

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PHILIP, NORBURY

England & Wales · Charity number 1185830

Details

Other names ST PHILIP'S PCC, NORBURY

Status Registered

Legal form Other

Registered 2019-10-15

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

Contact

Address The Parish of St Philip
Norbury
Beech Road
Norbury
London

Phone 07512 381 834

Email stphilnorbury@gmail.com

Website <http://www.stphilipsnorbury.org/>

Activities

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

Activities: Our activities promote, in the ecclesiastical parish of St Philip, the whole mission of the Church. We provide a place for Christian worship in St Philip's Church with services on Wednesdays and Sundays. We reach out into the local and wider community with activities and fundraising events and we hire our church hall to groups and family events.

Classification

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

Geography

- Croydon

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£70,559	£98,116	-	-
2023-12-31	£67,147	£95,636	-	-
2022-12-31	£70,241	£95,031	-	-
2021-12-31	£59,828	£79,165	-	-
2020-12-31	£71,710	£83,437	-	-

Trustees

Name	Role	Appointed
Rev Cordella Dawson	Chair	2022-05-25
Caroline Mary Ross Gower		2021-05-23
David Michael Ogilvie		2012-04-10
David Vuolo		2025-05-18
ELEANOR CARON LEWIS		2001-04-29
Freddie Lloyd Blake		2024-05-19
Grantley Elon Larrier		2022-07-10
Matthew Foster Bodley		2021-04-18
Pamela Patricia Gill Clarke		2023-05-21

Accounts

2024 Report and Accounts for the Parochial Church Council of the Ecclesiastical Parish of St Philip, Norbury. Registered charity number 1185830

Annual Report of the Trustees (PCC) for 2024

AIMS and PURPOSES:

St Philip's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent Vicar, the Reverend Cordella Dawson, who was Collated to the benefice on 25th May 2022, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the finances and maintenance of St Philip's Church, Church Hall complex and grounds.

Within our overarching aim we proclaim our mission to be captured in this statement:

Worshipping God

Walking together in faith

Warmth and width in fellowship

With our aim to reach out to serve and welcome

During 2024 the PCC supported Mother Cordella, and the congregation, in an overhaul of the parish Mission Action Plan (MAP) and the Mission Statement. This process began with a Parish Mission Day in June 2024 and has included consultation on ideas and content with the congregation since. The reviewed MAP and updated Mission Statement were launched on Easter Day, 2025. The three-year plan will continue building on the community's generosity, including through the stewardship scheme, so the community of St Philip's can increasingly experience the joy of supporting its church.

WORSHIP:

Servers, robed choir and Chalice assistants participate in principal services. The rota for lay participation in intercessions and readings on Sundays and principal feast days welcomed some new volunteers.

Within a "relaxed-Catholic" tradition of worship, St Philip's caters for the spiritual needs and interests of all. There is a weekly Holy Communion service on a Wednesday morning along with morning prayer on a Tuesday and Thursday, Sunday services of Holy Communion each week and Choral Evensong approximately every other week (during school term time).

During the year visiting preachers / speakers brought an enjoyable variety of different styles to the worship to support particular themes such as celebrating diversity which has been enriching and stimulating for our congregation.

A full choir of boy treble and male lower (Alto, Tenor, Bass) voices enhances the worship throughout the year with a repertoire and standard of singing usually associated with Cathedrals. This is a particular feature of St Philip's which is supported and encouraged by the PCC. There remains a commitment to appointing an Assistant Organist, as well as to grow and nurture home talent from the choir community, to work alongside the Musical Director, Sam Coates, and provide continuity of music when the choir is away.

The electoral roll was revised in 2024 and the certificate recorded 93 on roll (in 2022 it was 87). In 2025 the electoral roll will start again from zero and be fully renewed. Everybody who is entitled to be on the roll will be required to complete the declarations on an enrolment form.

The PCC is committed to God's work following the Diocesan mission to be Christ-centred and

outwardly whilst also focusing on “growing young” and using its resources wisely to repair and maintain the fabric of the church and church hall.

OBJECTIVES and ACTIVITIES:

The PCC, with the help of the congregation, is faithful to articulating, and living out, our vision of what we want to be and what our mission means to us. The church is shared under a formal agreement with the Assembly of the First Born. A community of Urdu-speaking Pakistani Christians gathers regularly to worship in their own language. The relationship with the latter is particularly strong in fellowship and practical support of fundraising events.

Whilst progress has been interrupted by unexpected formalities, the PCC remains committed to essential plans to refurbish the toilets in the hall which will improve disabled access. Croydon Council is properly involved in the project and we are hopeful of a positive step forward in 2025. Funds for this critical improvement have been ring-fenced in the budget. Following a significant issue with the boilers, just before Christmas, 2024, the PCC is accelerating replacement, having due regard for the move towards sustainable energy, of the central heating systems which service the church and the hall complex. Expensive monitoring and exploratory / remedial works continued during 2024 in relation to cracks in the church building and the PCC is engaged with professional bodies, specialist engineers and our insurers, in this regard.

With so many maintenance challenges taking time and energy, Church Officers and PCC members need to pay attention to their own prayers, spiritual needs and desires to worship. A thought provoking and refreshing *Parish Conversation* with the Archdeacon and Diocesan Director of Communication at the beginning December 2024 helped PCC refocus on what we celebrate about St Philip’s and what obstacles might be in the way of making our dreams a reality.

ACHIEVEMENTS and PERFORMANCE:

The day to day running of St Philip’s is delivered by volunteer Church Officers, PCC members and others alongside the Vicar, through a process of sharing the administrative and organisational tasks. This includes production of the quarterly printed Parish magazine and weekly pew sheet. The magazine is circulated, by subscription, beyond the Parish boundary. Mother Cordella designed bespoke order of service booklets, printed in house, for special feasts and events to support understanding and participation. St Philip’s is not immune to the spreading recognition of heavy and often overwhelming reliance on volunteers in the Church of England and is conscious that new blood and many more willing hands are needed to spread the load and invigorate participation in the running of the church and hall. In 2023, the PCC resolved to recruit and employ a part time Administrator to support the operation of the Parish office and relieve volunteers. This intention remains and the vacancy was advertised in March 2025 with an allowance for an appropriate salary in the budget.

Deployment of a contactless payment device is now embedded as a valuable, modern, aid to monetary giving at St Philip’s. Visitors, including those from overseas, welcome the “tap to give” option of supporting God’s work at St Philip’s. Contactless has also been used successfully at fundraising events and, with a Parish Administrator in post, could be used for payment of hire charges for the halls.

A varied programme of social, fundraising and outreach activities was offered during the year, orchestrated by the Social Committee, including popular favourites such as the quiz and curry nights, Christmas and Summer Fairs and two concerts by the St Philip’s Players orchestra.

The halls are well occupied by regular hirers creating good links with families in the local community. They include a busy local Dance Academy providing classes from age 3 to adulthood; a popular

weekly Playtime parent and toddler group; two badminton clubs and a karate club. The table tennis club playing every Friday morning is flourishing to the extent that it may introduce a second session due to growing numbers. A local residents' association holds monthly committee meetings in the hall whilst another stages an annual barn dance. The halls are also home to Irish Dance competition days. Modest charges paid by hall users delivers a significant income stream to the church with regular use topped up by ad hoc functions including children's birthday parties and life events. The hall is run by a volunteer Manager and an Assistant Manager and a paid cleaner / handyperson employed by the PCC. The PCC is aware that upkeep of the hall facilities is vital to preserve this financial and community asset. Recent investment was made in the kitchen to repair the floor and refresh the cupboards and carpentry in the kitchen.

The PCC appointed an Architect, Sue Kent, to undertake the Quinquennial Inspection (QI) in June 2019 and reappointed her to complete the QI in June 2024. The PCC has also worked with her on matters relating to the cracks in the west walls of the church. Whilst we may have grown used to the ugly, but necessary, internal propping up of the area the PCC looks forward to the time when the results of monitoring lead to satisfactory repair and restoration – likely to be in the middle of 2025.

FINANCIAL REVIEW

Financial Report, Annual Report to APCM 2025 (financial year ending 31st December 2024)

- The **receipts** to the General Fund for 2024 were more than we budgeted for, at **£70,599** (budget of £69,380). This was more than our receipts in 2023, which were £67,147. The main contributing factors to this were favourable phasing of income tax refunds from the HMRC and an increase in hall rental income.
- Our **expenses** (General Fund Payments) were **£98,116**, versus a budget of £116,850. This underspend was because we did not recruit a Parish Administrator or Sub Organist as initially planned. There were also lower spends on our utilities and repair/maintenance costs reflecting the volatility in the economy and energy markets during 2024. Overall, our expenditure was higher than in 2023.
- We ended 2024 with an operating **deficit** of **£27,557** on the General Fund, which is less than we budgeted for at £47,470. This takes our cumulative operating deficit to £202,650 at the end of 2024.
- Our overall financial position at the end of 2024 is as follows:
 - Our total funds, made up of investments and cash in our bank accounts stands at **£773,544**.
 - This is a decline in value from 2023 and reflects two things:
 1. We sold around 8,072 shares to release £50,000 to help with cash flow in our main operating bank account, reducing our dividend earning capacity.
 2. The value of our remaining investment holdings declined by £13,574 in 2024, following an increase in 2023.

Parish Support Fund

In 2024, we promised **£50,400** to the Diocese as our **Parish Pledge**. This was an increase of £4,400 on our 2023 pledge. We honoured our Pledge in full in 2024.

Cedric Collings Memorial Fund

- The PCC is managing trustee of this Trust, which was set up to provide financial support to members of the parish who undertake theological and related training.

- In 2024, we made 2 awards from the Fund, totalling £720.

Legacies

- We received 2 new legacies in 2024, as follows:
 - £994 from the family of **June Singer** provided to replace the altar kneelers.
 - £300 from the estate of **Christobel Iola Bimpeh-Segu**, to be split between the Women's Fellowship (£150) and the Church (£150).
- We used the legacies left by the late **William Baker** as follows:
 - **£24,109** was spent on **repairs and maintenance** relating to the crack in the west wall of the Church.
 - **£572** was added to funds collected via Bake Sales, Lent Lunches and Services and **donated to Charity**. The donations made in 2024 totalled £1,200 and were as follows:

Charity	Donation
Bishop's Lent Appeal	£250
Dementia UK	£500
Macmillan	£250
Guide Dogs for the Blind	£200
Total	£1,200

Budget for 2025

- The budget was prepared using the following assumptions:
 - A **3.5% inflation rate** (projected UK inflation rate for 2025) was applied to the actuals for 2024 and rounded up to the closest £100.
 - For **utilities** (gas, electricity and water) a **10% uplift** was applied to account for anticipated increase in costs.
 - The **heating repair and maintenance costs were increased** to reflect the additional costs we are likely to have to replace the boilers that failed over Christmas 2024. The current budget was based on the initial quote received of £60,000 for a like for like replacement, however total costs against this line are expected to be significantly higher.
- We are planning for **receipts of £71,410**. This is a conservative budget, based on current information.
- We are planning for a **significant increase in expenditure** in 2025. Over the years, we have underinvested in the maintenance and upkeep of the Church and Hall, and the budget set for 2025, reflects the necessity/imperative to spend on these areas. We are budgeting for **expenses of £189,003** in 2024.

- In addition to the budgeted figures, we are expecting exceptional spending to cover the following:

Church	Hall
• Replacement of boilers (spend estimate between £60,000 - £350,000) • Repair of the crack (spend estimate over £100,000) • Quinquennial review findings (tbc)	• Replacement of fire doors & improvement of Hall security (c£25,000) • Toilet refurbishment (c£125,000)
<u>Already completed in 2025:</u> • <i>Replacement of the fence (£6,112)</i> • <i>Clearance of the back garden (£10,900)</i>	<u>Already completed in 2025:</u> • <i>Refurbishment of kitchen and replacement of floors (£8,780)</i>

- We expect to operate with an operational deficit again in 2025, but hope to offset/mitigate this to some extent by applying for grants for some of the more significant projects outlined above.

Independent Examiner

The appointment of Mr Andrew Winter as Independent Examiner (IE) of the PCC accounts ends at the APCM. Mr Winter gave notice in 2024 that he would not stand again for re-appointment.

A new Independent Examiner will be appointed by the APCM in May 2025, to review the PCC annual financial statements for the year ending 31st December 2025.

We will take this opportunity to restructure our Chart of Accounts and adopt some accounting software to streamline and simplify our accounts and accounting processes.

We will also formalise a finance and a reserves policy to ensure transparency, consistency, and governance in all our financial dealings, including procurement, income, and investment management. This clarity will help us be more transparent in using our finances to fulfil our missional priorities.

Summary

- We ended 2024 in a favourable position in terms of total funds. From an operational budget perspective, we were under budget, because we had more receipts than budgeted for and our expenses were not as high as expected as we did not hire a Parish Administrator or Sub Organist.
- 2025 will be an exceptional year in terms of spending for St Philip's, as we focus on significant maintenance and replacement projects that we have avoided for the past few years.
- I would like to thank all who support St Philip's through Christian Stewardship, general donations and running and attending our fund-raising events. Your continued generosity helps us meet our costs and sustains our mission in Norbury.

Anusha Paulraj
Honorary Treasurer
May 2025

CHURCHWARDEN:

The two long-serving Churchwardens, who had both served longer than the usual consecutive 6 year recommended maximum term, continued to serve until a new volunteer was elected at an extra Annual Meeting of Parishioners (AMP) on 28th July 2024. The Vicar and PCC were acutely mindful of the need, and requirement, to find and encourage individuals to step forward and this was brought into sharp focus when no candidates were presented for election at the scheduled AMP. In order to maintain good governance whilst operating with only one Churchwarden, some of the routine responsibilities entrusted to Churchwardens are being shared amongst the Standing Committee. The PCC is resolved to encourage and empower more individuals to volunteer to take on lay responsibilities.

MEMBERSHIP OF PCC:

Lay members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with Church Representation Rules in force at the time (revised 1st January 2020, 2022 edition). Subsequent to the APCM, the PCC can co-opt up to two more members to serve for one year.

The following served as members of the PCC in the year 2024 – 2025. The start of continuous service was calculated in October 2019 as part of the application for registration as a charity and is shown alongside each name. Members of the PCC are Trustees of the charity. The PCC regards three consecutive three-year terms of office to be a reasonable maximum followed by a break of at least one year. Those due to retire in 2025 are marked*. St Philip's is entitled to elect two Lay parochial representatives to the Deanery Synod. One representative was elected at the APCM held on 21st May 2023 to serve until 2026. A Casual Vacancy was filled in May 2024.

Clergy:		
Vicar	Revd Cordella Dawson	Chair from May 2022
Laity:		
Churchwardens	Freddie Blake (2024) Elected at extra annual meeting of parishioners on 28 th July 2024	Elected and subsequently ex-officio
Deanery Synod Lay Parochial Representatives	Matthew Bodley (2020) Rebecca Paulraj (2024)	Ex officio
Elected Members (9 allowed)	Obaid Alban (2023 – previously co-opted since 2015)*	
	Taiwo Fowosere (2024)	
	Pamela Clarke (2023)	
	Carol Ross-Gower (2021)	
	Grantley Larrier (July 2022)	
	Lorraine Mills (2023)	Deemed to have retired – last meeting attended, June 2024

	David Ogilvie (2018 – previously ex-officio as CW since 2012)	
	Anusha Paulraj (2016)*	Hon Treasurer
Co-opted Members	Eleanor Lewis (co-opted 2023 & 2024. Previously elected member since 2001)*	Vice Chair / Hon Secretary. DBS Administrator

Minute Secretary	Jackie Barlow	
Honorary Treasurer	Anusha Paulraj*	29 Lakehall Road Thornton Heath, CR0 7EG

MEETINGS:

The PCC held five scheduled in-person meetings between the APCM in May 2024 and the APCM in May 2025 plus an extra Annual Meeting of Parishioners was held on 28th July 2024. Each meeting was quorate and the level of attendance through the year enabled effective governance, discussion and decision making. Electronic communication was also used to gather opinion or agreement of resolutions / proposals between meetings. Minutes of each PCC meeting, once adopted as agreed, are displayed on the notice board at the back of the church and then filed in a folder readily available from the bookshelf in church. The PCC is grateful for the support of a minute taker, Jackie Barlow (who is not a member of the PCC).

The PCC is aware that key responsibilities need to be spread more evenly amongst members, not least of these is Health and Safety. Succession planning for Church Officer roles (eg Treasurer, Churchwarden, Secretary) is a crucial ongoing priority which the PCC is addressing.

COMMITTEES:

The PCC operates through a number of committees, which convene between the scheduled meetings of the full PCC and provide oral and / or written reports / minutes to the PCC. The committee structure continues to evolve supported by redefinition of terms of reference.

- **Standing Committee:** The only mandatory committee constituted in accordance with the Church Representation Rules. It may transact the PCC's business between meetings of the PCC subject to any directions as to the exercise of its power laid down by the PCC. Membership in 2024 was the Vicar, the Churchwarden, the Hon Treasurer and the Hon PCC Secretary. David Ogilvie was a co-opted, active member. The committee engaged in frequent discussion - person to person and via electronic communications.
- **Fundraising and Giving Committee:** The Treasurer has incorporated stewardship giving in routine reports to the PCC. The PCC wrote to all congregants at Christmas to thank and encourage them in their giving.
- **Buildings and Grounds Maintenance:** As a working group reporting to the PCC via David Ogilvie and the Churchwarden endeavours to ensure the fabric of the church, halls and grounds is maintained in good order employing the skills of professionals inside and outside of the congregation.

- **Premises Committee:** Chaired by Eleanor Lewis. The committee supports the volunteer Hall Manager and assistant Hall Manager, reviews the hall rates of hire; terms and conditions, letting agreements and related health & safety and safeguarding policies.
- The PCC received a report from the Social Committee at each meeting and is intending to form a Finance Committee.

SAFEGUARDING:

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

The Parish of St Philip takes the safeguarding, wellbeing, safety and care of children and vulnerable adults very seriously and acknowledges its duty of care to ensure the protection of the vulnerable in their church community. Policies are reviewed annually, and safeguarding is a standing item on the agenda of each PCC meeting. The Safeguarding Officer ceased to be a member of the PCC in July 2024 but has a route to reporting to the PCC via the Vicar and Hon Secretary. Information and policies are posted on the parish website. The PCC resolved to train and appoint a Deputy Safeguarding Officer. Training and awareness of safeguarding are a high priority for all. All current PCC members have appropriate DBS clearance certificates, and all have completed the basic online safeguarding course. The PCC has a DBS Administrator.

