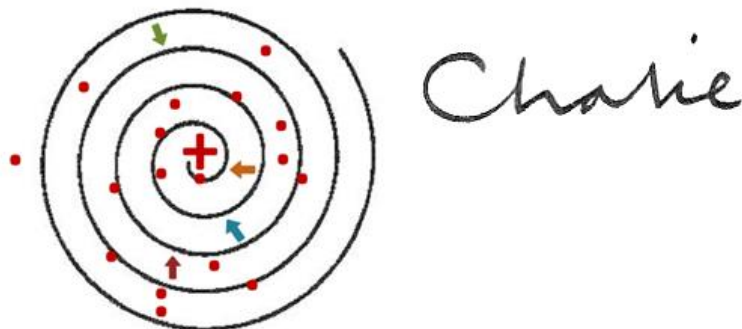
2020

2021

St Mary's Got Talent!
BUT
does St Mary's have time?

2017
Welcome
Resources + Building
Here for Good

2021
"For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future."
Jeremiah 29: 11 (NIV)



CHURCHWARDENS' REPORT

CHURCH WARDENS' REPORT FOR THE APCM 28/3/2020 (cancelled)

Your Church Wardens are your guardian angels responsible for the **buildings** and **personnel** of St Marys. Eburn and Robin meet regularly with Charlie and Nirma (our treasurer) and we feel that the issues we have been discussing are moving our Church forward led by PCC and other Church Members. As we write, these are very difficult times including how to manage your Church. The Covid-19 Pandemic is traumatising the world and we are trying to protect our church community and help others in need. What will be the impact only God knows. In the meantime, the main points of note for 2019-20 are:

1: BUILDINGS

1.1: BUDGET (see Treasurer's Report)

At the PCC meeting on 19th March, thanks to our Treasurer, the Church finances looked to be in good shape after some tough years. The rental income and Giving were up and expenses under control. Within a few days this was torn to shreds by the pandemic. Tenants at St James property have not paid their rent for several months and have now left the country. The Reverdy Road tenants cannot, in the current circumstances pay their rent due for at least 3 months due to their loss of income. There is hope of some support coming to them. So, as well as no rental income (normally about 50% of our income) and with the Church now closed. Giving has plummeted. We have some very difficult decisions to make with no end in sight at present. Therefore, we have decided to:

- make a plea to the congregation to increase their on-line giving despite the pressures they are under financially
- try to look at ways of finding support for funding both the loss of income and some core expenses
- maintain the parish pledge to the diocese for now

Without taking these measures the Church will rapidly fall into debt. We are monitoring the situation with the help of Nirma on a weekly basis.

1.2: MAINTENANCE

Since we have used a builder regularly to be proactive, the maintenance problems e.g. flooding due to gutters being full of leaves, have diminished.

1.3: REDEVELOPMENT OF CHURCH

We are in the process of trying to bid for funding from the Heritage Lottery Fund for a major refurbishment of the Church and we are using a professional organisation (*Spires*) to lead this supported by a team of volunteers in church. Our initial *Expression of Interest* was rejected but we are allowed to re-submit an improved EoI in 3 months (July202)

1.4: DASHBOARD & ARTICLES OF ENQUIRY

Ebun and Charlie to ask Karina to help fill in the forms

1.5: ARCHDEACON'S INSPECTION

This has been cancelled due to Corona Virus, but Diocese still want Articles of Enquiry to be completed and submitted in April 2020.

1.6: BERMONDSEY FESTIVAL

St Marys Village Fete was held in the Church Yard as part of the Bermondsey Festival and was very successful with a focus on families. For some it was the first time they had been inside the church. We have to apply for licences for September 2020. Temporary Event Notices have been applied for and granted. Ebun had to make contact with the licensing team, but with no one in the offices, so she is awaiting an email response.

2: STAFF

2.1: STAFF REVIEWS

Charlie and Ebun have appraised staff employed by St Marys (Karina).

2.2: CHARLIE'S PROFESSIONAL DEVELOPMENT

Charlie is embarking on a coaching course as a coachee part-funded by the church

Robin & Ebun

CHURCH WARDENS' REPORT FOR THE APCM 21/3/2021

As the pandemic has ground on, Ebun and Robin continued to meet regularly with Charlie and Nirma (our treasurer). As a result, we have determinedly and responsibly with support from the PCC, kept the church open except when it became illegal. While 85% on churches were closed, we stayed open with clear safety measures in place. We believe, as lock down comes to an end, that this was the right thing to do and we feel that the issues we have been discussing are moving our Church forward led by PCC and other Church Members. As we write, these are very difficult times including how to manage your Church. The main matters to report for this year are:

1: BUILDINGS

1.1: BUDGET (see Treasurer's Report)

At the PCC meeting on 9th March, again thanks to our Treasurer, the Church finances looked to be in good shape. The rental income and Giving were up and expenses back under control. Tenants at St James property have settled in. Reverdy Road will be back on the rental market in July and that will necessitate some expenditure. We thank God for Nirma's skills and the growing financial support for the Church in very challenging times.

1.2: MAINTENANCE

No major items to report. The church continues to need attention and is a Grade 2 listed building officially “at risk” as far as English Heritage are concerned.

1.3: REDEVELOPMENT OF CHURCH

We are still in the process of trying move forward on a major refurbishment of the Church. We await to hear back from the Diocesan Architectural Committee on our proposed plans (approved unanimously by the PCC) before discussing it with the congregation and community PCC and seeking funding.

1.4: DASHBOARD & ARTICLES OF ENQUIRY

Ebun and Charlie to ask Karina to help fill in the forms

1.5: ARCHDEACON’S INSPECTION

This has been cancelled again due to Corona Virus

1.6: BERMONDSEY FESTIVAL

For safety reasons, we did not take part in the Bermondsey Festival (apart from opening the church for a couple of hours). Temporary Event Notices have been applied for September 2021.

