



ANNUAL REPORT 2021/2022



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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 (retired 2022)

Mark Fyffe

Evangelist and Outreach Worker

(with London City Mission)

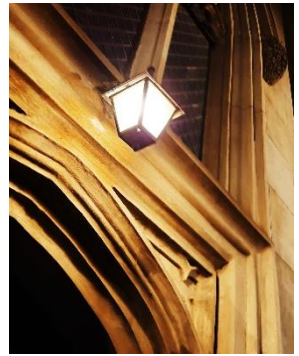
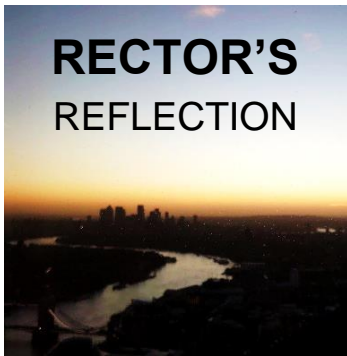
A SPECIAL THANK YOU!

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



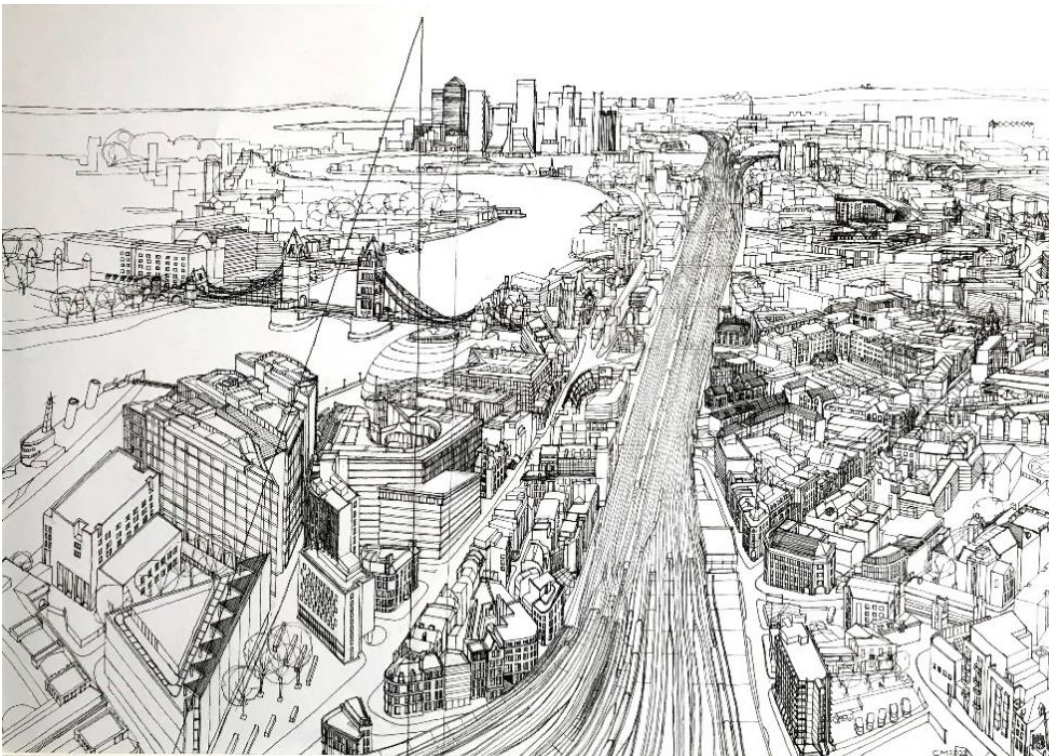
On 3rd February 2022:

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:

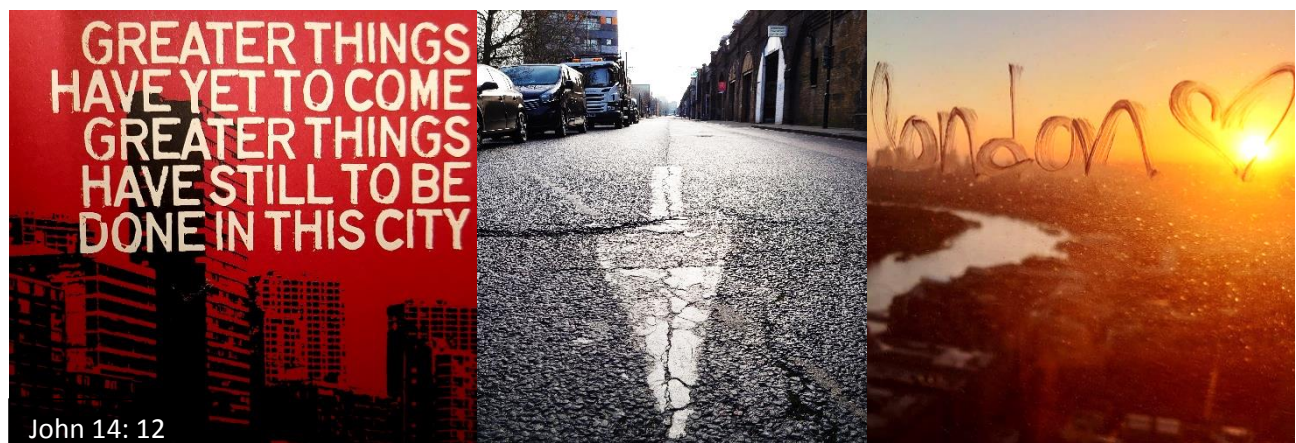
We acknowledge that there is another reality (Ephesians 6: 10-18)

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

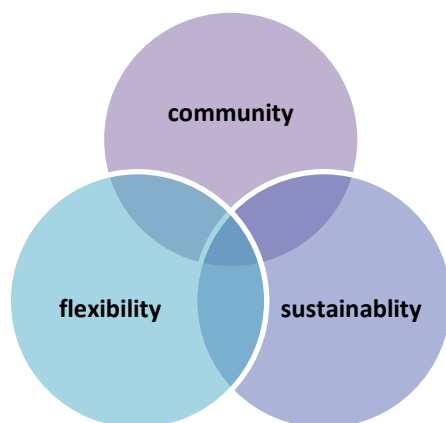
1.3: Renovation of the church. Hopefully as you know we are keen to move onto Phase 3 of our St Mary development plan. This involves a substantial and sensitive revamp of much of the church. Our church vision is that *“As Christians worshipping together in Bermondsey, we are seeking to live for the glory 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.
- **SUSTAINABILITY.** 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 Ebun

Robin & Ebun

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

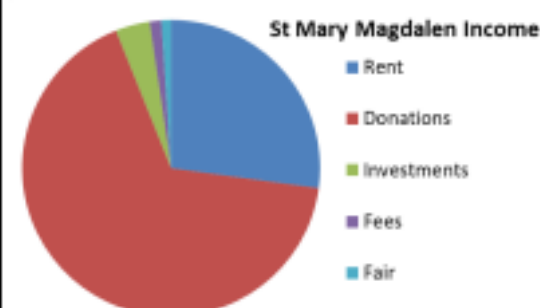
- £5,248 on rental properties
- £18,743 on management and administration
- £61,844 operating costs
- £6,289 was given to missions and charities
- £294 Tower clock
- £9,546 Architect's fees
- £2,677 Church away deposit

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

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	
	Note	£	£	£	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	286
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>

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 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	17,030	9,156
Financial Position		
Capital Fund	112,658	98,496
Income Fund	11,702	8,834
NET ASSETS	124,360	107,329

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.