CHURCH HALL COMPLEX:

The church hall complex is managed by two volunteers supported by the Premises Management Committee. The Chair of the Committee provides administrative support to the booking process and draws up agreements, invoices etc. A cleaner / handyperson is employed by the PCC on a part time contract. The complex comprises a large hall with stage, small hall, kitchen and committee / meeting room as well as storage. The Parish Office is also based in the complex. The Betty Wivell Academy of Performing Arts (BWA) is the main hirer and key source of income. Other regular users include the toddler playtime group, badminton, table tennis and karate clubs. Our relationship with these groups is regarded as a key feature of our commitment to serve and welcome those in our wider community. Church groups, including the choir, the Women's Fellowship and the Pakistani community make regular use of the facilities for social and rehearsal purposes. Libera, the internationally acclaimed boys' choir (formed from members of the church choir), rents the space for recordings and rehearsals. There are ad hoc bookings for family celebrations for the general community and church members. Occupancy throughout the year is usually high. The PCC is mindful of the need to maintain the halls in good condition as income from rentals is essential to the financial health of St Philip's.

Eleanor Lewis

Vice Chair / Hon Secretary PCC

April 2025

The Parochial Church Council of The Parish of St Philip, Norbury, London

**Financial Statements (Accounts)
For Year Ending 31st December 2024**



Prepared by

Anusha Paulraj (Honorary Treasurer)

Independently Examined by

Andrew Winter MA, ACIB

Legal Status

Registered with the Charity Commission as The Parochial Church Council of the Ecclesiastical Parish of St Philip, Norbury, number 1185830

Incumbent

1st January to 31st December 2024, Revd. Cordella Dawson (Vicar)

Bank

NatWest Bank, 36 St Andrew Square, Edinburgh, United Kingdom, EH2 2YB

Independent Examiner's Report

I report on the Accounts of the PCC for the year ending 31st December 2024, which are set out in the Financial Review section of the Annual Report of the Trustees (PCC).

Respective responsibilities of trustees and examiner

The PCC is responsible for the preparation of the accounts. The PCC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

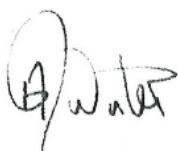
Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a. to keep accounting records in accordance with section 130 of the 2011 Act; and
 - b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr Andrew Winter, MA, ACIB

6 Calluna Drive,

Copthorne

Crawley RH10 3XF

28th April 2025

Statement of Accounting Policies

1. Basis of Accounting

The Accounts of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 using the Receipts and Payments basis. They report movements on the various funds under the PCC's control and show the balances retained at the year-end, specifying where and how they are held. The Accounts do not include the Accounts of any other church groups that owe an affiliation to another body, nor those arising from informal gatherings of church members.

2. Identification of Funds

The funds administered by the PCC have been identified and grouped as follows:

- 2.1 Unrestricted funds - Funds administered at the discretion of the PCC, where receipts are not subject to restriction based on the requests of the contributing parties. This primarily includes the general fund, but also any other funds where uses have not been restricted as described, including those created (designated) by the PCC out of existing funds for specific purposes.
- 2.2 Restricted funds - Funds involving receipts where the uses are restricted by the donor for a particular purpose and which cannot, and must not, be used for any other purpose except by agreement with the donor.
- 2.3 Permanent endowment funds - Particular types of restricted fund which must be held permanently, the PCC having no power to convert them into income and spend them like other income.

The summary statement of funds reflects the above. Details of the movements within the individual funds appear on the following pages.

3. Statement of Assets and Liabilities

The following PCC assets are recognised but not valued in the Statements of Assets and Liabilities:

- 3.1 Land buildings held on behalf of the PCC, including the land leased as an electricity substation.
- 3.2 Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.
- 3.3 Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty.

Furthermore, the Statement does not reflect amounts owing to the PCC at the year-end but not received, neither does it reflect amounts owed by the PCC at the year-end but not paid.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2024

General Fund Receipts

	<u>2024 (£)</u>	Restricted	<u>2023 (£)</u>	Restricted
Christian Stewardship	22,010	0	22,474	0
Income Tax Recovered	7,553		2,992	
Church, House and Sundry Collections	5,432	628	5,421	599
General Donations	3,076		3,245	
Hall Lettings	25,535		23,426	
Church Sharing	1,980		1,980	
Fund Raising Activities	3,728	0	6,405	0
Investment Income	375		354	
Surplice Fees	646		811	
Parish Review	95		48	
Grants Received	600		0	
Sundries	157		590	
	<u>71,187</u>	<u>628</u>	<u>67,746</u>	<u>599</u>
Less Restricted Income				
Missions and Charities	628		599	
Gifts in memoriam	0		0	
	<u><u>70,559</u></u>		<u><u>67,147</u></u>	

General Fund Summary

Opening Balance	-175,093	-146,604
Total Receipts	70,559	67,147
Less Total Payments	<u>-98,116</u>	<u>-95,636</u>
Excess Receipts/(Payments)	-27,557	-28,489
Fabric Fund Support (see Note)	<u>0</u>	<u>0</u>
Net Excess Receipts/(Payments)	-27,557	-28,489
Closing Balance	<u><u>-202,650</u></u>	<u><u>-175,093</u></u>

Note:

Receipt of restricted funds:

These figures are included in total receipts for the respective categories indicated, being receipts for restricted purposes. Such receipts were disbursed as indicated.

Charitable giving is referred to in the annual report.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2024

General Fund Payments

	<u>2024 (£)</u>	<u>2023 (£)</u>
DIOCESAN PLEDGE	-50,400	-46,000
VICAR AND VICARAGE		
- Vicar's Allowances	0	-1,218
- Telephone	0	0
- Clergy Fees and Expenses	-466	-283
- Recruitment Costs	0	0
	-466	-1,501
MUSIC		
- Choirmaster/Organist	-5,000	-5,000
- Organist Deputies	-100	-100
- Choir Expenses		
- Robes	0	0
- Music and Stationery	-270	-127
- Copyright Licence	-441	-417
-Good Friday Requiem	-484	0
	-6,295	-5,644
CHURCH EXPENSES		
- Gas	-1,801	-1,438
- Heating Repairs and Maint	-395	-1,980
- Electricity	-4,447	-5,267
- Insurance	-4,138	-4,390
- Repairs and Maintenance	-4,055	-2,455
- Water	-80	-57
- Cleaning and Sundries	-76	0
	-14,992	-15,587
HALL EXPENSES		
- Gas	-3,344	-2,671
- Heating Repairs and Maint	-733	-3,677
- Electricity	-1,841	-2,251
- Insurance	-2,759	-2,927
- Repairs and Maintenance	-1,471	-2,448
- Water	-723	-516
- Cleaning and Sundries	-10,655	-9,036
- PPL/PRS License Fee	-548	-386
	-22,074	-23,912
MISCELLANEOUS		
- Printing Postage and Stationery	-2,819	-2,544
- Altar and Church Services	-407	-423
- Junior Church and Confirmation	0	0
- Sundries	-663	-25
-Parish Administrator	0	0
	-98,116	-95,636

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2024

Grounds Improvements Fund

	<u>2024 (£)</u>	<u>2023 (£)</u>
Opening Balance	148	148
Less Payments	0	0
Closing Balance	<u>148</u>	<u>148</u>

This is a memorial fund for landscaping the Church Grounds.

Fabric Fund

Opening Balance	382,445	307,579
Add Receipts		
Cleaver Fund	4,415	4,348
Less Payments		
Support to Gen Fund	0	0
Gain/(loss) on CBF Investments	-13,574	70,519
Closing Balance	<u>373,286</u>	<u>382,445</u>

This fund exists to protect the General Fund against the incidence of excessive repair and maintenance costs, as determined by the PCC. The level above which support is provided is £6000 in the current year.

Cleaver Fund

Opening Balance	21,131	21,131
Closing Balance	<u>21,131</u>	<u>21,131</u>

Represented by

	HOLDING	AT COST	2024 MKT. VALUE	2023 MKT. VALUE
CBF Investment Fund	7036 Units	21,131	162,691	159,051
Total		<u>21,131</u>	<u>162,691</u>	<u>159,051</u>

This fund was originally created from a bequest.

It is retained as a capital reserve and income is credited to the Fabric Fund.

Harry and Yvonne White Memorial Fund

	<u>2024 (£)</u>	<u>2023 (£)</u>
Opening and Closing Balance	<u>1,000</u>	<u>1,000</u>

This is a memorial fund for training purposes.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2024

Endowment Fund

	<u>2024 (£)</u>	<u>2023 (£)</u>
Opening Balance	20,430	18,773
Revaluation Gain/Loss	799	1,657
Closing balance	<u>21,229</u>	<u>20,430</u>

*This is a memorial fund held in perpetuity to provide income to the General Fund.
£7657.46 is held in the Bank Account, while the remainder is invested in 4220.83
CBF Global Income Shares.*

Cedric Collings Memorial Fund

	<u>Capital</u>	<u>Income</u>	<u>2024 (£)</u>	<u>2023 (£)</u>
			<u>TOTAL</u>	<u>TOTAL</u>
Opening Balances	38,159	3,242	41,401	37,433
Add Receipts				
Legacy	0		0	0
Interest on Investments		649	649	636
Revaluation Gain/Loss	1,608		1,608	3,332
Less Payments				
Training Grants		(720)	(720)	0
Closing Balances	<u>39,767</u>	<u>3,171</u>	<u>42,938</u>	<u>41,401</u>
Represented by				
Bank Account			15,640	15,549
CBF Global Equity Income Fund Income Shares(8489.78 units at mkt.value)			27,298	25,690
			<u>42,938</u>	<u>41,239</u>

*The operation of this fund is governed by a trust deed under which the PCC is
managing trustee.
The PCC has appointed a continuation committee to attend to the detailed affairs of the fund.
The object of the fund is to support members of the Parish who undertake theological and
related training courses.
The application procedure for bursaries is outlined in the parish review.*

Organ Fund

	<u>2024 (£)</u>	<u>2023 (£)</u>
Opening Balance	9,387	9,362
Add Receipts	64	25
Closing Balance	<u>9,451</u>	<u>9,387</u>

*This fund has been set up by the PCC to accumulate funds from various events and appeals
to meet the cost of major repairs to the Church Organ.*

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2024

Reordering Fund

	<u>2024 (£)</u>	<u>2023 (£)</u>
Opening Balance	48,052	43,475
Add Receipts		
Dividends, Interest	1,143	1,094
Donations (for Vestry Fund)	<u>0</u>	<u>0</u>
	1,143	1,094
Investment revaluations	929	3,482
Less Payments		
Closing Balance	<u><u>50,124</u></u>	<u><u>48,052</u></u>
<i>Represented by</i>		
CBF Investment Fund (1,802.70 Units)	42,823	40,751
Due from Current Account	7,301	7,301
	<u><u>50,124</u></u>	<u><u>48,052</u></u>

This fund is the remnant of monies used for the church reordering. It is intended to be used for further reordering work in due course, possibly supplemented by other resources CBF Investment Fund dividends received during the year were re-invested as further shares.

Unapplied Legacies

	<u>2024 (£)</u>	<u>2023 (£)</u>
Opening Balance	339,708	345,885
Utilised in year	-25,675	-6,177
New Legacy - June Singer	994	0
New Legacy - Christobel Iola Bimpeh-Segu	300	0
New Legacy - Name	0	0
Closing Balance	315,327	339,707
Dorothy Morris	24,716	24,716
Sally Harris	19,371	19,371
Merrick Hawkins	100,554	100,554
Exrs. Joyce Carter	10,595	10,595
William N. Baker(i)	101,444	125,553
William N. Baker(ii)	29,037	29,037
William N. Baker(iii)	5,861	6,433
Derek Thomas Keeping	10,000	10,000
Edna Collings	7,449	7,449
Rev Derek Goodrich	1,000	1,000
Robert Prizeman	5,000	5,000
June Singer	0	
Christobel Iola Bimpeh-Segu	300	
	<u><u>315,327</u></u>	<u><u>339,708</u></u>

These legacies are unrestricted funds which have been made for the general purposes of the PCC, except the money left by Sally Harris, which is at the discretion of the Vicar, and those left by William N. Baker. Legacy (i) is not to be used for the hall, (ii) is for the purchase of specific items and (iii) is to be given to such Christian organisations as St Philip's decides. These have been kept separate to reflect the desire to apply them to suitable projects when identified. Legacy from June Singer used to pay for new altar kneelers in 2024. Legacy from Christobel Iola Bimpeh-Segu, to be split £150 to the Women's Fellowship and the remainder for the Church.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2024

GENERAL FUND BUDGET - RECEIPTS

	<u>2024 (£)</u>	Restricted	<u>2025 (£)</u>	Restricted
Christian Stewardship	22,010	0	21,800	0
Income Tax Recovered	7,553		6,000	
Church, House and Sundry Collections	5,432	628	5,630	0
General Donations	3,076		3,200	
Hall Lettings	25,535		25,000	
Church Sharing	1,980		1,980	
Fund Raising Activities	3,728	0	3,900	0
Investment Income	375		400	
Surplice Fees	646		700	
Parish Review	95		100	
Grants Received	600		2,500	
Sundries	157		200	
	<u>71,187</u>	<u>628</u>	<u>71,410</u>	<u>0</u>
Less Restricted Income				
Missions and Charities	628		0	
Gifts in memoriam	0			
	<u>70,559</u>		<u>71,410</u>	

General Fund Summary

Opening Balance	-175,093	-202,650
Total Receipts	70,559	71,410
Less Total Payments	<u>-98,116</u>	<u>-189,003</u>
Excess Receipts/(Payments)	-27,557	-117,593
Fabric Fund Support (see Note)	<u>0</u>	<u>0</u>
Net Excess Receipts/(Payments)	-27,557	-117,593
Closing Balance	<u>-202,650</u>	<u>-320,243</u>

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2024

GENERAL FUND BUDGET - PAYMENTS

	2024 (£)	2025 (£)
DIOCESAN PLEDGE	-50,400	-56,973
VICAR AND VICARAGE		
- Vicar's Allowances	0	-1,500
- Telephone	0	0
- Clergy Fees and Expenses	-466	-500
- Recruitment Costs	0	0
	-466	-2,000
MUSIC		
- Choirmaster/Organist	-5,000	0
- Organist Deputies	-100	-7,500
- Choir Expenses		
- Robes	0	0
- Music and Stationery	-270	-300
- Copyright Licence	-441	-500
- Good Friday Requiem	-484	-500
	-6,295	-8,800
CHURCH EXPENSES		
- Gas	-1,801	-2,000
- Heating Repairs and Maint	-395	-22,700
- Electricity	-4,447	-5,000
- Insurance	-4,138	-4,500
- Repairs and Maintenance	-4,055	-6,000
- Water	-80	-100
- Cleaning and Sundries	-76	-80
	-14,992	-40,380
HALL EXPENSES		
- Gas	-3,344	-4,000
- Heating Repairs and Maint	-733	-42,000
- Electricity	-1,841	-2,500
- Insurance	-2,759	-3,000
- Repairs and Maintenance	-1,471	-6,000
- Water	-723	-800
- Cleaning and Sundries	-10,655	-9,700
- PPL/PRS License Fee	-548	-600
	-22,074	-68,600
MISCELLANEOUS		
- Printing Postage and Stationery	-2,819	-2,800
- Altar and Church Services	-407	-430
- Junior Church and Confirmation	0	0
- Sundries	-663	-700
- Parish Administrator	0	-8,320
	<u>-98,116</u>	<u>-189,003</u>

ST PHILIP'S CHURCH NORBURY

ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2024

Summary Receipts and Payments Account

	Unrestricted Funds					Total Unrestricted Funds	Restricted Funds (note 1)					Permanent Endowment Funds			Total Funds
	General Fund	Fabric Fund	Legacies	Reordering Fund	Cleaver Fund		Grounds Fund	Organ Fund	Cedric Collings Memorial Fund (Income)	Harry & Yvonne White Memorial	Total Restricted Funds	Endowment Fund	Cedric Collings Memorial Fund (Capital)	Total Permanent Endowment Funds	
Page References	3,4	5	7	7	5		5	6	6	5		6	6		
Opening Balance at 1st January 2024	(175,093)	382,445	339,708	48,052	159,051	754,163	148	9,387	3,242	1,000	13,777	20,430	38,159	58,589	826,529
Receipts	70,559	4,415	1,294	1,143		77,411		64	649		713				78,124
Payments	(98,116)		(25,675)			(123,791)			(720)		(720)				(124,511)
Net Receipts for the Year	(27,557)	4,415	(24,381)	1,143		(46,380)		64	(71)		(7)				(46,387)
Transfers															
Market Value Movements		(13,574)		929	3,640	(9,005)						799	1,608	2,407	(6,598)
Closing Balance at 31st December 2024	(202,650)	373,286	315,327	50,124	162,691	698,778	148	9,451	3,171	1,000	13,770	21,229	39,767	60,996	773,544

Statement of Assets and Liabilities

	General Fund	Fabric Fund	Legacies	Reordering Fund	Cleaver Fund	Total Unrestricted Funds	Grounds Fund	Organ Fund	Cedric Collings Memorial Fund (Income)	Harry & Yvonne White Memorial	Total Restricted Funds	Endowment Fund	Cedric Collings Memorial Fund (Capital)	Total Permanent Endowment Funds	Total Funds
Monetary Assets															
Bank Account	(202,650)	422,286	(197,276)	7,301		29,661	148	9,451	3,171	1,000	13,770	7,657	12,469	20,126	63,557
CBF Deposit Fund		(49,000)				(49,000)									(49,000)
Sub Total	(202,650)	373,286	(197,276)	7,301		(19,339)	148	9,451	3,171	1,000	13,770	7,657	12,469	20,126	14,557
Non Monetary Assets															
Held for Investment Purposes															
Stocks and Shares (CBF Investment Funds)			512,603	42,823	162,691	718,117						13,572	27,298	40,870	758,987
Held for PCC's own use (see Accounting Policies)															
Church Building, Church Halls, Consecrated Land, Other Buildings															
Moveable Church Furnishings															
Other Fixtures, Fittings & Equipment															
Freehold Land															
TOTAL FUNDS	(202,650)	373,286	315,327	50,124	162,691	698,778	148	9,451	3,171	1,000	13,770	21,229	39,767	60,996	773,544

Notes:

- 1 £1,200 was collected and passed on to various missions and charities in the year, as reported on page 1
- 2 For simplicity, Legacies have been shown above as Unrestricted, but in the detailed accounts it can be seen that there is an element of restriction on some parts of these.
- 3 As shown above the Legacies total is partly made up of investments with the balance due to the bank account. The gain (or loss) arising on these investments has been allocated to the Fabric Fund.