2: STAFF

2.1: STAFF REVIEWS

Charlie and Ebun to arrange appraisal of staff employed by St Marys (Karina) with Robin.

2.2: CHARLIE’S PROFESSIONAL DEVELOPMENT

Charlie is currently completing a coaching course as a “coachee” part-funded by St Mary’s and the Diocese of Southwark as part of his Ministerial Development Review (MDR) and Plan (MDP)

Robin & Ebun

WORSHIP + MUSIC

2020

When it came to writing and reflecting on this report for the APCM meeting I felt like one of the last original cast members of a long running soap, so just consider me the Ian Beale of St Mary's.

I'm so grateful to be part of this worship group for the blessing it has given me and the church over the past years. There has been opportunities to, grow in spirit, get to know each other better and learn to communicate with new people in the group, the church and the wider community.

I pray that like me, the worship/ music group has helped you to grow in confidence and faith with both the familiar and new songs which we have shared as part of the worship sessions over the past here at St Marys.

I'm not going mention names but I will say that I am thankful for all the blessings in terms of the people who have freely and lovingly shared their God given skills and talents here in the church. I'm looking forward to seeing the fullness of God's presence further developed here as the group grows with new members, playing, singing, helping with the technical equipment and those in the pews who pray for the group's growth.

I would like to thank everyone who has made it possible for church's worship to continue during the lockdown period when the church building could not open.

Finally I pray that, "the joy of the Lord is our strength"- Nehemiah 12.

Davina

Worship Academy

Following on from the success of Worship Academy in 2018 we decided to re run the project on a bigger scale. Instead of the one day format we extended the syllabus to a 10 week programme.

Students came from St Marys, local churches in the area and from the community.

Over 50 students of all ages were able to experience learning an instrument, playing in a band and receive teaching about what it means to worship God.

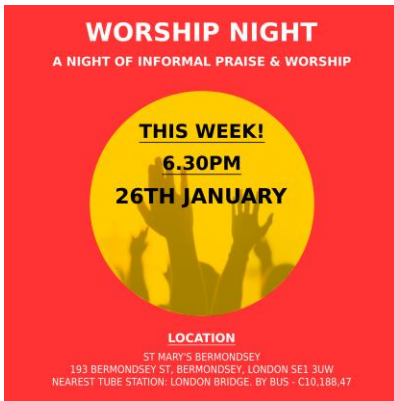
The teaching was done by members of the St Marys worship band and London City Mission.

Unfortunately the course was not able to be completed due to covid but we hope to run Worship Academy again soon!

The teaching on worship from Worship Academy was then used as a basis for a preaching series in church about worship.

Worship Nights

We continued to run monthly worship nights on Sunday evenings which were attended by local churches

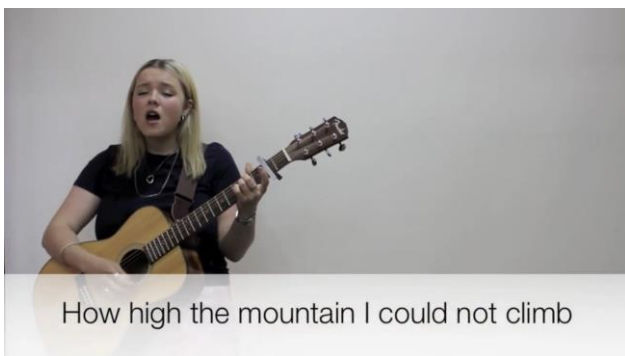


Bermondsey Street Festival

Even during Covid the worship group was able to play in the Church. Many passers by dropped in to observe.

Online Worship

The group was able to record sung worship for online services



Tim Fielder.

*Thank you to everyone who has stepped up to provide regular worship during this period of uncertainty. Thank to Friday and other members of the group for faithfully keeping the Rota going week after week, both in person and on line...
Thank you also to all our Leaders and Preachers.*

Charlie Moore.

MISSION

2019-2020

We have been given a glorious commission by King Jesus to be completely devoted to following him as Lord and Savior and to lovingly help others to become devoted followers. God has abundantly blessed us through relationship with Him, in order that we would be a blessing to the nations all around us, starting with our neighbors in our local community.

The Bible teaches us that our God is a missional God and that he created human beings “**in His image**” Gen 1:26 to bring him glory by ruling over and filling the earth with his glory. In Acts 1:8 Jesus said to his followers “**you will be my witnesses**” and then again before his ascension in Matt 28:16-20 he commissions his followers to “**make disciples of all nations**”. So in obedience to Jesus we to endeavour, by the power of the Holy spirit to see every disciple at St Mary Magdalen, mobilized to make disciples of all nations in Bermondsey and beyond.

Our Parish

We continued to engage in door-to-door visitation throughout 2019 and up until we were prevented from doing so in early 2020 due to covid 19 restrictions. It was a great blessing to have three young men join in this door- to- door work from London city mission, two of which are also members of St Mary Magdalen. In addition to this small team were a few others from the congregation who helped out in an ad hoc way preparing our “Good News” papers to take out into our local estates as well as occasionally helping to distribute them on the doors.

I believe that now more than ever there is a greater need for us to visit people on our local estates with the good news of Jesus as people are more isolated than ever and aware of the need for real hope. My prayer is that we as a local church will not withdraw but will step up and step out into our local community, that each one of us will be mobilized to reach those around us with the gospel.

Our free Family film nights kept on until June 2019 when we unfortunately had to put them on hold due to a lack of volunteers, but we hope to re-introduce the film nights once we have adequate helpers and the all clear from covid restrictions.

