



ANNUAL REPORT



ACCOUNTS 2020

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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:

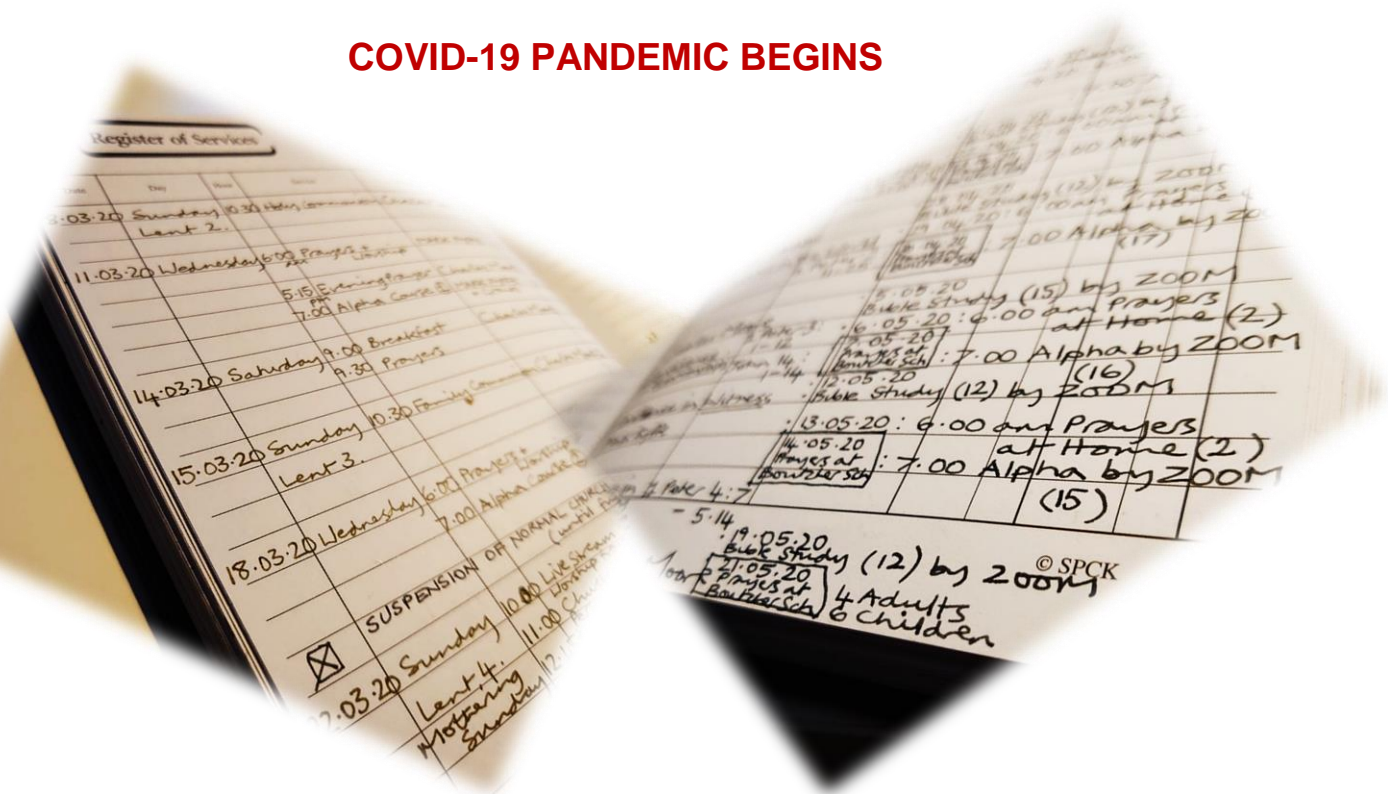
“Worship on the Street” Sunday evening Celebrations begin.

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:



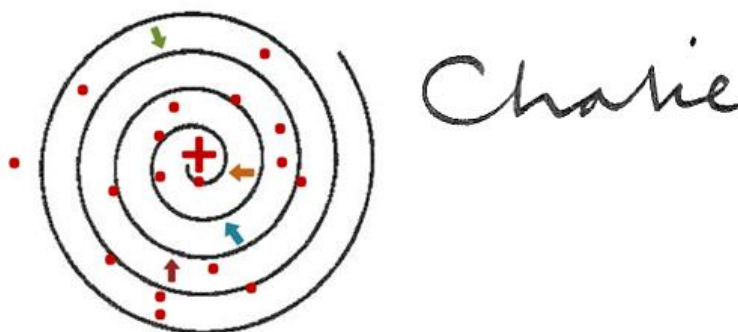
2019:

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



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.

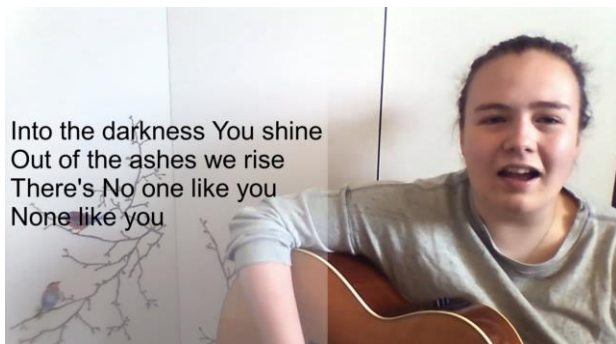
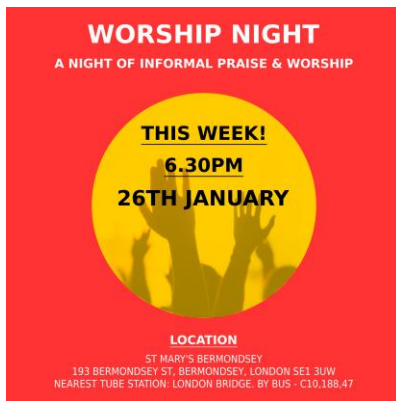
The teaching was done by members of the St Marys worship band and London City Mission.

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

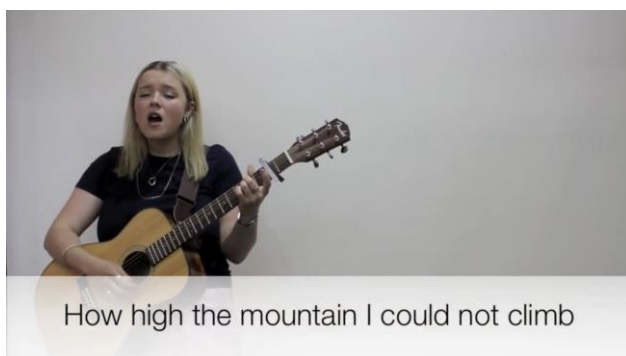


Bermondsey Street Festival

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	436
	<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 £	Endowment 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>22,962</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>

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	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	9,156	9,441
Financial Position		
Capital Fund	98,496	92,134
Income Fund	8,834	6,039
NET ASSETS	107,329	98,173

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

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	Note	£	£	£	2020 £	2019 £
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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
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	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.

Charles Moore