Details are as follows

	Number	Cost	Mkt Value at 31.12.24	Mkt Value at 31.12.23
C of E Investment Fund Acc. Shares	4034.4	150,000	253,208	240,909
C of E Global Equity Income Fd Acc. Shares	41,036.97	150,000	259,395	285,267
Bank account			(197,276)	(202,229)
Total			315,327	323,948

Independent Examiner's Report

I report on the Accounts of the PCC for the year ending 31st December 2024, which are set out in the Financial Review section of the Annual Report of the Trustees (PCC).

Respective responsibilities of trustees and examiner

The PCC is responsible for the preparation of the accounts. The PCC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

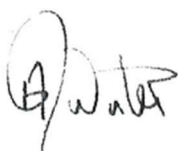
Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a. to keep accounting records in accordance with section 130 of the 2011 Act; and
 - b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr Andrew Winter, MA, ACIB

6 Calluna Drive,

Copthorne

Crawley RH10 3XF

28th April 2025

Accounts

**2023 Report and Accounts for the Parochial Church
Council of the Ecclesiastical Parish of St Philip, Norbury.
Registered charity number 1185830**

Annual Report of the Trustees (PCC) for 2023

AIMS AND PURPOSES:

St Philip's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent Vicar, the Reverend Cordella Dawson, who was Collated to the benefice on 25th May 2022, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the finances and maintenance of St Philip's Church; Church Hall complex and grounds.

Within our overarching aim we proclaim our mission to be:

Worshipping God

Walking together in faith

Warmth and width in fellowship

With our aim to reach out to serve and welcome

WORSHIP:

The normality of St Philip's in non-pandemic times continued to be re-established in 2023 with Servers, robed choir and Chalice assistants at principal services. Lay participation in intercessions and readings on Sundays and principal feast days continued.

Within a "relaxed-Catholic" tradition of worship, St Philip's caters for the spiritual needs and interest of all. There is a weekly Holy Communion service on a Wednesday morning along with morning prayer on a Tuesday and Thursday, Sunday services of Holy Communion each week and Choral Evensong every other week (during school term time).

During the year visiting preachers / speakers have brought a variety of different styles of preaching and presiding to the worship which has been truly enriching and refreshing for our congregation as well as supporting particular themes such as celebrating diversity.

A full choir of boy treble and male lower (Alto, Tenor, Bass) voices enhances the worship throughout the year with a repertoire and standard of singing usually associated with Cathedrals. This is a particular feature of St Philip's which is supported and encouraged by the PCC. There is a commitment to recruiting an Assistant Organist, as well as to grow and nurture home talent from the choir community, to work alongside the Musical Director, Sam Coates, and provide continuity of music when the choir is away.

The electoral roll was revised in 2023 and the certificate recorded 87 on roll (in 2022 it was 74). The commitment to be Christ-centred and outwardly focussed remains a high priority and focus for the PCC.

OBJECTIVES and ACTIVITIES:

The PCC, with the help of the congregation is committed to prayerful reflection on who we are; articulating our vision of what we want to be and what our mission means to us. The church is shared under a formal agreement with the Assembly of the First Born and attended regularly by a community of Urdu-speaking Pakistani Christians. The relationship with the latter is particularly strong in fellowship and practical support of fundraising events.

Whilst progress has not been as fast as hoped, the PCC remains committed to essential plans to refurbish the toilets in the hall which will improve disabled access. Croydon Council is properly involved in the project and we continue to discuss some details with them. In time, having due regard for the move towards sustainable energy, the PCC is aware that a replacement of the central heating systems which service the church and the hall complex will be required. Expensive monitoring and exploratory / remedial works continue in relation to cracks in the church building and the PCC is engaged with professional bodies, and our insurers, in this regard.

ACHIEVEMENTS and PERFORMANCE:

The day to day running of St Philip's is delivered by a well-established sharing of administrative and organisational tasks amongst Church Officers, the Vicar, PCC members and other volunteers. This includes production of the regular printed Parish magazine and weekly pew sheet. The magazine has a wide circulation way beyond the Parish boundary. Mother Cordella designed bespoke order of service booklets, printed in house, for special feasts and events to encourage understanding and participation. The PCC resolved to recruit a part time Administrator in 2023 to support the running of the Parish office and this determination remains and is included in the budget.

Investment in a contactless giving device at St Philip's in late autumn 2021 introduced a new dimension to donations and, with ongoing encouragement and perseverance, has become a valuable additional income stream, particularly for occasional visitors including those from overseas who can "tap to give" very easily. The actual device was replaced with an upgrade in time for Christmas 2023.

A varied programme of social, fundraising and outreach activities was offered during the year including popular favourites such as the quiz and curry night, Christmas and Summer Fairs and concerts by the St Philip's Players orchestra. Regular hirers use the hall complex and the weekly Playtime parent and toddler group is now well established and well used.

The PCC appointed an Architect, Sue Kent, to undertake the Quinquennial Inspection in June 2019 and has worked with her since, not least on matters relating to the cracks in the west walls of the church. Whilst we have grown used to the unsightly, but necessary, internal propping up of the area the PCC looks forward to the time when the results of monitoring lead to satisfactory repair and restoration.

FINANCIAL REVIEW:

Financial Report, Annual Report to APCM 2024 (year ending 31st December 2023)

- The **receipts** to the General Fund for 2023 were less than we budgeted for, at **£67,147** (budget of £75,250). This was less than our receipts in 2022, which were £70,241. The main contributing factors to this were lower stewardship and giving income.
- Our **expenses** (General Fund Payments) were **£95,636**, versus a budget of £115,120. The underspend was primarily due to not recruiting a Parish Administrator and Sub-Organist, as planned. Our expenses in 2023, were a very modest increase the 2022 costs of £95,031.
- We ended 2023 with an operating **deficit** of **£28,479** on the General Fund, which is less than we budgeted for at £39,870. This takes our cumulative operating deficit to £175,093 at the end of 2023.
- Our overall financial position at the end of 2023 is as follows:
 - Our **total funds**, made up of investments and cash in our bank accounts stands at **£824,270**.
 - Having declined in value in 2022, we saw an increase in the value of our investments by £92,776 in 2023.

Parish Support Fund

- In 2023, we promised **£46,000** to the Diocese as our **Parish Pledge**. This was a £2,000 increase on our pledge for 2022. We honoured our Pledge in full in 2023.

Cedric Collings Memorial Fund

- The PCC is managing trustee of this Trust, which was set up to provide financial support to members of the parish who undertake theological and related training.
- In 2023, we did not make any awards from the Fund.

Legacies

- We received no new legacies in 2023.
- We used the legacies left by the late **William Baker** as follows:
 - **£4,461** was spent on **professional fees** relating to the crack in the west wall of the Church.
 - **£715** was spent on a new **thurible** (censer in which incense is burned during a service) and incense boat.
 - **£1,001** was added to funds collected via Bake Sales, Lent Lunches and Services and **donated to Charity**. The donations made in 2023 totalled £1,600 and were as follows:

Charity	Donation
Litter Free Norbury	£250
Guide Dogs for the Blind	£100
Bishop's Lent Appeal	£250
Dementia UK	£500
Macmillan	£500
Total	£1,600

Budget for 2024

- The budget for 2024 was prepared by applying a **2.5% inflation rate** (projected UK inflation rate for 2024) to the actuals for 2023.
- We are planning for **receipts** of **£69,380**. This is a conservative budget, based on the receipts for 2023.
- We are planning for **expenses** of **£116,850**. This includes an increased Parish Pledge of £51,000 and budget for a Parish Administrator/Programme Manager and a Sub-Organist (both carried over from 2023).
- In addition to the budgeted figures, there is likely to be exceptional expenditure to cover the following high priority work:

Church	Church Hall
1. Crack monitoring and repair (£200,000 estimated)	1. Replacement of kitchen floor (£2,000)
2. Quinquennial review findings (tbc)	2. Replacement of fire doors (£25,000 estimated)
3. Fence repair (£2,000 estimated)	3. Toilet refurbishment (£125,000 estimated)

- We expect to have an operational deficit at the end of 2024.

Focus Areas for 2024

- From a total funds perspective, St Philip's is in a good position; we have around £800,000 in investments. However, most of these funds are tied up in investments instruments that are not working as hard as they could be for us. In 2024, we will be restructuring our investments, so they work more efficiently for us and help us operate with no or a lower operating deficit each year.
- We will also need to liquidate some of our investments to pay for some of the projects outlined above which will affect our total funds in the long run.

Summary

- We ended 2023 in a favourable position in terms of total funds.
- From an operational budget perspective, we came in under budget. However, this was only because we did not recruit a Parish Administrator and Sub-Organist as planned. Our receipts were below budget and the receipts for 2022, however, our expenses grew as we had anticipated from a utilities and maintenance cost perspective.
- Our plans for managing our investments in 2024, should give us a more stable financial foundation and coupled with improved controls and more considered spending, should put us in a good position for growth in 2024.
- I would like to thank all of you who support St Philip's through Christian Stewardship, general donations and running and attending our many fund-raising events. Your continued generosity, helps us meet our costs and sustains our mission in Norbury.

Anusha Paulraj

Honorary Treasurer

May 2024

MEMBERSHIP OF PCC:

Lay members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with Church Representation Rules in force at the time (revised 1st January 2020, 2022 edition). The PCC can co-opt up to two members subsequently to serve for one year.

The following served as members of the PCC 2023 – 2024. The start of continuous service was calculated in October 2019 as part of the application for registration as a charity and is shown alongside each name. Members of the PCC are Trustees of the charity. The PCC does not currently restrict the number of consecutive three-year terms of office a member may serve but regards three terms to be a reasonable maximum followed by a break of at least one year. Those due to retire in 2024 are marked*. St Philip's is entitled to elect two Lay parochial representatives to the Deanery Synod. One representative was elected at the APCM held on 21st May 2023 to serve until 2026. A Casual Vacancy remains in regard to the second place which the PCC has had due regard to fill.

Clergy:

Vicar	Revd Cordella Dawson	Chair from May 2022
-------	----------------------	---------------------

Laity:

Churchwardens

Winston Worrell *(since 2003)

Desmond Duffus *(ex-officio since 2015)	Parish Safeguarding Officer
---	-----------------------------

Deanery Synod Lay Parochial Representatives

Matthew Bodley (2020)

Casual Vacancy

Elected Members (9)

Obaid Alban (2023 – previously co-opted since 2015)*

Pamela Clarke (2023)

Jo Cranfield (1995)*	Electoral Roll Officer
----------------------	------------------------

Carol Ross-Gower (2021)*

Grantley Larrier (July 2022)

Vanessa Mcleod (2018)*

Lorraine Mills (2023)

David Ogilvie (2018 – previously ex-officio as CW since 2012)*

Anusha Paulraj (2016)	Hon Treasurer
-----------------------	---------------

Co-opted Members	Eleanor Lewis (co-opted 2023. Previously elected member since 2001)*	Vice Chair / Hon Secretary. DBS Administrator
Minute Secretary	Jackie Barlow	
Honorary Treasurer	Anusha Paulraj*	29 Lakehall Road Thornton Heath, CR0 7EG

Meetings:

The PCC held five scheduled meetings between the APCM in May 2023 and the APCM in May 2024. Each meeting was quorate and a good level of attendance through the year enabled effective discussion and decision making. Electronic communication was also used to gather opinion or agreement between meetings. Minutes of each meeting, once signed as agreed, are displayed on the notice board at the back of the church. The PCC is grateful for the support of a minute taker, Jackie Barlow (who is not a member of the PCC).

Committees:

The PCC operates through a number of committees, which convene between the scheduled meetings of the full PCC and provide oral and / or written reports / minutes to the PCC. The committee structure continues to evolve supported by redefinition of terms of reference.

- **Standing Committee:** The only mandatory committee constituted in accordance with the Church Representation Rules. It may transact the PCC's business between meetings of the PCC subject to any directions as to the exercise of its power laid down by the PCC. Membership in 2023 was the Vicar, the two Churchwardens, the Hon Treasurer and the Hon Secretary. David Ogilvie was a co-opted, active member. The Standing Committee formed the working party to consider St Philip's pledge to the Diocesan Parish Support Fund. The committee met formally on two occasions augmented by frequent discussion - person to person and via electronic communications.
- **Fundraising and Giving Committee:** The Treasurer has incorporated stewardship giving in routine reports to the PCC. The committee met once in 2023 to discuss the December parish stewardship campaign.
- **Buildings and Grounds Maintenance:** As a working group reporting to the PCC via David Ogilvie and the Churchwardens ensures the fabric of the church, halls and grounds is maintained in good order
- **Church Hall Committee:** This is now identified as the Premises Management Committee, Chaired by Eleanor Lewis. The committee supports the volunteer Hall Manager, reviews the hall rates of hire; terms and conditions, letting agreements and related health & safety and safeguarding policies.

The PCC received reports from the Social Committee at each meeting.

Safeguarding:

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

The Parish of St Philip takes the safeguarding, wellbeing, safety and care of children and vulnerable adults very seriously and acknowledges its duty of care to ensure the protection of the vulnerable in their church community. Policies are reviewed annually and safeguarding is a standing item on the agenda of each PCC meeting. The Safeguarding Officer is a member of the PCC. Information and policies are posted on the parish website. The PCC resolved to train and appoint a Deputy Safeguarding Officer to support Desmond Duffus in his role of Parish Safeguarding Officer and training of this individual is underway. Training and awareness of safeguarding are a high priority for all. The PCC held a facilitated workshop for its members to access to the online provision. All current PCC members have appropriate DBS clearance certificates, and all have completed the basic online safeguarding course.

CHURCH HALL COMPLEX:

The church hall complex is managed by a volunteer supported by the management committee. A cleaner / handyperson is employed by the PCC on a part time contract. The complex comprises a large hall with stage, small hall, kitchen and committee / meeting room. The Parish Office is also housed in the complex. The Betty Wivell Academy of Performing Arts (BWA) is the main hirer and key source of income. Other regular users include the toddler playtime group, badminton, table tennis and karate clubs. Our relationship with these groups is regarded as a key feature of aim to 'serve and welcome those in our wider community.' Church groups, including the choir, the Women's Fellowship and the Pakistani community make regular use of the facilities for social and rehearsal purposes. Libera, the internationally acclaimed boys' choir (formed from members of the church choir), rents the space for recordings and rehearsals. There are ad hoc bookings for family celebrations for the general community and church members. Occupancy throughout the year is usually high. The PCC is mindful of the need to maintain the halls in good condition as income from rentals is essential to the financial health of St Philip's.

Eleanor Lewis

Vice Chair / Hon Secretary PCC

May 2024

The Parochial Church Council of The Parish of St Philip, Norbury, London

**Financial Statements (Accounts)
For Year Ending 31st December 2023**



Prepared by

Anusha Paulraj (Honorary Treasurer)

Independently Examined by

Andrew Winter MA, ACIB

Legal Status

Registered with the Charity Commission as The Parochial Church Council of the Ecclesiastical Parish of St Philip, Norbury, number 1185830

Incumbent

1st January to 31st December 2023, Revd. Cordella Dawson (Vicar)

Bank

National Westminster Bank, Norbury Branch, London SW16 4AL

Independent Examiner's Report

I report on the Accounts of the PCC for the year ending 31st December 2023, which are set out in the Financial Review section of the Annual Report of the Trustees (PCC).

Respective responsibilities of trustees and examiner

The PCC is responsible for the preparation of the accounts. The PCC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

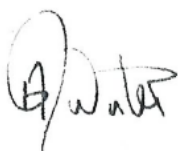
Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a. to keep accounting records in accordance with section 130 of the 2011 Act; and
 - b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr Andrew Winter, MA, ACIB

6 Calluna Drive,

Copthorne

Crawley RH10 3XF

8th May 2024

Statement of Accounting Policies

1. Basis of Accounting

The Accounts of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 using the Receipts and Payments basis. They report movements on the various funds under the PCC's control and show the balances retained at the year-end, specifying where and how they are held. The Accounts do not include the Accounts of any other church groups that owe an affiliation to another body, nor those arising from informal gatherings of church members.

2. Identification of Funds

The funds administered by the PCC have been identified and grouped as follows:

- 2.1 Unrestricted funds - Funds administered at the discretion of the PCC, where receipts are not subject to restriction based on the requests of the contributing parties. This primarily includes the general fund, but also any other funds where uses have not been restricted as described, including those created (designated) by the PCC out of existing funds for specific purposes.
- 2.2 Restricted funds - Funds involving receipts where the uses are restricted by the donor for a particular purpose and which cannot, and must not, be used for any other purpose except by agreement with the donor.
- 2.3 Permanent endowment funds - Particular types of restricted fund which must be held permanently, the PCC having no power to convert them into income and spend them like other income.

The summary statement of funds reflects the above. Details of the movements within the individual funds appear on the following pages.

3. Statement of Assets and Liabilities

The following PCC assets are recognised but not valued in the Statements of Assets and Liabilities:

- 3.1 Land buildings held on behalf of the PCC, including the land leased as an electricity substation.
- 3.2 Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.
- 3.3 Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty.

Furthermore, the Statement does not reflect amounts owing to the PCC at the year-end but not received, neither does it reflect amounts owed by the PCC at the year-end but not paid.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2023

General Fund Receipts

	<u>2023 (£)</u>	Restricted	<u>2022 (£)</u>	Restricted
Christian Stewardship	22,474	0	22,362	0
Income Tax Recovered	2,992		6,134	
Church, House and Sundry Collections	5,421	599	6,295	256
General Donations	3,245		4,545	
Hall Lettings	23,426		22,169	
Church Sharing	1,980		1,980	
Fund Raising Activities	6,405	0	4,838	0
Investment Income	354		366	
Surplice Fees	811		571	
Parish Review	48		628	
Grants Received	0		0	
Sundries	590		609	
	<u>67,746</u>	<u>599</u>	<u>70,497</u>	<u>256</u>
Less Restricted Income				
Missions and Charities	599		256	
Gifts in memoriam	0		0	
	<u>67,147</u>		<u>70,241</u>	

General Fund Summary

Opening Balance	-146,604	-121,814
Total Receipts	67,147	70,241
Less Total Payments	<u>-95,636</u>	<u>-95,031</u>
Excess Receipts/(Payments)	-28,489	-24,790
Fabric Fund Support (see Note)	<u>0</u>	<u>0</u>
Net Excess Receipts/(Payments)	-28,489	-24,790
Closing Balance	<u><u>-175,093</u></u>	<u><u>-146,604</u></u>

Note:

Receipt of restricted funds:

These figures are included in total receipts for the respective categories indicated, being receipts for restricted purposes. Such receipts were disbursed as indicated.