The Good Friday Café has had its doors open on a Friday throughout 2019 and much of 2020, where we provided a warm welcome and often some warm food for any who needed it. We were ready to engage with any who came into the building to look around or in need of prayer and guidance. I believe the café was becoming a real support and life line for some and also a place where we sensed the holy spirit move in powerful ways as we got into the bibles teaching and then praying for and with each other. I would like to take this opportunity to thank Daniella who for years now has faithfully come and made countless cups of tea for strangers who needed it and she has kept our kitchen and social space clean and tidy. I am also very grateful to Moses who has not only been working in the café, coming alongside those who need a listening ear and a wise word but he is in the process of planning big developments of this ministry in the café.

Evangelistic courses

We began our annual Alpha course with a launch party in Mar 2019 and ran right through to June and had good numbers throughout and some really great discussions. Once again we had more than enough volunteers from St Mary's including some new members who attended the course the previous year. To follow from the Alpha course we ran 'The Bible Course' which is put together by the Bible society. This proved to be a great course to follow Alpha up with as it gets you into the story of the whole Bible helping people to see how it all fits together. In Mar 2020 we began our Alpha course with much needed help from a group of Christians from a local bible study, some of whom were visiting St Marys. This was such a great picture of gospel unity to see believers from different places joining us in an effort to reach our local community with the gospel through Alpha. No sooner had we started when the Covid 19 pandemic took a grip and we had to go into lockdown, but we were able to continue online.

Although we lost a few attendees due to the transition, there remained a faithful core who really benefitted from exploring who Jesus is and what he has and is doing in the world.

In addition to these courses we have had the pleasure of Tyson Bradley who came and ran apologetics evenings around the important question 'Can we trust the Bible' these apologetics will hopefully be the first of many more apologetics sessions.

Men's ministry

Jesus showed us that the way to grow a healthy church is to focus on men first. Jesus loved Men, women and children, but spent the majority of his time and energy developing a small group of men. He knew that if you transform men, you transform the family, the community and society.

Our aim is to actively pursue men in order to connect them with God, His word, and other men for the purpose of winning, growing and training Disciples of Christ.

The vision statement for our Men's ministry is ' We want to help Men to become followers of Jesus for good'.

We will achieve this vision through strategic men's ministry opportunities with

1 Thessalonians 2:8 As our framework:

"We were delighted to share with you not only the gospel of God but our lives as well."

Throughout 2019 we continued to add men to our Band of Brothers WhatsApp group, mainly as

our efforts to reach out to men on a Sunday morning after service. We have kept on meeting up for regular bike rides which include fellowship and evangelism along the way as Christians and non Christians meet together. In addition to this, we have met for curry nights and also been an integral part of another men's ministry called 'Mighty Men' where the vision is to see kingdom minded, spirit filled, followers of Jesus bring positive change to the sphere of influence where God has placed them.

We want to see men becoming more and more like Jesus, being servant hearted leaders who worship God and love people.

Thankfully we are seeing a growing desire amongst our men and women to know Jesus more intimately and to serve him more faithfully. This is evidenced by more people attending bible study and also our men's discussion groups.

Youth

We continued to partner with Tim Fielder through gym ministry, which offered free gym sessions and a bible study leading to discipleship. We have seen a few young men integrated into the congregation at St Mary's which is very encouraging, as they continue to be discipled. We continued to engage with local youth through the gym ministry and slowly were building relationships with a small core of young men, it was great to see the respect and care that was shown between these young men due to the environment that was created at the gym. We not only helped these men to stay physically fit but also tried to consistently point them to Jesus for spiritual strength. It was with great sadness that the Gym had to close down and that ministry come to an end due to a change in vision for London city mission. We are now working on trying to build on the relationships with the young men outside of the gym by keeping in contact and inviting them to relevant events, specifically events aimed at men. Thankfully a few were able to continue meeting with Friday over the park when the weather permits.

The youth group at St Mary's continued to gather fortnightly on a Sunday morning, albeit with small numbers and intermittently due to lockdown rules until 2020. We painted the youth room with the help of some of the youth group, in line with our efforts to do a bible overview we used a visual picture showing Creation, The Fall, Redemption and Re-creation, New heavens and Earth.

We and also had a games night and some social get together with food, films and bible discussion.

We have begun our Bible overview using new material from the 'Gospel Project' which seeks to help you point kids, youth and adults to the gospel of Jesus Christ through Bible study. One member of the youth group has started his own online discussion group where he seeks to give biblical advice as well as prayer to his friends, many of whom are not Christian. This is so encouraging to see him being unashamed of the gospel and caring for those around him that haven't heard about Jesus.

Jesus said that "the harvest is plentiful but the workers are few" Matt 9:37 and also that his followers should "pray to the Lord of the harvest to send more workers" Matt 9:38, so please recognize that we always need more people to help and so consider how you might be able to help by giving your time and prayer to making disciples.

COMMUNICATION 2019 and 2020

With a growing congregation and increasing activities, communication at church is more important than ever. We continue to strive to ensure that members of the congregation know what is happening in the church family, both in terms of imminent events but also the longer term vision for the church, especially the progress of our Heritage Lottery application that could see a transformation of St Marys, both how it is used for worship and how we can serve the community.

To that end we “spires”, who were assisting with our lottery bid, to speak to the congregation about the progress of our application and what we hope to achieve in our ambitious plans to improve and expand the building. Those in the congregation who are most closely involved with the bid and proposals for the building project and all that will mean for the church have a responsibility to keep the congregation informed but also to create opportunities for church members to be consulted and have their voices heard regarding the changes that are proposed. This could be an unsettling time for people and effective communication is essential for everyone to feel they have a part to play and an opinion that is heard.