Charitable giving is referred to in the annual report.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2023

General Fund Payments

	<u>2023 (£)</u>	<u>2022 (£)</u>
DIOCESAN PLEDGE	-46,000	-44,000
VICAR AND VICARAGE		
- Vicar's Allowances	-1,218	-787
- Telephone	0	0
- Clergy Fees and Expenses	-283	-449
- Recruitment Costs	0	0
	-1,501	-1,236
MUSIC		
- Choirmaster/Organist	-5,000	-5,136
- Organist Deputies	-100	-400
- Choir Expenses		
- Robes	0	0
- Music and Stationery	-127	-110
- Copyright Licence	-417	-753
- Good Friday Requiem	0	-990
	-5,644	-7,389
CHURCH EXPENSES		
- Gas	-1,438	-1,303
- Heating Repairs and Maint	-1,980	-230
- Electricity	-5,267	-2,320
- Insurance	-4,390	-4,358
- Repairs and Maintenance	-2,455	-7,320
- Water	-57	-4
- Cleaning and Sundries	0	-8
	-15,587	-15,543
HALL EXPENSES		
- Gas	-2,671	-2,420
- Heating Repairs and Maint	-3,677	-427
- Electricity	-2,251	-819
- Insurance	-2,927	-2,905
- Repairs and Maintenance	-2,448	-4,978
- Water	-516	-36
- Cleaning and Sundries	-9,036	-8,492
- PPL/PRS License Fee	-386	-1,056
	-23,912	-21,133
MISCELLANEOUS		
- Printing Postage and Stationery	-2,544	-2,921
- Altar and Church Services	-423	-575
- Junior Church and Confirmation	0	0
- Sundries	-25	-2,234
- Parish Administrator	0	0
	-95,636	-95,031

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2023

Grounds Improvements Fund

	<u>2023 (£)</u>	<u>2022 (£)</u>
Opening Balance	148	148
Less Payments	0	0
Closing Balance	<u>148</u>	<u>148</u>

This is a memorial fund for landscaping the Church Grounds.

Fabric Fund

Opening Balance	307,579	356,221
Add Receipts		
Cleaver Fund	4,348	4323.62
Less Payments		
Support to Gen Fund	0	0
Gain/(loss) on CBF Investments	70,519	-52,966
Closing Balance	<u>382,445</u>	<u>307,579</u>

This fund exists to protect the General Fund against the incidence of excessive repair and maintenance costs, as determined by the PCC. The level above which support is provided is £6000 in the current year.

Cleaver Fund

Opening Balance	21,131	21,131
Closing Balance	<u>21,131</u>	<u>21,131</u>

Represented by

	HOLDING	AT COST	2023 MKT. VALUE	2022 MKT. VALUE
CBF Investment Fund	7036 Units	21,131	159,051	145,265
Total		<u>21,131</u>	<u>159,051</u>	<u>145,265</u>

This fund was originally created from a bequest.

It is retained as a capital reserve and income is credited to the Fabric Fund.

Harry and Yvonne White Memorial Fund

	<u>2023 (£)</u>	<u>2022 (£)</u>
Opening and Closing Balance	<u>1,000</u>	<u>1,000</u>

This is a memorial fund for training purposes.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2023

Endowment Fund

	<u>2023 (£)</u>	<u>2022 (£)</u>
Opening Balance	18,773	20,577
Revaluation Gain/Loss	1,657	-1,805
Closing balance	<u>20,429</u>	<u>18,773</u>

*This is a memorial fund held in perpetuity to provide income to the General Fund.
£7657.46 is held in the Bank Account, while the remainder is invested in 4220.83
CBF Global Income Shares.*

Cedric Collings Memorial Fund

	<u>Capital</u>	<u>Income</u>	<u>2023 (£)</u>	<u>2022 (£)</u>
			TOTAL	TOTAL
Opening Balances	34,827	2,606	37,433	29,979
Add Receipts				
Legacy	0		0	10,454
Interest on Investments		636	636	630
Revaluation Gain/Loss	3,332		3,332	(3,630)
Less Payments				
Training Grants		0	0	0
Closing Balances	<u>38,159</u>	<u>3,242</u>	<u>41,401</u>	<u>37,433</u>
Represented by				
Bank Account			15,549	15,075
CBF Global Equity Income Fund Income Shares (8489.78 units at mkt.value)			25,690	22,358
			<u>41,239</u>	<u>37,433</u>

The operation of this fund is governed by a trust deed under which the PCC is managing trustee.

The PCC has appointed a continuation committee to attend to the detailed affairs of the fund.

The object of the fund is to support members of the Parish who undertake theological and related training courses.

The application procedure for bursaries is outlined in the parish review.

Organ Fund

	<u>2023 (£)</u>	<u>2022 (£)</u>
Opening Balance	9,362	7,347
Add Receipts	25	2,015
Closing Balance	<u>9,387</u>	<u>9,362</u>

This fund has been set up by the PCC to accumulate funds from various events and appeals to meet the cost of major repairs to the Church Organ.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2023

Reordering Fund

	<u>2023 (£)</u>	<u>2022 (£)</u>
Opening Balance	43,475	47,129
Add Receipts		
Dividends, Interest	1,094	1,058
Donations (for Vestry Fund)	<u>0</u>	<u>0</u>
	1,094	1,058
Investment revaluations	3,482	-4,712
Less Payments		
Closing Balance	<u>48,052</u>	<u>43,475</u>
<i>Represented by</i>		
CBF Investment Fund (1,802.70 Units)	40,751	36,174
Due from Current Account	<u>7,301</u>	<u>7,301</u>
	<u>48,052</u>	<u>43,475</u>

This fund is the remnant of monies used for the church reordering. It is intended to be used for further reordering work in due course, possibly supplemented by other resources. CBF Investment Fund dividends received during the year were re-invested as further shares.

Unapplied Legacies

	<u>2023 (£)</u>	<u>2022 (£)</u>
Opening Balance	345,885	338,273
Utilised in year	-6,177	-3,564
New Legacy - Name	0	5,176
New Legacy - Name	0	1,000
New Legacy - Name	0	5,000
Closing Balance	339,707	345,884
Dorothy Morris	24,716	24,716
Sally Harris	19,371	19,371
Merrick Hawkins	100,554	100,554
Exrs. Joyce Carter	10,595	10,595
William N. Baker(i)	125,553	130,014
William N. Baker(ii)	29,037	29,752
William N. Baker(iii)	6,433	7,434
Derek Thomas Keeping	10,000	10,000
Edna Collings	7,449	7,449
Rev Derek Goodrich	1,000	1,000
Robert Prizeman	<u>5,000</u>	<u>5,000</u>
	<u>339,707</u>	<u>345,885</u>

These legacies are unrestricted funds which have been made for the general purposes of the PCC, except the money left by Sally Harris, which is at the discretion of the Vicar, and those left by William N. Baker. Legacy (i) is not to be used for the hall, (ii) is for the purchase of specific items and (iii) is to be given to such Christian organisations as St Philip's decides. These have been kept separate to reflect the desire to apply them to suitable projects when identified.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2023

GENERAL FUND BUDGET - RECEIPTS

	<u>2023 (£)</u>	Restricted	<u>2024 (£)</u>	Restricted
Christian Stewardship	22,474	0	23,000	0
Income Tax Recovered	2,992		3,100	
Church, House and Sundry Collections	5,421	599	5,500	0
General Donations	3,245		3,300	
Hall Lettings	23,426		24,100	
Church Sharing	1,980		1,980	
Fund Raising Activities	6,405	0	6,600	0
Investment Income	354		400	
Surplice Fees	811		800	
Parish Review	48		0	
Grants Received	0		0	
Sundries	590		600	
	<u>67,746</u>	<u>599</u>	<u>69,380</u>	<u>0</u>
Less Restricted Income				
Missions and Charities	599		0	
Gifts in memoriam	0			
	<u>67,147</u>		<u>69,380</u>	

General Fund Summary

Opening Balance	-146,604	-175,093
Total Receipts	67,147	69,380
Less Total Payments	<u>-95,636</u>	<u>-116,850</u>
Excess Receipts/(Payments)	-28,489	-47,470
Fabric Fund Support (see Note)	<u>0</u>	<u>0</u>
Net Excess Receipts/(Payments)	-28,489	-47,470
Closing Balance	<u>-175,093</u>	<u>-222,563</u>

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2023

GENERAL FUND BUDGET - PAYMENTS

	2023(£)	2024(£)
DIOCESAN PLEDGE	-46,000	-51,000
VICAR AND VICARAGE		
- Vicar's Allowances	-1,218	-1,300
- Telephone	0	0
- Clergy Fees and Expenses	-283	-1,000
- Recruitment Costs	0	0
	-1,501	-2,300
MUSIC		
- Choirmaster/Organist	-5,000	0
- Organist Deputies	-100	-7,500
- Choir Expenses		
- Robes	0	0
- Music and Stationery	-127	-200
- Copyright Licence	-417	-850
- Good Friday Requiem	0	0
	-5,644	-8,550
CHURCH EXPENSES		
- Gas	-1,438	-1,500
- Heating Repairs and Maint	-1,980	-1,500
- Electricity	-5,267	-5,400
- Insurance	-4,390	-4,500
- Repairs and Maintenance	-2,455	-6,000
- Water	-57	-100
- Cleaning and Sundries	0	0
	-15,587	-19,000
HALL EXPENSES		
- Gas	-2,671	-2,800
- Heating Repairs and Maint	-3,677	-1,500
- Electricity	-2,251	-2,300
- Insurance	-2,927	-3,000
- Repairs and Maintenance	-2,448	-6,000
- Water	-516	-600
- Cleaning and Sundries	-9,036	-9,300
- PPL/PRS License Fee	-386	-400
	-23,912	-25,900
MISCELLANEOUS		
- Printing Postage and Stationery	-2,544	-2,600
- Altar and Church Services	-423	-450
- Junior Church and Confirmation	0	0
- Sundries	-25	-50
- Parish Administrator	0	-7,000
	<u>-95,636</u>	<u>-116,850</u>

ST PHILIP'S CHURCH NORBURY

ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2023

Summary Receipts and Payments Account

£

	Unrestricted Funds					Total Unrestricted Funds	Restricted Funds (note 1)					Total Restricted Funds	Permanent Endowment Funds			Total Funds
	General Fund	Fabric Fund	Legacies	Reordering Fund	Cleaver Fund		Grounds Fund	Organ Fund	Cedric Collings Memorial Fund (Income)	Harry & Yvonne White Memorial	Endowment Fund		Cedric Collings Memorial Fund (Capital)	Total Permanent Endowment Funds		
Page References	8,9	10	12	12	10		10	11	11	10		11	11			
Opening Balance at 1st January 2023	(146,604)	307,579	345,885	43,475	145,265	695,599	148	9,362	2,606	1,000	13,116	18,773	34,827	53,599	762,314	
Receipts	67,147	4,348		1,094		72,589		25	636		661				73,250	
Payments	(95,636)		(6,177)			(101,813)									(101,813)	
Net Receipts for the Year	(28,489)	4,348	(6,177)	1,094		(29,224)		25	636		661				(28,563)	
Transfers																
Market Value Movements		70,519		3,482	13,786	87,788						1,657	3,332	4,989	92,777	
Closing Balance at 31st December 2023	(175,093)	382,445	339,708	48,052	159,051	754,162	148	9,387	3,242	1,000	13,777	20,429	38,159	58,588	826,528	

Statement of Assets and Liabilities

£

	General Fund	Fabric Fund	Legacies	Reordering Fund	Cleaver Fund	Total Unrestricted Funds	Grounds Fund	Organ Fund	Cedric Collings Memorial Fund (Income)	Harry & Yvonne White Memorial	Total Restricted Funds	Endowment Fund	Cedric Collings Memorial Fund (Capital)	Total Permanent Endowment Funds	Total Funds
Monetary Assets															
Bank Account	(175,093)	381,445	(186,469)	7,301		27,184	148	9,387	3,242	1,000	13,777	7,657	12,469	20,126	61,088
CBF Deposit Fund		1,000				1,000									1,000
Sub Total	(175,093)	382,445	(186,469)	7,301		28,184	148	9,387	3,242	1,000	13,777	7,657	12,469	20,126	62,088
Non Monetary Assets															
<i>Held for Investment Purposes</i>															
Stocks and Shares (CBF Investment Funds)			526,177	40,751	159,051	725,978						12,772	25,690	38,462	764,440
<i>Held for PCC's own use (see Accounting Policies)</i>															
Church Building, Church Halls, Consecrated Land, Other Buildings															
Moveable Church Furnishings															
Other Fixtures, Fittings & Equipment															
Freehold Land															
TOTAL FUNDS	(175,093)	382,445	339,708	48,052	159,051	754,162	148	9,387	3,242	1,000	13,777	20,429	38,159	58,588	826,528

Notes:

- £1,600 was collected and passed on to various missions and charities in the year, as reported on page 8, £1,001 of this came from legacies left to us.
- For simplicity, Legacies have been shown above as Unrestricted, but in the detailed accounts it can be seen that there is an element of restriction on some parts of these.
- As shown above the Legacies total is partly made up of investments with the balance due to the bank account. The gain (or loss) arising on these investments has been allocated to the Fabric Fund. Details are as follows

	Number	Cost	Mkt Value at 31.12.23	Mkt Value at 31.12.22
C of E Investment Fund Acc. Shares	4034.4	150,000	240,909	213,856
C of E Global Equity Income Fd Acc. Shares	49,108.65	150,000	285,267	241,801
Bank account			(186,469)	(109,773)
Total			339,708	345,884

Independent Examiner's Report

I report on the Accounts of the PCC for the year ending 31st December 2023, which are set out in the Financial Review section of the Annual Report of the Trustees (PCC).

Respective responsibilities of trustees and examiner

The PCC is responsible for the preparation of the accounts. The PCC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

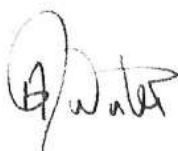
Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a. to keep accounting records in accordance with section 130 of the 2011 Act; and
 - b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr Andrew Winter, MA, ACIB

6 Calluna Drive,

Copthorne

Crawley RH10 3XF

8th May 2024

Accounts

**2022 Report and Accounts for the Parochial Church
Council of the Ecclesiastical Parish of St Philip, Norbury.
Registered charity number 1185830**

Annual report of the Trustees (PCC) for 2022

AIMS AND PURPOSES:

St Philip's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent Vicar, the Reverend Cordella Dawson, who was Collated to the benefice on 25th May 2022, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of St Philip's Church; Church Hall complex and grounds.

Within our overarching aim we proclaim our mission to be:

Worshipping God

Walking together in faith

Warmth and width in fellowship

With our aim to reach out to serve and welcome

WORSHIP:

The year 2022 can be viewed in two parts – the first in vacancy and the second welcoming and supporting our new Vicar, Mother Cordella and getting to know her. Receding into the background was the cautious awakening and emergence from the global coronavirus / covid-19 pandemic. The service of Collation was a happy and glorious occasion - a showcase event exemplifying the warmth, fellowship and music of St Philip's at its best.

The normality of St Philip's in non-pandemic times resumed during 2022 with Servers, robed choir and Chalice assistants at principal services. Lay participation in intercessions and readings on Sundays and principal feast days continued. During 2021, the sharing of the Eucharist had been re-introduced, with wafers only, but both kinds were carefully reinstated in the latter part of 2022.

Within a "relaxed-Catholic" tradition of worship, St Philip's caters for the spiritual needs and interest of all ages. Mother Cordella's arrival restored the Holy Communion service on a Wednesday morning along with morning prayer on a Tuesday and Thursday, Sunday services of Holy Communion each week and Choral Evensong every other week (during school term time).

The PCC is grateful to the churchwardens, for their care, ingenuity, talent, perseverance, resilience, and vision throughout the vacancy keeping worship at St Philip's regular, accessible and meaningful.

During the period of vacancy, St Philip's was supported by visiting clergy who covered weekly Holy Communion and feast day services. Experiencing the different styles of preaching and presiding was truly enriching and refreshing for our congregation and we are deeply appreciative of the support we received. The PCC is pleased that Mother Cordella has continued to include visiting preachers / speakers to maintain this variety and to support particular themes such as celebrating diversity.

A full choir of boy treble and male lower (Alto, Tenor, Bass) voices enhances the worship throughout the year with a repertoire and standard of singing usually associated with Cathedrals. This is a particular feature of St Philip's which is supported and encouraged by the PCC. There is a commitment to recruiting an Assistant Organist to work alongside the Musical Director (MD), Sam Coates, and provide continuity of music when the choir is away.

The electoral roll was revised in 2022 and the certificate recorded 74 on roll (in 2021 it was 78). The commitment to growth and outreach remains a high priority and this was reflected in the Parish Profile published to support the recruitment of our new vicar.

OBJECTIVES and ACTIVITIES:

The PCC, with the help of the congregation is committed to prayerful reflection on who we are and where we want to go in this new season. The church is shared under a formal agreement with the Assembly of the First Born and used regularly by a community of Urdu-speaking Pakistani Christians. The relationship with the latter is particularly strong in fellowship and practical support fundraising events. Obaid Alban led a visit to the Holy Land in November 2022 which several members of St Philip's joined.

The PCC is pleased that the plans to refurbish the toilets in the hall have progressed and we have secured permission from Croydon Council for the work to proceed, albeit we continue to discuss some details with them. In time, having due regard for the move towards sustainable energy, a replacement of the central heating systems which service the church and the hall complex. Monitoring and works continue in relation to cracks in the church building.

ACHIEVEMENTS and PERFORMANCE:

The day to day running of St Philip's is delivered by a well-established sharing of administrative and organisational tasks amongst Church Officers, PCC members and other volunteers. This includes production of the monthly printed Parish magazine and weekly pewsheets. The magazine has a wide circulation way beyond the Parish boundary. Mother Cordella has introduced and designed bespoke order of service booklets for special feasts and events to encourage understanding and participation. The PCC has resolved to recruit a part time Administrator in 2023 to support the running of the Parish office.