Our presence ‘on the street’ continues to expand. Our annual participation in the Bermondsey Street Festival, the Alpha course, now being run to a third consecutive year at St Marys, the Good Friday Café, the Worship Academy project, the Men’s Work and our participation in the Robes winter shelter initiative all contribute to making St Marys an increasing presence in the community. In February our local community association, BermondseyStreet.London, offered an expertly led guided tour of the churchyard and the church building to give people in the area more information about the fascinating history of the church and the important role St Marys has played in the area for centuries.

We persevere with our determination to keep our social media presence up to date on our website, our Facebook page and on twitter. There are times this past year when we could have been more conscientious about this e.g. listing the Christmas events on our website, and it is important that we are always conscious of not just communicating with each other but also with those outside the congregation who may be led to us and, perhaps to faith, by knowing about activities at church that they can join.

Update 2021

As one of the 15% of churches in Southwark Diocese to remain open throughout the pandemic, apart from during the initial lockdown last Spring, we have been committed to communicating actually, as well as virtually, with the congregation and the community. Attendance at church has risen with many new (masked) faces in the congregation. We are also missing some of our usual members who prefer to watch the service or sermon online until they feel ready to return in person.

We are aware of the need to integrate these two populations when restrictions are more relaxed and find ways to get to know each other in a 'post-Covid' St Mary's church family. We are hoping to have some social events, with the emphasis on food, to encourage people to come together again.

The wider reach of our social media profile has been invaluable in communicating with the community. The use of WhatsApp within the church family has been an essential tool to do everything from celebrating birthdays, sharing videos, scheduling meetings and letting Zoom hosts know that they have just been kicked out of the breakout room.

Gretchen Precey

Social Media/Comms

Since March 2019 our social media has continued to grow, albeit at a slower rate. We now have:

- Instagram – 141 followers
- Twitter – 134 followers
- Facebook – 89 followers

You can **follow us** on Twitter @StMaryMagSE1, **follow us** on Instagram @stmarymagdalenbermondsey or **Like us** on Facebook at facebook.com/StMaryMagSE1.

With the onset of COVID-19, we set up a YouTube Channel for the purpose of uploading recorded services every Sunday morning during the various lockdowns over the past year. During the periods in which church has been open for services we made a decision to just record the sermons (rather than the whole service – due to the number of man hours required in editing/coordinating etc for a full online service). These are all then subsequently uploaded to YouTube. Our YouTube stats are as follows:

- 84 subscribers
- Average number of views (**church OPEN** – recorded sermons) – 22 views per sermon
- Average number of views (**church CLOSED** – recorded online services) – 164 views per service
- Total number of St Mary's YouTube Channel views – 4,121 views

Once members of the church are accounted for in the viewing figures, it is evident that the additional views are a mixture of some going back to watch the services a second time and others from outside the church deciding to tune in. These are of course great positives!

Joseph Moore

PASTORAL + PRAYER

2020

The team have been caring and praying for each other which is essential at St Mary's especially in these uncertain times. May prayers continue in Jesus name and please bear in mind, all prayers are answered by our Lord Jesus Christ. In Luke 11: 9-10 it states, "Ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you. For everyone who asks receives, and the one who seeks finds, and to the one who knocks it will be opened."

2021

For this year, we are in Lockdown again. But the good Lord always finds a way for us to continue our worship by keeping St Mary's open especially on a Sunday while most churches were closed. Pastoral care has mainly been maintained by phone calls, text and keeping our 2 meters apart when visiting each other locally. In this current times not only the Pastoral group but the family of St Mary's were all checking on each other to make sure everyone was keeping safe and well. There is always hope in trouble times like this. May God continue to bless you and your family.

Sandra Cooper

Members from the prayer team continue to pray for people personally through individual contact and corporately in our collective worship. Also during at the house group bible study. We pray for people through the WhatsApp prayer link.

The Wednesday early morning prayer sessions are a time of continuing the thread of prayer throughout the week by praying for people's needs, specific topics, circumstances and events that are happening locally, nationally and globally. "You are like a light for the whole world. A city built on a hill cannot be hidden. No one lights a lamp and puts it under a bowl; instead he puts it on the lamp stand, where it gives light for everyone in the house. In the same way your light must shine before people, so that they will see the good things you do and praise your father in heaven. Matt 5 v 14-16.

Isobel Barlow

ROBES 2019 and 2020

We again hosted homeless guests at St Marys this year as part of our contribution to the Robes Project that covers the diocese of Southwark. St Marys was open every Friday night from early November to mid-January to offer a hot evening meal, a bed for the night and breakfast, as well as fellowship and support, to up to 15 guests who were referred to Robes. Our commitment this year was ten weeks rather than eight but we were blessed with an over-abundance of volunteers to cover the extra weeks.

Our volunteers in 2019-2020 were from a much broader base, at least half being from outside the St Marys church who came to us through contacting the Robes website or

through knowledge about Robes at St Marys via their home churches. A number continue to be involved with activities at church, with some now taking part in the Alpha course.

We were grateful to receive several generous donations which allowed us to buy food and other supplies to support the project without having to rely on funding either from St Marys or from Robes' own resources.

We will be running Robes again at the end of 2020. Fridays will remain our night to host. The term is even longer this year, commencing the third week in October and operating until the third week in January. I have every hope that the solid core of volunteers and the continuing interest in the project, both from within and outside of the church, will mean that Robes will operate smoothly for our guests and provide opportunities for as many people as possible to serve the Lord in this way.

The Robes project itself continues to thrive and make a difference to the people it serves. The latest figures from the first part of this year's programme (November-January) have now been shared;

- 60 Men have been in the shelters and 14 women
- Total number of guests so far that have been in our shelters is 74
- 34 have been helped into accommodation
- 17 have been helped into some kind of work
- 14 have applied for Universal Credit
- 2 went back to their home countries

This is so encouraging and a testament to the Lord at work, through us, in His Kingdom.

Update 2021

Robes did not operate in the usual way this year because of the pandemic. Instead the guests were put up in a Best Western Hotel in Peckham during the months that they would otherwise have been sleeping in churches.

The Robes Project asked all participating churches to supply a 'support package' for guests staying at the hotel with different churches taking responsibility for this each week. The packages contained extra things like fruit, juice, sweets and activities such as word search books to help them pass the time. Our turn to supply the 27 packages required was the 15th of January and the congregation again was very generous in bringing in contributions that were put in individual bags for each of the guests and delivered to the hotel.

We are hoping that Robes guests will be back in churches this year and as a congregation we can once again provide volunteers to welcome, cook, serve, wash-up, clean and encourage those who come to us for shelter and sustenance and socialisation each week.

Another homelessness related project St Marys has supported this year has been the provision of sandwiches for distribution by the Manna Centre every day. This service had been provided by *Pret a Manger* in the past, but because of restrictions on food outlets they were not able to provide sandwiches during the initial lockdown from March to July. I coordinated a rota of volunteers, from church and from the community, to supply homemade

sandwiches instead. We supplied upwards of 160 sandwiches every weekday until Pret was back in action.

We were asked to help again during the ten-day Christmas period. The troops were rallied and we were back in production. This turned out to be extended when the January lockdown again restricted supplies. Our wonderful band of volunteers are still providing 840 sandwiches each week, via the Manna Centre, to people who are homeless. Our commitment is due to end on the 4th of April, unless we hear otherwise.

Gretchen Precey

CHILDREN + YOUNG PEOPLE

2020

Sunday School Group – Fine Young Christians – 8-11 years

Due to Coronavirus from March 2020 and the subsequent lockdown and restrictions, there has been no regular Sunday School groups.

Sunday leaders had discussed using The Gospel Project to deliver Bible based Sunday School lessons, but unfortunately, this has not happened.

However, during the Summer when there was an easing of restrictions, we did have a few sessions out in the churchyard with the young children.

Because of the lack of Sunday school lessons, we have been trying to prevent the young people being bored during the service and have provided colouring pages which are relevant to the days Bible readings.

As we move forward and lockdown restrictions ease, there will be a full whole hearted return to Sunday school groups.

Ebun West

SAFEGUARDING

2020

We are blessed this year with the number of people who have come forward and offered their services as as Sunday School teachers. Apart from a few recent additions the DBS checks are up to date. The Safeguarding Policy is on the parish website. At the time of writing we are in the midst of the Coronavirus crisis and must be caring of each other especially the more vulnerable. Please report to Charlie or myself if there are any concerns.

2021

Looking at Last year's report I can hardly recognise it is as the same world! However, I have continued to maintain contact with those in need and have continued with the DBS checks etc. I am now after the best part of a quarter of a century standing down and handing over to Gretchen and know that you are in safe hands with Gretchen and Charlie. My thanks to you'll for your love and support. God's blessings be with you.

Sandra Cooper

READER MINISTRY

2020

As many of you will be aware, I wasn't in the greatest of health this year. However, I have continued with my prayer life and am available for anyone who needs me and that's including prayers over the phone. I Hope this year to resume normal duties and am progressing with this, slowly. Thank you all for your prayers throughout this difficult time as my prayers have also been with my wider family here at St Marys.

2021

As you will know I have reduced my role of Reader to focus more on prayers and assisting with services etc, as do we all. In this year of the pandemic all of us have experienced great change, and never it seems have prayers been more needed! I continue to hold you all in my prayers as I'm sure we do for each other.
God bless you all,

Sandra Cooper

TREASURER'S REPORT & ACCOUNTS 2020

(also see Resources and Churchwardens' Reports)



Most of the year 2020 was influenced by the Covid-19 pandemic with the exception of the first two months. When the first lockdown commenced in March, we faced a challenging financial outlook as the church could not hold Sunday services resulting in a loss of income. However, after weekly Zoom meetings from March to July with the rector, church wardens and myself, we adapted to change with new measures in place. We gradually moved to a more comfortable financial position in July. From this point onwards till the end of the year this position continued mainly due to the support of our congregation.

There has been good financial support from congregation members (with a transition to direct payments to the church account) and this, together with rental income, has helped pay our utilities, parish pledge and other expenses throughout this unusual year.

The 2020 accounts show an improvement in the financial position with a surplus of over £22k in 2020 compared to a surplus of over £12k in 2019.

The surplus is due to a rise in income accompanied by a fall in expenditure over the same period.

Income

In 2020 total receipts from donors (note 2a) were £69k compared to £50k in 2019. This represents a large increase in total donations of £19k. Many members of the congregation made the transition to direct payments to the church account. Partly due to this, collections at services decreased from £8k in 2019 to £5k in 2020 (note 2a) with the church closure during the first lockdown also contributing to this and lower numbers attending church due to the pandemic. To facilitate cashless giving, iZettle was introduced in July 2020 and is used at Sunday services for those wishing to pay by card.

Rental income has decreased by £13k to £34.5k compared to the previous year. This is partly due to tenants moving out of one property and it being vacant for a few months during lockdown until new tenants moved in July 2020. Furthermore, estate agents Williams Lynch were appointed as managing agents of this property which included a new element of management fees.

Income tax recovered from Gift Aid donations increased to £9.1k in 2020 from £6.5k in 2019 (note 2a).

This is a significant amount we were able to claim.

Income from investments were around the same as last year (note 2c).