The arrival of a contactless giving device at St Philip's in late autumn 2021 introduced a new dimension to donations and, with ongoing encouragement and perseverance, has become a helpful additional income stream particularly for occasional visitors including those from overseas who can "tap to give" very easily.

The PCC invested in the purchase of a second Defibrillator which is deployed in the hall. A group of parishioners and regular users of the hall have gained certificated training.

A varied programme of social, fundraising and outreach activities was offered including some old favourites such as the quiz night. Regular hirers use the hall and the weekly Playtime parent and toddler group is now well established and well used.

The PCC appointed an Architect, Sue Kent, to undertake the Quinquennial Inspection in June 2019 and has worked co-operatively with her since, not least on matters relating to the “crack”. Whilst we have grown used to the unsightly, but necessary propping up of the area the PCC looks forward to the time when the results of monitoring lead to remedial action.

FINANCIAL REVIEW:

Financial Report, Annual Report to APCM 2023 (year ending 31st December 2022)

- The **receipts** to the General Fund for the year were ahead of budget at **£70,241** (budget of £65,380) and an increase on the 2021 receipts (£59,828). There were increases across a majority of income categories, but the income from Christian Stewardship, was marginally down on 2021.
- Our **expenses** (General Fund Payments) were **£95,031**, versus a budget of £101,230. Whilst we came in under budget, our 2022 costs were greater than the 2021 expenses (£79,165), reflecting increases in our Diocesan Pledge, expenses and utility costs.
- We ended 2022 with an operating **deficit** of **£24,790** on the General Fund compared with a budgeted deficit of £35,850. This takes our cumulative operating deficit to £146,604 at the end of 2022.

Parish Support Fund

- We honoured our **pledge** to the Diocese of **£44,000** in full in 2022.

Cedric Collings Memorial Fund

- The PCC is managing trustee of this Trust, which was set up to provide financial support to members of the parish who undertake theological and related training.
- In 2022, we did not make any awards from the Fund.

Legacies

- Thanks to legacies left by former members of St Philip's we have been able to offset the operating deficit incurred on the General Fund over the last few years.
- This year we received 3 new legacies as follows:
 - £5,176 from the estate of Edna Collings; this is the final part of the legacy she left to St Philip's.
 - £1,000 from the estate of Revd. Derek Goodrich, who was a visiting priest who presided at St Philip's in the past.
 - £5,000 from the estate of Robert Prizeman, our former Director of Music at St Philip's.
- We also used parts of the legacies left by the late **William Baker** as follows:

- **£1,820** spent **monitoring the crack** in the west wall of the church.
- **£1,744** donated to **charity** as suggested in his will. The charities were Dementia UK, Macmillan Cancer Support and the DEC Ukraine and Pakistan appeals.

Summary

- We did well in 2022; we grew our income ahead of budget and spent less than anticipated, which helped us end the year with a smaller operating deficit than planned.
- I thank all of you who support St Philip's through Christian Stewardship, general donations and attending our many fund-raising events. Your continued generosity helps us meet our costs and sustains our mission in Norbury.
- However, I will end with some words of caution:
 - We are very fortunate at St Philip's to be the beneficiaries of generous legacies that allow us to compensate for our continued operating deficit. However, the market value of our **investments decreased** by **£82,398** in 2022, reflecting the volatility in the market and the state of the economy. This is likely to continue for much of 2023, further impacting the value of our invested reserves.
 - Over the next few years, we are likely to have to call down significant sums from our reserves to resolve issues with the fabric of our Church and Hall. For example, the repair of the crack in the west wall of the Church, refurbishment of the Hall toilets and an overhaul of the heating system in the Church and Hall.
 - We must do more to stabilise and grow our underlying income in the next few years, to try and mitigate our dependence on the reserves. The budget for 2023 reflects this focus.

Anusha Paulraj

Honorary Treasurer

May 2023

MEMBERSHIP OF PCC:

Lay members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with Church Representation Rules in force at the time (revised 1st January 2020). The PCC can co-opt up to two members subsequently to serve for one year.

The following served as members of the PCC 2022 – 2023. The start of continuous service was calculated in October 2019 as part of the application for registration as a charity and is shown alongside each name. Members of the PCC are Trustees of the charity. The PCC does not currently restrict the number of consecutive three-year terms of office a member may serve but regards three terms to be a reasonable maximum followed by a break of at least one year. Those due to retire in 2022 are marked*. Lay parochial representatives to the Deanery Synod were elected on 18th April 2021 to serve until 2023.

Clergy:

Vicar	Revd Cordella Dawson	Chair from May 2022
-------	----------------------	---------------------

Laity:

Churchwardens

Winston Worrell *	
Desmond Duffus *	Parish Safeguarding Officer

Deanery Synod Lay Parochial Representatives (by default)

Matthew Bodley (2020)	
-----------------------	--

Elected Members (9) (by default)

Desmond Duffus (2015)	
Winston Worrell (2003)	
David Bishop (2001). Resigned September 2022	Asst Hon Treasurer
Maria Carberry (2017), Resigned 1 st June 2022	
Diana Claridge (2017)	
Jo Cranfield (1995)	Electoral Roll Officer
Eleanor Lewis (2001)	Vice Chair / Hon Secretary
Vanessa Mcleod (2018)	
David Ogilvie (2012)	
Anusha Paulraj (2013)*	Hon Treasurer
Carol Ross-Gower (2021)	
Grantley Larrier elected July 2022	

Co-opted Members

Obaid Alban (2015)*	
Sherrett Morris (2021)*	

Minute Secretary

Jackie Barlow	
---------------	--

Honorary Treasurer

Anusha Paulraj*	
-----------------	--

29 Lakehall Road Thornton Heath, CRO 7EG

Meetings:

The PCC held five scheduled meetings between the APCM in May 2022 and the APCM in May 2023. A good level of attendance through the year enabled effective discussion and decision making. Electronic communication was also used to gather opinion or agreement between meetings. The PCC is grateful for the support of a minute taker, Jackie Barlow (who is not a member of the PCC). The PCC records its thanks and appreciation to David Bishop who retired in September 2022 having served faithfully and diligently as Hon Treasurer for many years.

Committees:

The PCC operates through a number of committees, which meet between the scheduled meetings of the full PCC and provide oral and / or written reports / minutes to the PCC. The committee structure is undergoing an overhaul and redefinition of terms of reference

- **Standing Committee:** The only mandatory committee constituted in accordance with the Church Representation Rules. It may transact the PCC's business between meetings of the PCC subject to any directions as to the exercise of its power laid down by the PCC. Membership in 2022 was the Vicar, the two Churchwardens, the Hon Treasurer, the Hon Secretary, David Ogilvie and, until his resignation, David Bishop. No meetings were convened in 2022.
- **Stewardship Continuation Committee:** Under review and may incorporate fundraising. A meeting was held in February 2022. The Treasurer has incorporated stewardship giving in routine reports to the PCC.
- **Buildings and Grounds Maintenance:** As a working group reporting to the PCC via David Ogilvie and the Churchwardens ensures the fabric of the church, halls and grounds is maintained in good order
- **Church Hall Committee:** New terms of reference have been agreed. The committee met in spring 2022 to review hall rates of hire; terms and conditions and related health & safety and safeguarding policies. The Hon PCC Secretary minutes this committee and processes correspondence. The new constitution will be a management committee and will meet quarterly
- **Parish Support Fund:** A sub-committee of the PCC met to consider and draft the parish pledge for 2023. The pledge (£46k) was proposed and approved at the PCC meeting held on 15th September 2022.

The PCC received reports from the Social Committee.

Safeguarding:

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

The Parish of St Philip takes the safeguarding, wellbeing, safety and care of children and vulnerable adults very seriously. Policies are reviewed annually and safeguarding is a standing item on the agenda of each PCC meeting. The Safeguarding Officer is a member of the PCC. Information and policies are posted on the parish website. The PCC has resolved to train and appoint a Deputy Safeguarding Officer to support Desmond Duffus in his role of Parish Safeguarding Officer. Training and awareness of safeguarding are a high priority for all. The PCC is seeking in person training for its members as not all have access to the online provision. There has been a drive to renew and obtain DBS clearances.

CHURCH HALL COMPLEX:

The church hall complex is managed by a volunteer supported by the management committee. A cleaner / handyperson is employed on a part time contract. It comprises a large hall with stage, small hall, kitchen and committee room. The Betty Wivell Academy of Performing Arts (BWA) is the main hirer and key source of income and other regular users include badminton, table tennis and karate clubs. Church groups including the choir and the Pakistani community make regular use of the facilities for social and rehearsal purposes. There are ad hoc bookings for family celebrations. Occupancy through the year is usually high. The PCC is mindful of the need to maintain the halls in good condition as income from rentals is essential to the financial health of St Philip's.

Eleanor Lewis

Vice Chair / Hon Secretary PCC

May 2023

The Parochial Church Council of The Parish of St Philip, Norbury, London

**Financial Statements (Accounts)
For Year Ending 31st December 2022**



Prepared by

Anusha Paulraj (Honorary Treasurer)

Independently Examined by

Andrew Winter MA, AICB

Legal Status

Registered with the Charity Commission as The Parochial Church Council of the
Ecclesiastical Parish of St Philip, Norbury, number 1185830

Incumbent

1st January to 24th May 2022, Vacant

25th May to 31st December 2022, Mother Cordella Dawson (Vicar)

Bank

National Westminster Bank, Norbury Branch, London SW16 4AL

Independent Examiner's Report

I report on the Accounts of the PCC for the year ending 31st December 2022, which are set out in the Financial Review section of the Annual Report of the Trustees (PCC).

Respective responsibilities of trustees and examiner

The PCC is responsible for the preparation of the accounts. The PCC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

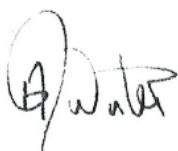
Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a. to keep accounting records in accordance with section 130 of the 2011 Act; and
 - b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr Andrew Winter, MA, ACIB

6 Calluna Drive,

Copthorne,

Crawley RH10 3XF

21st May 2023

Statement of Accounting Policies

1. Basis of Accounting

The Accounts of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 using the Receipts and Payments basis. They report movements on the various funds under the PCC's control and show the balances retained at the year-end, specifying where and how they are held. The Accounts do not include the Accounts of any other church groups that owe an affiliation to another body, nor those arising from informal gatherings of church members.

2. Identification of Funds

The funds administered by the PCC have been identified and grouped as follows:

- 2.1 Unrestricted funds - Funds administered at the discretion of the PCC, where receipts are not subject to restriction based on the requests of the contributing parties. This primarily includes the general fund, but also any other funds where uses have not been restricted as described, including those created (designated) by the PCC out of existing funds for specific purposes.
- 2.2 Restricted funds - Funds involving receipts where the uses are restricted by the donor for a particular purpose and which cannot, and must not, be used for any other purpose except by agreement with the donor.
- 2.3 Permanent endowment funds - Particular types of restricted fund which must be held permanently, the PCC having no power to convert them into income and spend them like other income.

The summary statement of funds reflects the above. Details of the movements within the individual funds appear on the following pages.

3. Statement of Assets and Liabilities

The following PCC assets are recognised but not valued in the Statements of Assets and Liabilities:

- 3.1 Land buildings held on behalf of the PCC, including the land leased as an electricity substation.
- 3.2 Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal
- 3.3 Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty.

Furthermore, the Statement does not reflect amounts owing to the PCC at the year-end but not received, neither does it reflect amounts owed by the PCC at the year-end but not paid.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2022

General Fund Receipts

	<u>2022 (£)</u>	<u>Restricted</u>	<u>2021 (£)</u>	<u>Restricted</u>
Christian Stewardship	22,362	0	23,458	0
Income Tax Recovered	6,134		8,096	
Church, House and Sundry Collections	6,295	256	5,822	753
General Donations	4,545		1,718	
Hall Lettings	22,169		16,081	
Church Sharing	1,980		495	
Fund Raising Activities	4,838	0	2,604	0
Investment Income	366		359	
Surplice Fees	571		947	
Parish Review	628		1	
Grants Received	0		1,000	
Sundries	609		0	
	<u>70,497</u>	<u>256</u>	<u>60,581</u>	<u>753</u>
Less Restricted Income				
Missions and Charities	256		753	
Gifts in memoriam	0		0	
	<u>70,241</u>		<u>59,828</u>	

General Fund Summary

Opening Balance	-121,814	-102,477
Total Receipts	70,241	59,828
Less Total Payments	<u>-95,031</u>	<u>-79,165</u>
Excess Receipts/(Payments)	-24,790	-19,337
Fabric Fund Support (see Note)	<u>0</u>	<u>0</u>
Net Excess Receipts/(Payments)	-24,790	-19,337
Closing Balance	<u>-146,604</u>	<u>-121,814</u>

Note:

Receipt of restricted funds:

These figures are included in total receipts for the respective categories indicated, being receipts for restricted purposes. Such receipts were disbursed as indicated.

Charitable giving is referred to in the annual report.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2022

General Fund Payments

	<u>2022 (£)</u>	<u>2021 (£)</u>
DIOCESAN PLEDGE	-44,000	-40,000
VICAR AND VICARAGE		
- Vicar's Allowances	-787	-900
- Telephone	0	0
- Clergy Fees and Expenses	-449	-242
- Recruitment Costs	0	0
	-1,236	-1,142
MUSIC		
- Choirmaster/Organist	-5,136	-3,300
- Organist Deputies	-400	0
- Choir Expenses		
- Robes	0	0
- Music and Stationery	-110	-110
- Copyright Licence	-753	-358
- Good Friday Requiem	-990	0
	-7,389	-3,768
CHURCH EXPENSES		
- Gas	-1,303	-2,074
- Heating Repairs and Maint	-230	-926
- Electricity	-2,320	-1,878
- Insurance	-4,358	-4,194
- Repairs and Maintenance	-7,320	-3,516
- Water	-4	-24
- Cleaning and Sundries	-8	-10
	-15,543	-12,622
HALL EXPENSES		
- Gas	-2,420	-3,852
- Heating Repairs and Maint	-427	-1,721
- Electricity	-819	13
- Insurance	-2,905	-2,797
- Repairs and Maintenance	-4,978	-468
- Water	-36	-212
- Cleaning and Sundries	-8,492	-7,704
- PPL/PRS License Fee	-1,056	0
	-21,133	-16,741
MISCELLANEOUS		
- Printing Postage and Stationery	-2,921	-1,718
- Altar and Church Services	-575	-431
- Junior Church and Confirmation	0	0
- Sundries	-2,234	-2,743
	<u>-95,031</u>	<u>-79,165</u>

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2022

Grounds Improvements Fund

	<u>2022 (£)</u>	<u>2021 (£)</u>
Opening Balance	148	148
Less Payments	0	0
Closing Balance	<u>148</u>	<u>148</u>

This is a memorial fund for landscaping the Church Grounds.

Fabric Fund

Opening Balance	356,221	272,900
Add Receipts		
Cleaver Fund	4,324	4181
Less Payments		
Support to Gen Fund	0	0
Gain/(loss) on CBF Investments	-52,966	79,140
Closing Balance	<u>307,579</u>	<u>356,221</u>

This fund exists to protect the General Fund against the incidence of excessive repair and maintenance costs, as determined by the PCC. The level above which support is provided is £6000 in the current year.

Cleaver Fund

Opening Balance	21,131	21,131
Closing Balance	<u>21,131</u>	<u>21,131</u>

Represented by

	HOLDING	AT COST	2022 MKT. VALUE	2021 MKT. VALUE
CBF Investment Fund	7036 Units	21,131	145,265	164,549
Total		<u>21,131</u>	<u>145,265</u>	<u>164,549</u>

This fund was originally created from a bequest.

It is retained as a capital reserve and income is credited to the Fabric Fund.

Harry and Yvonne White Memorial Fund

	<u>2022 (£)</u>	<u>2021 (£)</u>
Opening and Closing Balance	<u>1,000</u>	<u>1,000</u>

This is a memorial fund for training purposes.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2022

Endowment Fund

	<u>2022 (£)</u>	<u>2021 (£)</u>
Opening Balance	20,577	18,776
Revaluation Gain/Loss	<u>-1,805</u>	<u>1,801</u>
Closing balance	<u>18,773</u>	<u>20,577</u>

*This is a memorial fund held in perpetuity to provide income to the General Fund.
£7657.46 is held in the Bank Account, while the remainder is invested in 4220.83
CBF Global Income Shares.*

Cedric Collings Memorial Fund

	<u>Capital</u>	<u>Income</u>	<u>2022 (£)</u> TOTAL	<u>2021 (£)</u> TOTAL
Opening Balances	28,003	1,976	29,979	25,942
Add Receipts				
Legacy	10,454		10,454	0
Interest on Investments		630	630	622
Revaluation Gain/Loss	(3,630)		(3,630)	3,623
Less Payments				
Training Grants		0	0	(208)
Closing Balances	<u>34,827</u>	<u>2,606</u>	<u>37,433</u>	<u>29,979</u>
Represented by				
Bank Account			15,075	3,991
CBF Global Equity Income Fund Income Shares(8489.78 units at mkt.value)			22,358	25,988
			<u>37,433</u>	<u>29,979</u>

*The operation of this fund is governed by a trust deed under which the PCC is managing trustee.
The PCC has appointed a continuation committee to attend to the detailed affairs of the fund.
The object of the fund is to support members of the Parish who undertake theological and related training courses.
The application procedure for bursaries is outlined in the parish review.*

Organ Fund

	<u>2022 (£)</u>	<u>2021 (£)</u>
Opening Balance	7,347	7,331
Add Receipts	2,015	16
Closing Balance	<u>9,362</u>	<u>7,347</u>

This fund has been set up by the PCC to accumulate funds from various events and appeals to meet the cost of major repairs to the Church Organ.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2022

Reordering Fund

	<u>2022 (£)</u>	<u>2021 (£)</u>
Opening Balance	47,129	41,195
Add Receipts		
Dividends, Interest	1,058	996
Donations (for Vestry Fund)	<u>0</u>	<u>0</u>
	1,058	996
Investment revaluations	-4,712	4,938
Less Payments		
Closing Balance	<u>43,475</u>	<u>47,129</u>
<i>Represented by</i>		
CBF Investment Fund (1752.12 Units)	36,174	39,828
Due from Current Account	7,301	7,301
	<u>43,475</u>	<u>47,129</u>

This fund is the remnant of monies used for the church reordering. It is intended to be used for further reordering work in due course, possibly supplemented by other resources. CBF Investment Fund dividends received during the year were re-invested as further shares.