There were no fundraising activities this year due to the pandemic.

Expenditure

Total expenditure fell by around £4k from 2019. This is mainly due to a fall in church management and administration costs. Church operating costs increased by £1.6k to £54.7k.

The rental property maintenance increased to £9.8k in 2020 which is a significant rise from £2.8k in 2019 (note 3a). This included installation of a new boiler in one of the properties for £3k.

The fall in church management and administration costs of £7.8k is mainly due to the fall in payments to London City Mission which were towards having an outreach worker (note 3b).

Church maintenance increased by £2k to £10.6k in 2020 (note 3c). This included £3.7k for cleaning, £1.8k to a regular builder for ongoing repairs in the church and £1.8k for rectory works.

The negative figure of £(265) for courses and mission needs explaining (note 3c). In 2019, events and courses were encouraged to be self-sustaining via donations which were ring-fenced for that event. Prior to this, such events and courses were fully funded by the church. In 2020, the amount spent for courses and mission was £1,035 but donations received for this was £1,300, hence the negative balance of £(265) which represents the surplus.

The PCC committed to increase its contribution to the Diocese of Southwark pledging £34,500 in 2020. We are still net recipients of Diocesan resources as the costs of providing us with a rector far exceed our contribution.

We supported six organisations in 2020 and the full list is given in the accounts (note 3d). These included a donation to a church in Ghana towards a building project.

Thank you

Thank you very much for your donations and regular giving which have been a vital source of revenue to the church and very much appreciated. Thank you for signing up as a Gift Aid donor which has helped as the Gift Aid Scheme allows us to increase the value of donations by 25%.

Many thanks to Doris Carr for undertaking the independent examination of the accounts.

Nirma de Silva, Treasurer

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke
Financial Statements for the year ended 31st December 2020

Receipts and Payments Account

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	
	Note	£	£	£	2020 £	2019 £
RECEIPTS						
Incoming Resources from Donors	2 (a)	66,801	2,490		69,292	50,016
Income from Operating Activities to Further the Work of the Church	2 (b)	37,085	-		37,085	48,819
Income from Investments	2 (c)	1,867	2,794		4,661	4,680
Income from Fundraising Activities	2 (d)	-	-		-	1,235
TOTAL RECEIPTS		105,754	5,285		111,038	104,750
PAYMENTS						
Cost of Generating Funds	3 (a)	9,763	-		9,763	2,840
Church Management & Administration Activities Directly Relating to the Work of the Church	3 (b)	19,769	-		19,769	27,524
Grants and Donations	3 (c)	53,412	1,275		54,687	53,087
Capital Expenditure	3 (d)	3,924	-		3,924	3,586
WW1 Project	3 (e)	-	286		286	707
	3 (f)	-	-		-	4,833
TOTAL PAYMENTS		86,868	1,561		88,429	92,576
EXCESS OF RECEIPTS OVER PAYMENTS		18,886	3,724		22,610	12,174
Income retained in Investment accounts		(596)			(596)	(592)
Increase in creditors						
Equipment purchased		(1,007)			(1,007)	
Transfers to/from Investment a/c		19,221			19,221	9,000
Adjustments during accounting system migration					(12)	
Cash and Bank Current and Deposit Accounts at 1 January 2020					45,254	24,672
Cash and Bank Current and Deposit Accounts at 31 December 2020					85,470	45,254

Statement of Assets and Liabilities as at 31st December 2020

	Note	2020 £	2019 £
MONETARY ASSETS			
Short term deposits	4 (a)	22,959	8,894
Cash at bank and in hand	4 (b)	62,511	36,360
		85,470	45,254
INVESTMENTS			
Investments held at CBF Church of England Funds	5 (a)	123,850	115,850
Investments/trust funds held by South London Church Fund	5 (b)	210,889	210,987
		334,738	326,837
FIXED ASSETS			
Freehold property	6	-	-
Equipment	7	17,406	16,399
LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR			
Creditors	8	(3,000)	(3,000)
TOTAL OF IDENTIFIED ASSETS		434,615	385,490

Approved by the P.C.C. on 9th March 2021 and signed on its behalf by Rev'd Charlie Moore.
The notes on pages 2 to 7 form part of these accounts.

1 ACCOUNTING POLICIES

(a) The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

(b) The statement of assets has been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

Funds

(c) General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

(d) The accounts include all monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

(e) The PCC is in the process of reviewing the Restricted Funds. Full information as to the nature of the restrictions has not yet been obtained. It is possible that the funds designated as Restricted may in fact be unrestricted. However, until the nature of the restrictions is clear, the PCC believes it prudent to regard these funds as Restricted.

Incoming resources

Incoming resources from donors

(f) Collections are recognised when received by or on behalf of the PCC.

(g) Planned giving and Income tax recoverable on Gift Aid donations are recognised only when received by the PCC.

Income from operating activities

(h) Rental income from the letting of church premises is recognised when the rent is received.

Income from investments

(i) Dividends are accounted for when received; interest entitlements are accounted for when the interest is received.

Assets

(j) Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2)(a) of the Charities Act 1993. Moveable church furnishings are listed in the church's Inventory which can be inspected at any reasonable time. There is insufficient cost information available to value assets acquired before 1 January 2003 and so only assets acquired after that date are summarised in the Statement of Assets and Liabilities.

(k) Freehold properties were acquired prior to 1 January 2003 and are recognised but not valued in the Statement of Assets and Liabilities. Title to the properties is held on behalf of the PCC by the South London Church Fund and Southwark Diocesan Board of Finance as custodian trustee.

Monetary assets

(l) Short-term deposits are held on deposit with the CBF Church of England Funds or at the bank where the funds are readily accessible.