Unapplied Legacies

	<u>2022 (£)</u>	<u>2021 (£)</u>
Opening Balance	338,273	337,242
Utilised in year	-3,564	-8,969
New Legacy - Edna Collings	5,176	10,000
New Legacy - Rev Derek Goodrich	1,000	
New Legacy - Robert Prizeman	5,000	
Closing Balance	345,884	338,273
Dorothy Morris	24,716	24,716
Sally Harris	19,371	19,371
Merrick Hawkins	100,554	100,554
Exrs. Joyce Carter	10,595	10,595
William N.Baker(i)	130,014	131,834
William N.Baker(ii)	29,752	29,752
William N.Baker(iii)	7,434	9,178
Derek Thomas Keeping	10,000	10,000
Edna Collings	7,449	2,273
Rev Derek Goodrich	1,000	
Robert Prizeman	5,000	
	<u>345,884</u>	<u>338,273</u>

These legacies are unrestricted funds which have been made for the general purposes of the PCC, except the money left by Sally Harris, which is at the discretion of the Vicar, and those left by William N. Baker. Legacy (i) is not to be used for the hall, (ii) is for the purchase of specific items and (iii) is to be given to such Christian organisations as St Philip's decides. These have been kept separate to reflect the desire to apply them to suitable projects when identified.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2022

GENERAL FUND BUDGET - RECEIPTS

	<u>2022 (£)</u>	Restricted	<u>2023 (£)</u>	Restricted
Christian Stewardship	22,362	0	25,000	0
Income Tax Recovered	6,134		6,500	
Church, House and Sundry Collections	6,295	256	7,000	0
General Donations	4,545		5,000	
Hall Lettings	22,169		22,000	
Church Sharing	1,980		2,150	
Fund Raising Activities	4,838	0	6,000	0
Investment Income	366		400	
Surplice Fees	571		700	
Parish Review	628		500	
Grants Received	0		0	
Sundries	609		0	
	<u>70,497</u>	<u>256</u>	<u>75,250</u>	<u>0</u>
Less Restricted Income				
Missions and Charities	256		0	
Gifts in memoriam	0			
	<u>70,241</u>		<u>75,250</u>	

General Fund Summary

Opening Balance	-121,814	-146,604
Total Receipts	70,241	75,250
Less Total Payments	<u>-95,031</u>	<u>-115,120</u>
Excess Receipts/(Payments)	-24,790	-39,870
Fabric Fund Support (see Note)	<u>0</u>	<u>0</u>
Net Excess Receipts/(Payments)	-24,790	-39,870
Closing Balance	<u>-146,604</u>	<u>-186,474</u>

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2022

GENERAL FUND BUDGET - PAYMENTS

	2022(£)	2023(£)
DIOCESAN PLEDGE	-44,000	-46,000
VICAR AND VICARAGE		
- Vicar's Allowances	-787	-1,800
- Telephone	0	0
- Clergy Fees and Expenses	-449	-500
- Recruitment Costs	0	0
	-1,236	-2,300
MUSIC		
- Choirmaster/Organist	-5,136	0
- Organist Deputies	-400	-7,500
- Choir Expenses		
- Robes	0	0
- Music and Stationery	-110	-200
- Copyright Licence	-753	-800
- Good Friday Requiem	-990	0
	-7,389	-8,500
CHURCH EXPENSES		
- Gas	-1,303	-3,000
- Heating Repairs and Maint	-230	-1,500
- Electricity	-2,320	-4,000
- Insurance	-4,358	-4,600
- Repairs and Maintenance	-7,320	-6,000
- Water	-4	-100
- Cleaning and Sundries	-8	-10
	-15,543	-19,210
HALL EXPENSES		
- Gas	-2,420	-4,000
- Heating Repairs and Maint	-427	-1,500
- Electricity	-819	-2,000
- Insurance	-2,905	-3,100
- Repairs and Maintenance	-4,978	-6,000
- Water	-36	-200
- Cleaning and Sundries	-8,492	-9,500
	-21,133	-26,300
MISCELLANEOUS		
- Printing Postage and Stationery	-2,921	-3,500
- Altar and Church Services	-575	-550
- Junior Church and Confirmation	0	0
- Sundries	-2,234	-2,000
- NEW: Parish Administrator		-6,760
	<u>-95,031</u>	<u>-115,120</u>

ST PHILIP'S CHURCH NORBURY

ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2022

Summary Receipts and Payments Account

	Unrestricted Funds						Restricted Funds					Permanent Endowment Funds			Total Funds
	General Fund	Fabric Fund	Legacies	Reordering Fund	Cleaver Fund	Total Unrestricted Funds	Grounds Fund	Organ Fund	(note 1) Cedric Collings Memorial Fund (Income)	Harry & Yvonne White Memorial	Total Restricted Funds	Endowment Fund	Cedric Collings Memorial Fund (Capital)	Total Permanent Endowment Funds	
Page References	3, 4	5	7	7	5		5	6	6	5		6	6		
Opening Balance at 1st January 2021	(121,814)	356,221	338,273	47,129	164,549	784,358	148	7,347	1,976	1,000	10,471	20,577	28,003	48,580	843,409
Receipts	70,241	4,324	11,176	1,058		86,799		2,015	630		2,645		10,454	10,454	99,898
Payments	(95,031)		(3,564)			(98,595)									(98,595)
Net Receipts for the Year	(24,790)	4,324	7,611	1,058		(11,797)		2,015	630		2,645		10,454	10,454	1,303
Transfers															
Market Value Movements		(52,966)		(4,712)	(19,284)	(76,963)						(1,805)	(3,630)	(5,435)	(82,398)
Closing Balance at 31st December 2021	(146,604)	307,579	345,884	43,475	145,265	695,599	148	9,362	2,606	1,000	13,116	18,773	34,827	53,599	762,314

Statement of Assets and Liabilities

	General Fund	Fabric Fund	Legacies	Reordering Fund	Cleaver Fund	Total Unrestricted Funds	Grounds Fund	Organ Fund	Cedric Collings Memorial Fund (Income)	Harry & Yvonne White Memorial	Total Restricted Funds	Endowment Fund	Cedric Collings Memorial Fund (Capital)	Total Permanent Endowment Funds	Total Funds
Monetary Assets															
Bank Account	(146,604)	306,579	(109,773)	7,301		57,503	148	9,362	2,606	1,000	13,116	7,657	12,469	20,126	90,745
CBF Deposit Fund		1,000				1,000									1,000
Sub Total	(146,604)	307,579	(109,773)	7,301		58,503	148	9,362	2,606	1,000	13,116	7,657	12,469	20,126	91,745
Non Monetary Assets															
<i>Held for Investment Purposes</i>															
Stocks and Shares (CBF Investment Funds)			455,657	36,174	145,265	637,096						11,116	22,358	33,473	670,569
<i>Held for PCC's own use (see Accounting Policies)</i>															
Church Building, Church Halls, Consecrated Land, Other Buildings															
Moveable Church Furnishings															
Other Fixtures, Fittings & Equipment															
Freehold Land															
TOTAL FUNDS	(146,604)	307,579	345,884	43,475	145,265	695,599	148	9,362	2,606	1,000	13,116	18,773	34,827	53,599	762,314

Notes:

- 1 £2,000 (2021 - £3,500) was collected and passed on to various missions and charities in the year, as reported in the Financial review Section of the Annual Report of the Trustees
- 2 For simplicity, Legacies have been shown above as Unrestricted, but in the detailed accounts it can be seen that there is an element of restriction on some parts of these.
- 3 As shown above the Legacies total is partly made up of investments with the balance due to the bank account. The gain (or loss) arising on these investments has been allocated to the Fabric Fund.

Details are as follows

	Number	Cost	Mkt Value at 31.12.22	Mkt Value at 31.12.21
C of E Investment Fund Acc. Shares	4034.4	150,000	213,856	235,300
C of E Global Equity Income Fd Acc. Shares	49,106.65	150,000	241,801	273,324
Bank account			(109,773)	(92,243)
Total			345,884	416,381

Independent Examiner's Report

I report on the Accounts of the PCC for the year ending 31st December 2022, which are set out in the Financial Review section of the Annual Report of the Trustees (PCC).

Respective responsibilities of trustees and examiner

The PCC is responsible for the preparation of the accounts. The PCC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

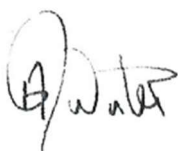
Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a. to keep accounting records in accordance with section 130 of the 2011 Act; and
 - b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr Andrew Winter, MA, ACIB

6 Calluna Drive,

Copthorne,

Crawley RH10 3XF

21st May 2023

Accounts

**2021 Report and Accounts for the Parochial Church
Council of the Ecclesiastical Parish of St Philip, Norbury.
Registered charity number 1185830**

Annual report of the Trustees (PCC)

AIMS AND PURPOSES:

St Philip's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent Vicar, who was, until June 2021, the Reverend Canon Father Younis Francis, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. Fr Younis left St Philip's in June 2021 and the Benefice became vacant on 6th July 2021 – otherwise referred to as "interregnum".

The PCC is also specifically responsible for the maintenance of St Philip's Church, Church Hall complex and grounds.

Within our overarching aim we proclaim our mission to be:

Worshipping God

Walking together in faith

Warmth and width in fellowship

With our aim to reach out to serve and welcome

WORSHIP:

The year 2021 has been another exceptional one as the country and communities cautiously emerged from restrictions and lockdowns imposed to contain and fight the global coronavirus / covid-19 pandemic and people were vaccinated against the virus. Worship at St Philip's flexed and adapted and regular worship in church was gradually restored with appropriate protocols in place within the limitations of being in vacancy without any clergy. Whilst online services were phased out during our period of vacancy it is recognised that our "virtual" congregation had expanded beyond local and nearby to worldwide. The skill and technology that had supported the streaming of services remains available and has continued to be used for special services including some of the Christmas 2021 celebrations and funerals.

In more normal, non-pandemic times St Philip's has Servers, robed choir and Chalice assistants at principal services. There is lay involvement in intercessions and readings on Sundays and principal feast days. During 2021, the sharing of the Eucharist was re-introduced, communion was made in one kind only and this has been the case throughout the year. Within a "relaxed-Catholic" tradition of worship, St Philip's caters for the spiritual needs and interest of all ages. During the vacancy there has been one Holy Communion service on a Sunday morning and Choral Evensong every other week (during school term time). The midweek Wednesday morning service has been a Morning Prayer. Bible study group was re-launched in the autumn of 2021, meeting once a fortnight. Lent preparation

and Easter were celebrated in church with live streaming ensuring that as many of the congregation as possible could participate.

The PCC is grateful to Fr Younis, and, latterly, the churchwardens, for their care, ingenuity, talent, perseverance, resilience, and vision throughout the year keeping worship at St Philip's regular, accessible and meaningful. When services resumed with a congregation present in church, the PCC put risk-assessed controls and safety measures in place to reduce the transmission of the covid-19 virus and has, at all times, been observant of the many and various guidelines issued by the government, Diocese and the Church of England.

During the period of vacancy, St Philip's has been supported by visiting clergy who have covered weekly Holy Communion and feast day services. Experiencing the different styles of preaching and presiding has been truly enriching and refreshing for our congregation and we are deeply appreciative of the support we received.

Ordinarily, a full choir of boys and ATB male lower voices enhances the worship throughout the year with a repertoire and standard of singing usually associated with Cathedrals. This was gradually reintroduced during 2021. In September 2021 the family of St Philip's was shocked and deeply saddened by the death, after a period of illness, of Robert Prizeman, organist and Musical Director at St Philip's for over 50 years. The choir members, music and singing have continued as was his wish and legacy, though Robert is greatly missed and mourned.

The electoral roll was renewed in 2021 and the certificate recorded 78 on roll (in 2019 it was 80). Average attendance at the Family Holy Communion service was below normal pre-pandemic levels but, on the whole, the parish was glad to be back in church – numbers gradually restored and attendance peaked for the Christmas services.

OBJECTIVES and ACTIVITIES:

The PCC is committed to putting its Mission Action Plan (MAP) into practice and keeping it refreshed, alive and relevant, although, focused, as it is, on outreach, activity was again curtailed during 2021 due to the pandemic and the vacancy. The PCC maintains an overview of worship and was pleased that use of the church by a community of Urdu-speaking Pakistani Christians and also the long-established sharing by the Assembly of the First Born resumed in 2021. The relationship with the "Pakistani" / Urdu-speaking community is particularly strong in fellowship and the PCC acknowledges with thanks the practical support the group provides to the maintenance and upkeep of St Philip's grounds and buildings.

In October 2019 the PCC became a registered charity, number 1185830.

The PCC is persevering with plans to refurbish the toilets in the hall and, in time having due regard for the move towards sustainable energy, a replacement of the central heating systems which service the church and the hall complex. Priority works continue in relation to cracks in the church building.

During the summer of 2021, the PCC formed a “task and finish” group to compile, in consultation with the congregation, the Parish Profile describing St Philip’s to support recruitment of a new incumbent. This was finished and approved in December 2021. Desmond Duffus and Eleanor Lewis were nominated by the PCC as the parish representatives in the selection process.

The Bible Study Group resumed in September 2021 meeting fortnightly, led by Matthew Bodley.

ACHIEVEMENTS and PERFORMANCE:

During 2021, following the departure of Fr Younis, the Ministry team dropped from one to none. Whilst this undoubtedly created additional responsibility for the Churchwardens and PCC the day to day running of St Philip’s was maintained. The sharing out of administrative and organisational tasks to the Church Officers and PCC members was well established. Production of the monthly printed Parish magazine which had fallen to Fr Younis was taken up by Anusha Paulraj when he left, along with production of the weekly pewsheets. The magazine has a wide circulation way beyond the Parish boundary.

The launch of contactless giving at St Philip’s in late autumn introduced a new dimension to donations and, with encouragement and perseverance, has become a helpful additional income stream particularly for occasional visitors including those from overseas who can “tap to give” very easily. We are grateful to the Diocese for subsidising the hardware.

The PCC invested in the purchase of a Defibrillator and is working to train a group of parishioners and regular users of the hall in its use.

Social and outreach activities were largely suspended during the pandemic and had been sorely missed as have the regular, popular fund-raising and fellowship events but we were pleased and encouraged to see our regular hirers return to use the hall and delighted to welcome a Playtime parent and toddler group start up in the autumn.

The PCC appointed an Architect, Sue Kent, to undertake the Quinquennial Inspection in June 2019 and has worked co-operatively with her since, not least on matters relating to the “crack”. Whilst we have grown used to the unsightly, but necessary propping up of the area the PCC looks forward to the time when the results of monitoring lead to remedial action.

FINANCIAL REVIEW:

Financial Report, Annual Report to APCM 2022 (year ending 31st December 2021)

- The pandemic continued to impact St Philip's in 2021 and income did not return to the pre-pandemic levels of circa £70,000pa in 2019.
- The **receipts** to the General Fund for the year were ahead of budget at **£59,828** (budget of £48,650) and an increase on 2020 (£49,322). There were increases across most income categories, but the income from General Donations and Fund-Raising Activity were down on 2020.
- Our **expenses** (General Fund Payments) were **£79,165**, versus a budget of £88,350. Whilst we came in under budget, our 2021 costs were greater than in 2020 (£72,633), reflecting the increased use of the Church and Hall as Covid restrictions were lifted.
- We ended 2021 with an operating **deficit** of **£19,337** on the General Fund compared with a budgeted deficit of £39,700. This takes our cumulative operating deficit to £121,814 at the end of 2021.

Parish Support Fund

- We honoured our **pledge** to the Diocese of **£40,000** in full in 2021.

Cedric Collings Memorial Fund

- The PCC is managing trustee of this trust, which was set up to provide financial support to members of the parish who undertake theological and related training.
- In 2021, we **spent £208** from the fund on bibles for the Bible Study Group.

Legacies

- Thanks to legacies left by former members of St Philip's we have been able to offset the operating deficit incurred on the General Fund over the last few years.
- This year we received a bequest of **£10,000** from the late **Derek Thomas Keeping**.
- We also used part of two of the late **William Baker's** legacies as follows:
 - **£2,298** spent **monitoring the crack** in the west wall of the church.
 - **£3,924** spent on **felling trees** at the back of the church that were identified as potential causes of the crack in the west wall.
 - **£2,747** donated to **charity** as suggested in his will. The charities were Dementia UK, Macmillan Cancer Support, Crisis UK, Christian Aid, USPG, Additional Curates Society, Chartwell Cancer Trust Lilly Pad Appeal and Cassandra Learning Centre.

Summary

- We did well against our budget for 2021. We managed to end the year with a smaller operating deficit than had been budgeted for.

- The market value of our **investments increased** by **£108,387** in 2021. We started the year with total funds of £745,920 and closed the year with £841,608 overall. This allowed us to offset the continuing operating deficit in our General Fund.
- However, we end with a word of caution. As of April 2022, the market value of our investments has decreased in value by circa £85k; this of course wipes out a large proportion of the gain made in 2021. Therefore, whilst we have investments to rely on for a rainy day, they are subject to market fluctuations. It should also be noted that part of these funds have already been earmarked for major maintenance projects such as the Hall toilet refurbishment, repair of the crack in the west wall of the Church and the replacement of the heating system in the Church and the Hall. We must do more to stabilise and grow our underlying income in 2022 and future years to make sure that our financial position remains sustainable.

Anusha Paulraj

Honorary Treasurer

May 2022

David Bishop

Assistant Honorary Treasurer

MEMBERSHIP OF PCC:

Lay members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with Church Representation Rules in force at the time (revised 1st January 2020). The PCC can co-opt up to two members subsequently to serve for one year.

The following served as members of the PCC 2021 – 2022. The start of continuous service was calculated in October 2019 as part of the application for registration as a charity and is shown alongside each name. Members of the PCC are Trustees of the charity. The PCC does not currently restrict the number of consecutive three-year terms of office a member may serve but regards three terms to be a reasonable maximum followed by a break of at least one year. Those due to retire in 2022 are marked*. Lay parochial representatives to the Deanery Synod were elected on 18th April 2021 to serve until 2023.