(m) Deposits held in funds by South London Church Fund are designated as investments rather than monetary assets.

Investments

(n) Investments are valued at market value at 31st December.

(o) Investments include trust funds held by the South London Church Fund on behalf of the PCC.

Reserves

(p) It is PCC policy to try to maintain a balance on unrestricted funds which equates to approximately three months' unrestricted payments. At the year end this was more than covered by unrestricted short term deposits and cash at bank and in hand.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke
 Financial Statements for the year ended 31st December 2020

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2020 £	2019 £
2 RECEIPTS				
2 (a) Incoming Resources from Donors				
Grants received		0	0	0
Building fund appeal:				
Donations		268	268	1,380
Gift Aid donations		1,744	1,744	2,002
Income tax recovered		479	479	522
Planned giving:				
Stewardship donations	5,761		5,761	3,445
Gift Aid donations	30,577		30,577	24,683
Income tax recovered	8,664		8,664	5,966
Collections at services	5,038		5,038	8,168
Legacies	0		0	0
Sundry donations	16,762		16,762	3,849
	<u>66,801</u>	<u>2,490</u>	<u>69,292</u>	<u>50,016</u>
2 (b) Income from Operating Activities				
Fees	2,541		2,541	1,313
Rent	34,544		34,544	47,508
	<u>37,085</u>		<u>37,085</u>	<u>48,819</u>
2 (c) Income from Investments				
Interest received	17	30	46	50
Investment income received	1,851	2,765	4,615	4,630
	<u>1,867</u>	<u>2,794</u>	<u>4,661</u>	<u>4,680</u>
2 (d) Income from Fundraising Activities				
Church fairs	0		0	1,235
Concerts	0		0	0
Sales	0		0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,235</u>
3 PAYMENTS				
3 (a) Cost of Generating Funds				
Expenditure on rental properties	9,763		9,763	2,819
Duty manager				
Costs of fundraising events	0		0	21
	<u>9,763</u>	<u>0</u>	<u>9,763</u>	<u>2,840</u>
3 (b) Church Management & Administration				
Clergy expenses	3,035		3,035	499
Outreach worker	1,313		1,313	10,500
Financial & clerical administration	10,410		10,410	11,130
Printing, stationery, postage, telephone	5,011		5,011	5,395
Other administrative costs	0		0	0
	<u>19,769</u>	<u>0</u>	<u>19,769</u>	<u>27,524</u>
3 (c) Activities Directly Relating to the Work of the Church				
Church maintenance	9,365	1,275	10,640	8,316
Courses and mission	-265		-265	794
Diocesan contribution	34,500		34,500	34,250
Insurance	4,447		4,447	4,463
Utilities	3,858		3,858	3,527
Worship	1,237		1,237	1,301
Other operating costs	270		270	438
	<u>53,412</u>	<u>1,275</u>	<u>54,687</u>	<u>53,087</u>

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke
 Financial Statements for the year ended 31st December 2020

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2020 £	2019 £
3 (d) Grants				
Charitable donations (analysis below)	3,924		3,924	3,586
Gifts	0		0	0
	<u>3,924</u>	<u>0</u>	<u>3,924</u>	<u>3,586</u>
<i>Details of charitable and missionary giving</i>				
- Church Mission Society	1,200			
- Salmon Youth Centre	400			
- London City Mission	400			
- Manna Society	400			
- Bible Society	500			
- Church in Ghana Building Project	1,024			
	<u>3,924</u>			
3 (e) Capital expenditure				
Tower clock	<u>0</u>	<u>286</u>	<u>286</u>	<u>707</u>
3 (f) WW1 project				
Project expenses	<u>0</u>	<u>0</u>	<u>0</u>	<u>4,833</u>

4 ANALYSIS OF MONETARY ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowmen Funds £	TOTAL FUNDS 2020 £
4 (a) Deposits in CBF Church of England Funds				
PCC deposit	14,128			14,128
Ecclesiastical Charity income		8,834		8,834
	<u>14,128</u>	<u>8,834</u>	<u>-</u>	<u>22,969</u>
4 (b) Cash at bank and in hand				
Cash in hand	115			115
Held at Unity Trust Bank	35,253	27,143		62,396
	<u>35,367</u>	<u>27,143</u>	<u>-</u>	<u>62,511</u>

5 ANALYSIS OF INVESTMENTS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £
5 (a) Investments held in CBF Church of England Funds				
- CBF Income Shares				
A/C 637084001S - Ecclesiastical Charity Capital			98,496	98,496
A/C 637084002S - Amoxons Charity		9,978		9,978
A/C 637084003S - Peele Fund		15,376		15,376
	<u>-</u>	<u>25,354</u>	<u>-</u>	<u>123,850</u>
5 (b) Investments held by South London Church Fund				
<i>Name of trust</i>	<i>Type of Investment</i>	<i>Trust no.</i>		
Blackmore legacy	Investment fund	0134	19,356	19,356
Clergy housing	Investment fund	0613	32,152	
	Deposit account		2,210	34,363
Sale of Magdalen Hall	Deposit account	0787	-	
	Investment fund		157,170	157,170
			<u>191,532</u>	<u>210,889</u>
			<u>19,356</u>	<u>-</u>
			<u>-</u>	<u>210,889</u>

These investments are held by South London Church Fund in the form of deposit accounts and investment funds.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke

Financial Statements for the year ended 31st December 2020

6 FREEHOLD PROPERTIES

The South London Church Fund and Southwark Diocesan Board of Finance hold on behalf of the PCC the title to two residential properties, both of which are rented out :

- 22 Reverdy Road, and
- 180 St James Road.

The PCC also owns the freehold of Magdalen Hall, Purbrook Street, from which ground rent is received.