Clergy:

Vicar	Revd Canon Younis Francis	Chair until 5 th July 2021
-------	---------------------------	---------------------------------------

Laity:

Churchwardens

Winston Worrell *	
Desmond Duffus *	Parish Safeguarding Officer

Deanery Synod Lay Parochial Representatives (by default)

Matthew Bodley (2020)

Elected Members (9) (by default)

Desmond Duffus (2015)	
Winston Worrell (2003)	
David Bishop (2001)	Asst Hon Treasurer
Maria Carberry (2017)	
Diana Claridge (2017)	
Jo Cranfield (1995)	Electoral Roll Officer
Eleanor Lewis (2001)	Vice Chair / Hon Secretary
Vanessa Mcleod (2018)	
David Ogilvie (2012)	
Anusha Paulraj (2013)*	Hon Treasurer
Carol Ross-Gower (2021)	

Members co-opted by the PCC

Obaid Alban (2015)*
Sherrett Morris (2021)*

Minute Secretary Honorary Treasurer

Jackie Barlow	
Anusha Paulraj*	29 Lakehall Road Thornton Heath, CR0 7EG

Independent Examiner

Andrew Winter, MA, ACIB	20 Lime Tree Grove Croydon, CR0 8AU
----------------------------	--

Meetings:

The PCC held five scheduled meetings between the APCM in May 2021 and the APCM in May 2022. Meetings prior to May 2021 were held remotely, online using a video conferencing platform, ZOOM. In person meetings in the church resumed from May 2021 initially as hybrid. Attendance through the year supported effective discussion and decision making. Electronic communication was also used to gather opinion or agreement between meetings. The PCC is grateful for the support of a minute taker, Jackie Barlow (who is not a member of the PCC).

Committees:

The PCC operates through a number of committees, which meet between the scheduled meetings of the full PCC and provide oral and / or written reports / minutes to the PCC. In-person meetings held in church were re-established from May 2021.

- **Standing Committee:** The only mandatory committee constituted in accordance with the Church Representation Rules. It may transact the PCC's business between meetings of the PCC subject to any directions as to the exercise of its power laid down by the PCC. Membership in 2021 was the Vicar, the two Churchwardens, the Hon Treasurer, the Hon Secretary, David Ogilvie and David Bishop. No meetings were convened in 2021.
- **Stewardship Continuation Committee:** Works with the incumbent to review Christian Stewardship; Gift Aid and Time & Talents. The Job Co-Ordinator is a co-opted member of this committee which meets twice a year, chaired by Eleanor Lewis. David Bishop is the Secretary and Stewardship Scheme Recorder.
- **Buildings and Grounds Maintenance:** As a working group reporting to the PCC via David Ogilvie and the Churchwardens ensures the fabric of the church, halls and grounds is maintained in good order
- **Worship Advisory Group:** Works with the incumbent and other Clergy to set the direction of worship in St Philip's. The committee did not meet in 2021. The Director of Music is co-opted to this committee.
- **Church Hall Committee:** Usually meets at least annually and works with the Hon Church Hall Manager and Incumbent to review hall rates of hire; terms and conditions and related health & safety and safeguarding policies. The Hon PCC Secretary minutes this committee and processes correspondence. The loss of income from church hall hire has been monitored by PCC.
- **Parish Support Fund:** A "task and finish" sub-committee met virtually in September 2021 to consider and draft the parish pledge for 2022. The pledge (£36k) was proposed and approved at the PCC meeting held on 15th September 2021. Following a review with the Archdeacon and the Diocesan giving team the pledge was subsequently increased to £44k.

The PCC received reports from the Social Committee.

Safeguarding:

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). CoE Safer Church principles are followed. The PCC and Parish of St Philip take the safeguarding, wellbeing, safety and care of children and vulnerable adults very seriously. Policies are reviewed annually, and the Safeguarding Officer is a member of the PCC. Information and policies are posted on the parish website. The PCC is seeking to appoint a Deputy Safeguarding Officer to support Desmond Duffus in his role of Parish Safeguarding Officer. Training and awareness are a high priority.

CHURCH HALL COMPLEX:

The church hall complex is managed by a volunteer supported by the Vicar and, during the vacancy, by Eleanor Lewis. It comprises a large hall with stage, small hall, kitchen and committee room. A local dance academy is the main hirer and key source of income and other regular users include badminton and karate clubs. Church groups including the choir and the Pakistani community make regular use of the facilities for social and rehearsal purposes. There are ad hoc bookings for family celebrations which are picking up. Occupancy through the year is usually high. In 2021 use gradually picked up and the PCC resurrected a project to refurbish and extend toilet facilities which proceeding through the necessary stages of agreement. Income from rentals of the church halls is essential to the financial health of St Philip's.

Given how reliant we are on income generated by letting the church hall, the voluntary work of Winston Worrell as Church Hall Manager is recognised as an outstanding and significant contribution to St Philip's. Too often a thankless and challenging role dealing with all sorts of situations and people, Winston handles it all cheerfully, honestly and tirelessly for which we thank him deeply and sincerely.

Eleanor Lewis

Vice Chair / Hon Secretary PCC

May 2022

THE PAROCHIAL CHURCH COUNCIL OF THE PARISH OF ST PHILIP, NORBURY, LONDON



FINANCIAL STATEMENTS (ACCOUNTS) FOR YEAR ENDED 31ST DECEMBER 2021

PREPARED BY:

Anusha Paulraj, Hon Treasurer

David Bishop, Assistant Hon Treasurer

INDEPENDENTLY EXAMINED BY:

Andrew Winter, MA, ACIB

Legal Status

Registered with the Charity Commission as The Parochial Church Council of the Ecclesiastical Parish of St Philip, Norbury, number 1185830

Incumbent

1st January to 5th July 2021, The Revd Canon Younis Francis (Vicar)

6th July to 31st December 2021, Vacant

Bank

National Westminster Bank
Norbury Branch
London SW16 4AL

Independent Examiner's Report

I report on the Accounts of the PCC for the year ending 31st December 2021, which are set out in the Financial Review section of the Annual Report of the Trustees (PCC).

Respective responsibilities of trustees and examiner

The PCC is responsible for the preparation of the accounts. The PCC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

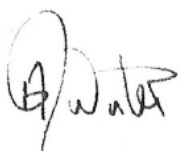
Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a. to keep accounting records in accordance with section 130 of the 2011 Act; and
 - b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr Andrew Winter, MA, ACIB

20 Lime Tree Grove

Croydon, CR0 8AU

22nd May 2022

STATEMENT OF ACCOUNTING POLICIES

1. Basis of Accounting

The Accounts of the PCC have been prepared in accordance with the Church Accounting Regulations 1997 using the Receipts and Payments basis. They report movements on the various funds under the PCC's control and show the balances retained at the year-end, specifying where and how they are held. The Accounts do not include the Accounts of any other church groups that owe an affiliation to another body, nor those arising from informal gatherings of church members.

2. Identification of Funds

The funds administered by the PCC have been identified and grouped as follows:

2.1 Unrestricted funds - Funds administered at the discretion of the PCC, where receipts are not subject to restriction based on the requests of the contributing parties. This primarily includes the general fund, but also any other funds where uses have not been restricted as described, including those created (designated) by the PCC out of existing funds for specific purposes.

2.2 Restricted funds - Funds involving receipts where the uses are restricted by the donor for a particular purpose and which cannot, and must not, be used for any other purpose except by agreement with the donor.

2.3 Permanent endowment funds - Particular types of restricted fund which must be held permanently, the PCC having no power to convert them into income and spend them like other income.

The summary statement of funds reflects the above. Details of the movements within the individual funds appear on the following pages.

3. Statement of Assets and Liabilities

The following PCC assets are recognised but not valued in the Statements of Assets and Liabilities:

3.1 Land and buildings held on behalf of the PCC, including the land leased as an electricity substation.

3.2 Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal

3.3 Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty.

Furthermore the Statement does not reflect amounts owing to the PCC at the year end but not received, neither does it reflect amounts owed by the PCC at the year end but not paid.

ST PHILIP'S CHURCH NORBURY

ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2021

General Fund Receipts

	<u>2021 (£)</u>	<u>Restricted</u>	<u>2020 (£)</u>	<u>Restricted</u>
Christian Stewardship	23,458	0	22,462	0
Income Tax Recovered	8,096		3,294	
Church, House and Sundry Collections	5,822	753	2,954	76
General Donations	1,718		2,857	
Hall Lettings	16,081		9,912	
Church Sharing	495		660	
Fund Raising Activities	2,604	0	3,685	0
Investment Income	359		580	
Surplice Fees	947		901	
Parish Review	1		743	
Grants Received	1,000		1,000	
Sundries	0		350	
	<u>60,581</u>	<u>753</u>	<u>49,398</u>	<u>76</u>
Less Restricted Income				
Missions and Charities	753		76	
Gifts in memoriam	0		0	
	<u>59,828</u>		<u>49,322</u>	

General Fund Summary

Opening Balance	-102,477	-79,166
Total Receipts	59,828	49,322
Less Total Payments	<u>-79,165</u>	<u>-72,633</u>
Excess Receipts/(Payments)	-19,337	-23,311
Fabric Fund Support (see Note)	<u>0</u>	<u>0</u>
Net Excess Receipts/(Payments)	-19,337	-23,311
Closing Balance	<u>-121,814</u>	<u>-102,477</u>

Note:

Receipt of restricted funds:

These figures are included in total receipts for the respective categories indicated, being receipts for restricted purposes. Such receipts were disbursed as indicated.

Charitable giving is referred to in the annual report.

ST PHILIP'S CHURCH NORBURY

ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2021

General Fund Payments

	<u>2021(£)</u>	<u>2020 (£)</u>
DIOCESAN PLEDGE	-40,000	-41,000
VICAR AND VICARAGE		
- Vicar's Allowances	-900	-1,800
- Telephone	0	0
- Clergy Fees and Expenses	-242	-350
- Recruitment Costs	0	0
	-1,142	-2,150
MUSIC		
- Choirmaster/Organist	-3,300	-4,750
- Organist Deputies	0	0
- Choir Expenses		
- Robes	0	0
- Music and Stationery	-110	-357
- Copyright Licence	-358	0
-Good Friday Requiem	0	0
	-3,768	-5,107
CHURCH EXPENSES		
- Gas	-2,074	-1,861
- Heating Repairs and Maint	-926	-309
- Electricity	-1,878	-1,282
- Insurance	-4,194	-1,385
- Repairs and Maintenance	-3,516	-2,761
- Water	-24	-138
- Cleaning and Sundries	-10	0
	-12,622	-7,736
HALL EXPENSES		
- Gas	-3,852	-3,455
- Heating Repairs and Maint	-1,721	-574
- Electricity	13	-2,195
- Insurance	-2,797	-924
- Repairs and Maintenance	-468	-143
- Water	-212	-1,246
- Cleaning and Sundries	-7,704	-5,322
- PPL/PRS License Fee	0	0
	-16,741	-13,859
MISCELLANEOUS		
- Printing Postage and Stationery	-1,718	-1,744
- Altar and Church Services	-431	-336
- Junior Church and Confirmation	0	0
- Sundries	-2,743	-701
	<u>-79,165</u>	<u>-72,633</u>

ST PHILIP'S CHURCH NORBURY

ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2021

Grounds Improvements Fund

	<u>2021(£)</u>	<u>2020 (£)</u>
Opening Balance	148	148
Closing Balance	<u>148</u>	<u>148</u>

This is a memorial fund for landscaping the Church Grounds.

Fabric Fund

Opening Balance	272,900	207,896
Add Receipts		
Cleaver Fund	4,181	4038
Less Payments		
Support to Gen Fund	0	0
Gain/(loss) on CBF Investments	79,140	60,966
Closing Balance	<u>356,221</u>	<u>272,900</u>

This fund exists to protect the General Fund against the incidence of excessive repair and maintenance costs, as determined by the PCC. The level above which support is provided is £6000 in the current year.

Cleaver Fund

Opening Balance	21,131	21,131
Closing Balance	<u>21,131</u>	<u>21,131</u>

Represented by

	HOLDING	AT COST	2021 MKT. VALUE	2020 MKT. VALUE
CBF Investment Fund	7036 Units	21,131	164,549	143,863
Total		<u>21,131</u>	<u>164,549</u>	<u>143,863</u>

This fund was originally created from a bequest.

It is retained as a capital reserve and income is credited to the Fabric Fund.

Harry and Yvonne White Memorial Fund

	<u>2021 (£)</u>	<u>2020 (£)</u>
Opening and Closing Balance	<u>1,000</u>	<u>1,000</u>

This is a memorial fund for training purposes.

ST PHILIP'S CHURCH NORBURY

ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2021

Endowment Fund

	<u>2021 (£)</u>	<u>2020 (£)</u>
Opening Balance	18,776	16,999
Revaluation Gain	<u>1,801</u>	<u>1,777</u>
Closing balance	<u>20,577</u>	<u>18,776</u>

*This is a memorial fund held in perpetuity to provide income to the General Fund.
£7657.46 is held in the Bank Account, while the remainder is invested in 4220.83
CBF Global Income Shares.*

Cedric Collings Memorial Fund

	<u>Capital</u>	<u>Income</u>	<u>2021 (£)</u> <u>TOTAL</u>	<u>2020 (£)</u> <u>TOTAL</u>
Opening Balances	24,380	1,562	25,942	8,943
Add Receipts				
Legacy	0		0	14,591
Interest on Investments		622	622	355
Revaluation Gain	3,623		3,623	2,053
Less Payments				
Bibles	0	(208)	(208)	0
Closing Balances	<u>28,003</u>	<u>1,976</u>	<u>29,979</u>	<u>25,942</u>

Represented by

Bank Account	3,991	3,577
CBF Global Equity Income Fund Income Shares(8489.78 units at mkt.value)	25,988	22,365
	<u>29,979</u>	<u>25,942</u>

The operation of this fund is governed by a trust deed under which the PCC is managing trustee.

The PCC has appointed a continuation committee to attend to the detailed affairs of the fund.

The object of the fund is to support members of the Parish who undertake theological and related training courses.

The application procedure for bursaries is outlined in the parish review.

Organ Fund

	<u>2021 (£)</u>	<u>2020 (£)</u>
Opening Balance	7,331	7,134
Add Receipts	16	197
Closing Balance	<u>7,347</u>	<u>7,331</u>

This fund has been set up by the PCC to accumulate funds from various events and appeals to meet the cost of major repairs to the Church Organ.

ST PHILIP'S CHURCH NORBURY

ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2021

Reordering Fund

	<u>2021(£)</u>	<u>2020 (£)</u>
Opening Balance	41,195	38,084
Add Receipts		
Dividends, Interest	996	934
Donations (for Vestry Fund)	<u>0</u>	<u>0</u>
	996	934
Investment revaluations	4,938	2,177
Less Payments		
Closing Balance	<u><u>47,129</u></u>	<u><u>41,195</u></u>
<i>Represented by</i>		
CBF Investment Fund (1657.69 Units)	39,828	33,894
Due from Current Account	7,301	7,301
	<u><u>47,129</u></u>	<u><u>41,195</u></u>

This fund is the remnant of monies used for the church reordering. It is intended to be used for further reordering work in due course, possibly supplemented by other resources. CBF Investment Fund dividends received during the year were re-invested as further shares.

Unapplied Legacies

	<u>2021(£)</u>	<u>2020(£)</u>
Opening Balance	337,242	345,773
Utilised in year	-8,969	-10,804
New Legacy- Edna Collings	0	2,273
New Legacy- Derek Thomas Keeping	10,000	
Closing Balance	338,273	337,242
Dorothy Morris	24,716	24,716
Sally Harris	19,371	19,371
Merrick Hawkins	100,554	100,554
Exrs. Joyce Carter	10,595	10,595
William N.Baker(i)	131,834	138,056
William N.Baker(ii)	29,752	29,752
William N.Baker(iii)	9,178	11,925
Edna Collings	2,273	2,273
Derek Thomas Keeping	10,000	0
	<u><u>338,273</u></u>	<u><u>337,242</u></u>

These legacies are unrestricted funds which have been made for the general purposes of the PCC, except the money left by Sally Harris, which is at the discretion of the Vicar, and those left by William N. Baker. Legacy (i) is not to be used for the hall, (ii) is for the purchase of specific items and (iii) is to be given to such Christian organisations as St Philip's decides. These have been kept separate to reflect the desire to apply them to suitable projects when identified.

ST PHILIP'S CHURCH NORBURY

ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2021

GENERAL FUND BUDGET - RECEIPTS

	<u>2021(£)</u>	Restricted	<u>2022(£)</u>	Restricted
Christian Stewardship	23,458	0	24,500	0
Income Tax Recovered	8,096		6,000	
Church, House and Sundry Collections	5,822	753	6,500	0
General Donations	1,718		2,500	
Hall Lettings	16,081		18,000	
Church Sharing	495		1,980	
Fund Raising Activities	2,604	0	4,000	0
Investment Income	359		400	
Surplice Fees	947		1,000	
Parish Review	1		500	
Grants Received	1,000		0	
Sundries	0		0	
	<u>60,581</u>	<u>753</u>	<u>65,380</u>	<u>0</u>
Less Restricted Income				
Missions and Charities	753		0	
Gifts in memoriam	0			
	<u>59,828</u>		<u>65,380</u>	

General Fund Summary

Opening Balance	-102,477	-121,814
Total Receipts	59,828	65,380
Less Total Payments	<u>-79,165</u>	<u>-101,230</u>
Excess Receipts/(Payments)	-19,337	-35,850
Fabric Fund Support (see Note)	<u>0</u>	<u>0</u>
Net Excess Receipts/(Payments)	-19,337	-35,850
Closing Balance	<u>-121,814</u>	<u>-157,664</u>

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2021

GENERAL FUND BUDGET - PAYMENTS

	2021(£)	2022(£)
DIOCESAN PLEDGE	-40,000	-44,000
VICAR AND VICARAGE		
- Vicar's Allowances	-900	-1,500
- Telephone	0	-200
- Clergy Fees and Expenses	-242	-500
- Recruitment Costs	0	0
	-1,142	-2,200
MUSIC		
- Choirmaster/Organist	-3,300	-5,000
- Organist Deputies	0	0
- Choir Expenses		
- Robes	0	0
- Music and Stationery	-110	-150
- Copyright Licence	-358	-370
- Good Friday Requiem	0	0
	-3,768	-5,520
CHURCH EXPENSES		
- Gas	-2,074	-2,800
- Heating Repairs and Maint	-926	-1,050
- Electricity	-1,878	-3,500
- Insurance	-4,194	-4,400
- Repairs and Maintenance	-3,516	-6,000
- Water	-24	-100
- Cleaning and Sundries	-10	-10
	-12,622	-17,860
HALL EXPENSES		
- Gas	-3,852	-5,200
- Heating Repairs and Maint	-1,721	-1,950
- Electricity	13	-1,500
- Insurance	-2,797	-3,000
- Repairs and Maintenance	-468	-6,000
- Water	-212	-900
- Cleaning and Sundries	-7,704	-8,100
	-16,741	-26,650
MISCELLANEOUS		
- Printing Postage and Stationery	-1,718	-2,500
- Altar and Church Services	-431	-500
- Junior Church and Confirmation	0	0
- Sundries	-2,743	-2,000
	-79,165	-101,230

ST PHILIP'S CHURCH NORBURY

ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2021

Summary Receipts and Payments Account

£

	Unrestricted Funds						Restricted Funds					Permanent Endowment Funds			
	General Fund	Fabric Fund	Legacies	Reordering Fund	Cleaver Fund	Total Unrestricted Funds	Grounds Fund	Organ Fund	Cedric Collings Memorial Fund (note 1) (Income)	Harry & Yvonne White Memorial	Total Restricted Funds	Endowment Fund	Cedric Collings Memorial Fund (Capital)	Total Permanent Endowment Funds	Total Funds
Page References	8,9	10	12	12	10		10	11	11	10		11	11		
Opening Balance at 1st January 2021	(102,477)	272,900	337,242	41,195	143,863	692,723	148	7,331	1,562	1,000	10,041	18,776	24,380	43,156	745,920
Receipts	59,828	4,181	10,000	996		75,005		16	622		638				75,643
Payments	(79,165)		(8,969)			(88,134)			(208)		(208)				(88,342)
Net Receipts for the Year	(19,337)	4,181	1,031	996		(13,129)		16	414		430				(12,699)
Transfers															
Market Value Movements		79,140		4,938	20,686	104,764							3,623	3,623	108,387
Closing Balance at 31st December 2021	(121,814)	356,221	338,273	47,129	164,549	784,358	148	7,347	1,976	1,000	10,471	18,776	28,003	46,779	841,608

Statement of Assets and Liabilities

£

	General Fund	Fabric Fund	Legacies	Reordering Fund	Cleaver Fund	Total Unrestricted Funds	Grounds Fund	Organ Fund	Cedric Collings Memorial Fund (Income)	Harry & Yvonne White Memorial	Total Restricted Funds	Endowment Fund	Cedric Collings Memorial Fund (Capital)	Total Permanent Endowment Funds	Total Funds
Monetary Assets															
Bank Account	(121,814)	306,221	(170,351)	7,301		21,357	148	7,347	1,976	1,000	10,471	7,657	2,015	9,672	41,500
CBF Deposit Fund		50,000				50,000									50,000
Sub Total	(121,814)	356,221	(170,351)	7,301		71,357	148	7,347	1,976	1,000	10,471	7,657	2,015	9,672	91,500
Non Monetary Assets															
<i>Held for Investment Purposes</i>															
Stocks and Shares (CBF Investment Funds)			508,624	39,828	164,549	713,001						11,119	25,988	37,107	750,108
<i>Held for PCC's own use (see Accounting Policies)</i>															
Church Building, Church Halls, Consecrated Land, Other Buildings															
Moveable Church Furnishings															
Other Fixtures, Fittings & Equipment															
Freehold Land															
TOTAL FUNDS	(121,814)	356,221	338,273	47,129	164,549	784,358	148	7,347	1,976	1,000	10,471	18,776	28,003	46,779	841,608

Notes:

- £753 (2020 - £76) was collected and passed on to various missions and charities in the year, as reported in the General Funds Receipts Table.
- For simplicity, Legacies have been shown above as Unrestricted, but in the detailed accounts it can be seen that there is an element of restriction on some parts of these.
- As shown above the Legacies total is partly made up of investments with the balance due to the bank account. The gain (or loss) arising on these investments has been allocated to the Fabric Fund. Details are as follows

	Number	Cost	Mkt Value at 31.12.21	Mkt Value at 31.12.20
C of E Investment Fund Acc. Shares	2773.03	150,000	235,300	200,187
C of E Global Equity Income Fd Acc. Shares	34,121.54	150,000	273,324	229,298
Bank account			(170,351)	(92,243)
Total			338,273	337,242

Independent Examiner's Report

I report on the Accounts of the PCC for the year ending 31st December 2021, which are set out in the Financial Review section of the Annual Report of the Trustees (PCC).

Respective responsibilities of trustees and examiner

The PCC is responsible for the preparation of the accounts. The PCC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

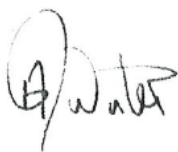
Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a. to keep accounting records in accordance with section 130 of the 2011 Act; and
 - b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr Andrew Winter, MA, ACIB

20 Lime Tree Grove
Croydon, CR0 8AU

22nd May 2022

Accounts

**2020 Report and Accounts for the Parochial Church
Council of the Ecclesiastical Parish of St Philip, Norbury.
Registered charity number 1185830
Annual report of the Trustees (PCC)**

AIMS AND PURPOSES:

St Philip's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent Vicar, the Reverend Canon Father Younis Francis, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Philip's Church; Church Hall complex and grounds.

Within our overarching aim we proclaim our mission to be:

Worshipping God

Walking together in faith

Warmth and width in fellowship

With our aim to reach out to serve and welcome

WORSHIP:

The year 2020 has been an exceptional one due to the impact of restrictions and lockdowns imposed in response to containing and fighting the global coronavirus / covid-19 pandemic. Worship at St Philip's has flexed and adapted to maintain regular worship. In doing so, online services have expanded the congregation from local and nearby to worldwide.

In non-pandemic times St Philip's has Servers, robed choir and Chalice assistants at principal services. There is lay involvement in intercessions and readings on Sundays and principal feast days. Within an Anglo-Catholic tradition of worship, St Philip's caters for the spiritual needs and interest of all ages. Each Sunday there are two Holy Communion services and Choral Evensong (during school term time) and a midweek Holy Communion service on a Wednesday, with a monthly healing service. Weekly Bible study and a lent course supported spiritual development and understanding.

During 2020 Holy Communion services continued regularly, albeit mainly remotely (ie online using ZOOM and Facebook Live), from the upper room of the Vicarage or, when permitted, from inside St Philip's church. The PCC is grateful to Fr Younis for his care, ingenuity, talent, perseverance, resilience and vision throughout the year keeping worship at St Philip's accessible and meaningful. During the periods when services resumed with a congregation present in church, the PCC put risk assessed controls and safety measures in place to reduce the transmission of the covid-19 virus and has, at all times, been observant of guidelines issued by the government, Diocese and the Church of England.

Ordinarily, a full choir of boys and ATB male lower voices would enhance the worship throughout the year with a repertoire and standard of singing usually associated with Cathedrals. This was greatly reduced in 2020 to services up to Mothering Sunday in March 2020 and subsequently limited to a handful of Sunday morning services in the autumn. Hopes for the nine lessons and carols service and midnight Mass in December 2020 evaporated when restrictions in London were tightened. The choir members, music and singing were greatly missed in 2020.

The electoral roll was not renewed in 2020 (in 2019 it was 80). Average attendance at the Family Holy Communion service on a usual Sunday morning could not be counted as worship was broadcast online, streamed and recorded.

OBJECTIVES and ACTIVITIES:

The PCC is committed to putting its Mission Action Plan (MAP) into practice and keeping it refreshed, alive and relevant, although, focused, as it is, on outreach, activity has been curtailed during 2020. The PCC maintains an overview of worship and, when permitted, welcomes use of the church by a community of Urdu-speaking Pakistani Christians and also the long-established sharing by the Assembly of the First Born. The relationship with the “Pakistani” community is particularly strong in fellowship and the PCC acknowledges with thanks the practical support the group provides to the maintenance and upkeep of St Philip’s grounds and buildings.

In October 2019 the PCC became a registered charity, number 1185830.

The PCC is persevering with plans to upgrade the central heating systems which service the church and the hall complex. Currently priority works are underway in relation to cracks in the church building.

ACHIEVEMENTS and PERFORMANCE:

During 2020 the Ministry team dropped from three to one following the resignation of Fr Samuel in August and the departure of Fr Terry to live in Yorkshire at the end of September. However, the parish is pleased and grateful that Fr Terry has continued his active participation in the life of St Philip’s by preaching and intercessing regularly, remotely. Support is given to the Vicar by the sharing out of administrative and organisational tasks to the Church Officers and PCC members. Production of the monthly printed Parish magazine continued to fall to Fr Younis whenever it was possible to do so. The magazine has a wide circulation way beyond the Parish boundary.

The Vicar and his family have settled into the new purpose built Vicarage adjacent to the church.

Social and outreach activities were suspended during the year and have been sorely missed as have the regular, popular fund-raising and fellowship events.

The PCC appointed a new Architect, Sue Kent, to undertake the Quinquennial Inspection in June 2019 and has worked co-operatively with her since.

FINANCIAL REVIEW:

Financial Report, Annual Report to APCM 2021 (Year ended 31.12.2020)

The Coronavirus pandemic has hit St Philip's very hard with the church and church hall being completely shut down from mid- March 2020 until mid- July when the church partially re-opened (subject to restrictions) for the rest of the year. The hall has remained closed with a few minor exceptions.

General Fund receipts for the year were £49, 300 compared with £78,400 in 2019 with the budgeted income being £78,000. Virtually every category of income was down with Christian Stewardship receipts falling by over £5,000 and total income from giving (including tax recovery) totalling £31,500 compared with the budget of £46,000. Hall lettings more than halved to £9,900 compared with an expected £21,000.

Unfortunately, expenses, although lower than budget, did not fall by the same proportion as a large majority of these are fixed costs. There was a saving on gas in both church and hall but electricity costs remained similar to the previous year. (The cost in the accounts includes an overcharge for hall electricity of some £800 which has been recovered in 2021). There is also an apparent saving in insurance, although that is an anomaly as we have changed to monthly payment instead of annually.

Total expenditure of £72,600 was some £20,000 below budget, £5,900 due to insurance (as explained above), £3,000 to hall cleaning and £9,000 due to few repairs being carried out.

Overall this left a deficit of £23,300 on the General Fund for the year compared with a budgeted loss of £14,900.

Mission Grant

We were again successful in obtaining a grant this year for £1,000 to contribute towards the purchase of some rather more sophisticated and reliable audio-visual equipment to sustain, and improve, the quality of, the live-streaming / remote participation in services at St Philip's introduced during the "lockdown" of spring / summer 2020. We have used £729 to buy a laptop and the rest was used towards internet service provider costs.

Parish Support Fund

Despite our drastically reduced income we honoured our pledge of £41,000 in full.

Cedric Collings Memorial Fund

The PCC is managing trustee of this trust set up to provide financial support to members of the parish who undertake theological and related training. As noted last year, Cedric's widow, Edna, died in 2019 and the fund has received £14,591 on account from a bequest she made in her will. This money was used to buy further shares in the CBF Global Equity Fund. The PCC was pleased that St Philip's had been remembered with a bequest from Edna.

Legacies

Thanks to legacies left by former members of St Philip's we have been able to compensate for the losses incurred over past years on the General Fund. This year we received a bequest of £2,273 from the late Edna Collings.

We have used part of two of the late William Baker's legacies as follows this year:-

£8,585 in respect of professional fees into the investigation of the cause of a major crack in the west wall of the church.

£2,119 was spent on donations to various charities as suggested in his will.

Summary

We started 2020 with total funds of £681,382 and the total deficit incurred was £11,727; but thanks to substantial gains on our investments of £76,265 we ended the year with total funds of £745,920 of which £105,194 was in the bank or on deposit and £640,726 held in investments with the CBF at market value.

David Bishop

Honorary Treasurer

April 2021

Mission Grant: In May 2020, the PCC submitted a £2,000 bid to the Mission Grant 2020 funding round to help towards purchase of audio-visual equipment and broadband to support online broadcasting and streaming of services. As reported by the Treasurer, an award of £1,000 was confirmed in July and received at the end of September 2020 in response to the application.

Parish Support Fund: A task & finish working group compiled the Parish Pledge towards the financing of mission and ministry in the Diocese of Southwark and Parish for 2020 which was endorsed by the PCC. Payment of the £41,000 pledge was honoured in full in 2020.

MEMBERSHIP OF PCC:

Lay members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with Church Representation Rules in force at the time (revised 1st January 2020). The Annual Meeting of Parishioners (formerly known as Annual Vestry Meeting) and the APCM due to be held on 26th April 2020 were exceptionally delayed to 2021 formalised in Instruments from the Bishop of Southwark.

The following served as members of the PCC 2020 – 2021 having “rolled over” without election during 2020. The start of continuous service was calculated in October 2019 as part of the application for registration as a charity and is shown alongside each name. Members of the PCC are Trustees of the charity. The PCC does not currently restrict the number of

consecutive three year terms of office a member may serve, but regards three terms to be a reasonable maximum followed by a break of at least one year. Those who had been due to retire in 2020 are marked ** and those due to retire in 2021 are marked*, but their membership may have been changed by elections held at the deferred AMP / APCM for 2020 – 2021 being held on 18th April 2021. Lay parochial representatives to the Deanery Synod will be elected on 18th April 2021 to serve until 2023. At the time of writing this report it is not known who those representatives will be.

Clergy:

Vicar	Revd Canon Younis Francis	Chair
Hon Assistant Curate (Distinctive Deacon)	Revd Terry Drummond. [Resigned 27 th Sept 2020]	
Hon Assistant Curate	Revd Samuel Pervez. [Resigned 10 th Aug 2020]	

Laity:

Churchwardens

Winston Worrell *	
Desmond Duffus *	(Deputy) Safeguarding Officer

Deanery Synod Lay Parochial Representatives (by default)

Jo Cranfield (1995)**	Electoral Roll Officer
-----------------------	------------------------

Desmond Duffus (2015)**
Winston Worrell (2003)**

Elected Members (9) (by default)

David Bishop (2001)*	Hon Treasurer
Maria Carberry (2017)**	
Diana Claridge (2017)**	
Eleanor Lewis (2001)**	Vice Chair / Hon Secretary
Vanessa Mcleod (2018)*	
David Ogilvie (2012)*	
Anusha Paulraj (2013)	Deputy Hon Treasurer
Angela Spink (2010)	Safeguarding Officer
[resigned 28 th Feb 2021]	
Lawrence Will (2014)*	
Obaid Alban (2015)	

Co-opted Members

Minute Secretary

Jackie Barlow

Honorary Treasurer

David Bishop, CA
32 Craignish Avenue
London, SW16 4RN

Independent Examiner

Andrew Winter, MA,
ACIB
20 Lime Tree Grove
Croydon, CR0 8AU

Meetings:

The PCC held five scheduled meetings between the planned APCM in April 2020 and the APCM in May 2021. Each meeting was held remotely, online using a video conferencing platform, ZOOM, and was quorate. Attendance through the year supported effective discussion and decision making. Electronic communication was also used to gather opinion or agreement between meetings.

Committees:

The PCC operates through a number of committees, which meet between the scheduled meetings of the full PCC and provide oral and / or written reports / minutes to the PCC. In addition, two special meetings of the PCC were held during 2020 - 2021 to consider urgent items of business (18th June 2020 and 29th December 2020).

- **Standing Committee:** The only mandatory committee constituted in accordance with the Church Representation Rules. It may transact the PCC's business between meetings of the PCC subject to any directions as to the exercise of its power laid down by the PCC. Membership in 2020 (rolled over from 2019) was the Vicar, an Assistant Curate, the two Churchwardens, the Hon Treasurer, the Hon Secretary and one other PCC member. No meetings were convened in 2020.
- **Stewardship Continuation Committee:** Works with the incumbent to review Christian Stewardship; Gift Aid and Time & Talents. The Job Co-Ordinator is a co-opted member of this committee which meets twice a year, chaired by Eleanor Lewis. David Bishop is the Secretary and Stewardship Scheme Recorder.
- **Buildings and Grounds Maintenance:** As a working group reporting to the PCC via David Ogilvie and the Churchwardens ensures the fabric of the church, halls and grounds is maintained in good order
- **Worship Advisory Group:** Works with the incumbent and other Clergy to set the direction of worship in St Philip's. The committee did not meet in 2020. The Director of Music is co-opted to this committee.
- **Church Hall Committee:** Usually meets at least annually and works with the Hon Church Hall Manager and Incumbent to review hall rates of hire; terms and conditions and related health & safety and safeguarding policies. The Hon PCC Secretary minutes this committee and processes correspondence. The loss of income from church hall hire has been monitored by PCC. In October 2020 a selection and interview process resulted in the appointment by the PCC of a part time Church Hall Cleaner and Handyperson who was engaged from 1st November 2020. The Charity Commission was notified of this appointment as the postholder is a co-opted member of the PCC.
- **Parish Support Fund:** A "task and finish" sub-committee met virtually in September 2020 to consider and draft the parish pledge for 2021. The pledge (£40k) was proposed and approved at the PCC meeting held on 16th September 2020 and subsequently accepted by the Archdeacon.

The PCC received reports from the Social Committee.

Safeguarding:

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

The PCC and Parish of St Philip take the safeguarding, wellbeing, safety and care of children and vulnerable adults very seriously. Policies are reviewed annually and the Safeguarding Officer is a member of the PCC. Information and policies are posted on the parish website. (The PCC is seeking to appoint a Deputy Safeguarding Officer following the elevation of Desmond Duffus to Parish Safeguarding Officer with effect from 10th March 2021.)

CHURCH HALL COMPLEX:

The church hall complex is managed by a volunteer supported by the Vicar. It comprises a large hall with stage, small hall, kitchen and committee room. Usually, a local dance academy would be the main hirer and key source of income and other regular users include badminton and karate clubs. Church groups including the choir and the Pakistani community would, ordinarily, make regular use of the facilities for social and rehearsal purposes. There would also be ad hoc bookings for family celebrations. Occupancy through the year is usually high. It is the intention of the PCC to resurrect a project to refurbish and extend toilet facilities as soon as conditions permit. A parent and toddler group started up for a short time in 2020 prior to covid-19 regulations prevented it. It is hoped that this venture will resume as soon as it is permissible. Income from rentals of the church halls is essential to the financial health of St Philip's.

April 2021

Independent Examiner's Report

I report on the Accounts of the PCC for the year ended 31 December 2020, which are set out on pages 16-23.

Respective responsibilities of trustees and examiner

The PCC is responsible for the preparation of the accounts. The PCC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

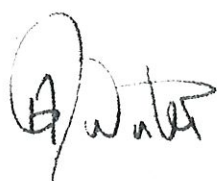
Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Mr Andrew Winter, MA., ACIB
20 Lime Tree Grove
Croydon, CR0 8AU

24 March 2021