No recent valuations of these properties have been carried out.

7 EQUIPMENT

The following items of equipment have been acquired since 1st January 2003 :

Item	Purchased	Cost £	Item	Purchased	Cost £
Hitachi 430 digital projector	June 2004	3,172	Laptop	May 2011	272
Portable overhead projector	July 2004	182	Hard drive	June 2011	70
Pottery chalice & patten	October 2004	55	Projector screen	July 2013	182
Desktop computer	December 2004	494	PA speaker	August 2015	298
Epson digital projector	November 2006	1,550	Mics & stands	August 2015	707
Clavinova	November 2006	1,434	Laminator	October 2015	79
TV & DVD	April 2006	388	Wireless mic	December 2015	363
DVD writer	May 2006	70	Sony TV	September 2016	300
Home communion set	April 2012	149	Laptop	November 2016	924
Flash drive	November 2006	30	Fridge/freezer	December 2016	299
Drum kit	March 2007	429	Computers	May 2017	1,550
2-way radio	December 2009	23	Laptop Admin	May 2018	950
Office computers	February 2010	846	Laptop Worship	June 2018	950
HP: Deskjet 4580	May 2010	50	TV screens (worship)	March 2020	496
Computer	February 2011	500	DSLR camera system	August 2020	511
Answerphone	May 2011	85			

17,406

8 CREDITORS

Creditors represent deposits received from tenants of rental properties.

9 THE ECCLESIASTICAL CHARITY OF ST MARY MAGDALEN WITH ST OLAVE, ST JOHN AND ST LUKE

The Ecclesiastical Charity was created in 1999 by a scheme ordered by the Charity Commissioners for England and Wales. The scheme provided that

"The sum of £75,000 must be set aside to be administered as a separate charity under the name of the Ecclesiastical Charity of St Mary Magdalen with St Olave, St John and St Luke..."

St Mary's PCC is the trustee of the Ecclesiastical Charity and thus has the responsibility of allocating the income from the investment of £75,000 in accordance with the Charity Commission scheme, which states that

"The object of the Ecclesiastical Charity is to further the religious and other charitable work of the Church of England in the ecclesiastical parish of St Mary Magdalen with St Olave, St John and St Luke."

The endowment fund of £75,000 was formerly held in a deposit account with the CBF Church of England Funds. The PCC took the decision in 2011 to transfer this to an investment account (also with CBF).

During 2020 there were no withdrawals from this fund.

	Year ended 31/12/20	Year ended 31/12/19
	£	£
Receipts and Payments		
Interest & dividends received	2,794	2,853
Revaluation surplus (deficit)	6,362	15,587
Less expenditure	0	-9,000
NET INCOME	<u>9,156</u>	<u>9,441</u>
Financial Position		
Capital Fund	98,496	92,134
Income Fund	8,834	6,039
NET ASSETS	<u>107,329</u>	<u>98,173</u>

The accounts of the Ecclesiastical Charity are incorporated into the annual accounts of the PCC, the Capital Fund in Endowment Funds and the Income Fund in Restricted Funds.

Parochial Church Council of St Mary Magdalen with St Olave, St John & St Luke
Financial Statements for the year ended 31st December 2020

Receipts and Payments Account

	Note	Unrestricted	Restricted	Endowment	Total Funds	
		Funds	Funds	Funds	2020	2019
		£	£	£	£	£
RECEIPTS						
Incoming Resources from Donors	2 (a)	66,801	2,490		69,292	50,016
Income from Operating Activities to Further the Work of the Church	2 (b)	37,085	-		37,085	48,819
Income from Investments	2 (c)	1,867	2,794		4,661	4,680
Income from Fundraising Activities	2 (d)	-	-		-	1,235
TOTAL RECEIPTS		105,754	5,285		111,038	104,750
PAYMENTS						
Cost of Generating Funds	3 (a)	9,763	-		9,763	2,840
Church Management & Administration	3 (b)	19,769	-		19,769	27,524
Activities Directly Relating to the Work of the Church	3 (c)	53,412	1,275		54,687	53,087
Grants and Donations	3 (d)	3,924	-		3,924	3,586
Capital Expenditure	3 (e)	-	286		286	707
WW1 Project	3 (f)	-	-		-	4,833
TOTAL PAYMENTS		86,868	1,561		88,429	92,576
EXCESS OF RECEIPTS OVER PAYMENTS						
Income retained in investment accounts		18,886	3,724		22,610	12,174
Increase in creditors		(596)			(596)	(592)
Equipment purchased		(1,007)			(1,007)	
Transfers to/from investment a/c		19,221			19,221	9,000
Adjustments during accounting system migration					(12)	
Cash and Bank Current and Deposit Accounts at 1 January 2020					45,254	24,672
Cash and Bank Current and Deposit Accounts at 31 December 2020					85,470	45,254

Statement of Assets and Liabilities as at 31st December 2020

	Note	2020	2019
		£	£
MONETARY ASSETS			
Short term deposits	4 (a)	22,959	8,894
Cash at bank and in hand	4 (b)	62,511	36,360
		85,470	45,254
INVESTMENTS			
Investments held at CBF Church of England Funds	5 (a)	123,850	115,850
Investments/trust funds held by South London Church Fund	5 (b)	210,889	210,987
		334,738	326,837
FIXED ASSETS			
Freehold property	6	-	-
Equipment	7	17,406	16,399
LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR			
Creditors	8	(3,000)	(3,000)
TOTAL OF IDENTIFIED ASSETS		434,615	385,490

Approved by the P.C.C. on 9th March 2021 and signed on its behalf by Rev'd Charlie Moore.
The notes on pages 2 to 7 form part of these accounts.

Charles Moore