

ST SAVIOUR'S

FINSBURY PARK

The Parochial Church Council of the Ecclesiastical Parish of St Saviour Hanley Road

Reports and Financial Statements
31 December 2020

Diocese of London
Charity Registration 1185858

www.stsaviours.church

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Legal and Administrative Information

Charity Name: The Parochial Church Council of the Ecclesiastical Parish of St Saviour Hanley Road ("PCC")

Charity Registration: 1185858

Principal Address:

St Saviour's Church is situated on Hanley Road, London N4 3DQ. It is part of the Stepney area of the Diocese of London within the Church of England. The correspondence address is St Saviour's Vicarage, Hanley Road, London N4 3DQ

The Governing Document: Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules

Objectives:

The primary objective of St Saviour's PCC is to be a church alive in God's love to serve the city. St Saviour's PCC has the responsibility of co-operating with the Incumbent, the Revd. Pete Hughes, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church buildings of St Saviour's.

The PCC's main objective continued to be to grow the life and love of God and to see how St Saviour's can best help and minister to the needs of our local community and beyond. To facilitate St Saviour's evangelistic mission in the local area and beyond it is important that the fabric of the church is maintained and opportunities for development identified.

Members of the PCC:

Incumbent (Chair):	The Revd. Pete Hughes Chair (Priest in charge)
Church Leaders:	Matthew Seymour (Ordinand) Anna Seymour
Curate:	Rebecca Daynes
Licensed Lay Minister:	Myna Jones
Churchwardens:	Dennis Hylton Philippa Bailey Annabel Cox (Oct 2019 - Oct 2020)
Elected members:	October 2019 Grace Hastrup (Deanery Synod Representative) Timothy Kenson Jemima Reynolds Anna Shkalla October 2020 Christopher Brees Nathan Hosker Sam Rogers Stepped down in October 2020 Daniel Allwood Jennifer Desborough Kate Henry
Treasurer:	Aaron Rodewald
Secretary:	Daniel Allwood (From December 2020)

Bankers
NatWest
11 Upper Street
London
N1 0PQ

Independent Examiners
Knight Goodhead
7 Bournemouth Road
Chandler's Ford, Eastleigh
Hampshire
SO53 3DA



Report of the Parochial Church Council

The Parochial Church Council of the Ecclesiastic Parish of St Saviour Hanley Road ("PCC") submits its report and the financial statements of the PCC for year ended 31 December 2020. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2015 (FRS102)) and the Financial Reporting Standard 102. The legal and administrative information set out earlier in this document forms part of this report.

1. Structure, Governance and Management

1.1 Trustees

The PCC is a corporate body established by the Church of England. The method of appointment of PCC members is set out in the Church Representation rules. All church attendees are encouraged to register on the Electoral Roll and to stand for election to the PCC. Members of the PCC are either ex officio or elected by the Annual Parish Meetings in accordance with the Church Representation Rules and are trained at the first meeting on how to participate.

1.2 Electoral Roll

The Electoral Roll that was compiled in October 2020 stood at 75.

Since the launch of the partnership back in October 2019, the congregation has grown from 25 to over 100 regularly attending on a Sunday, and growth has continued since lockdown, which we have been massively encouraged by.

1.3 Risk Management

The PCC has a risk management strategy which comprises:

- An annual review of the risks that the PCC may face
- The establishment of systems and procedures to mitigate those risks
- The implementation of procedures designed to minimise any potential impact on the PCC should those risks materialise

2. Activities & Strategies

The PCC has given due regard to the Charity Commission's guidance on public benefit. The PCC believes that by promoting the Christian faith it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual development, both for existing church members and for anyone who wishes to benefit from what the church offers; and
- Promoting Christian values, and service by members of the church in and to their communities, to the benefit of individuals and society as a whole.

3. PCC

The PCC has 9 elected members including 2 churchwardens, Incumbent and Chair, Pete Hughes, church leaders Matt and Anna Seymour, curate Bex Daynes, Licensed Lay Minister Myna Jones. Aaron Rodewald, treasurer and Daniel Allwood, Secretary also attend the PCC without voting rights.

The PCC met three times during the year with good attendance (average 80%). Committees met between meetings and reports of their findings were received by the PCC and discussed where necessary. Minutes and attendance are recorded at each PCC meeting. The PCC complies with the duty under section 5 of the Safeguarding and Clergy discipline measure 2017 in relation to having due regard to the House of Bishops' guidance on safeguarding children and adults.

4. Parish Life and Ministry

4.1 Services

Sunday services are an opportunity to celebrate the life of the Kingdom together as a whole church community and have been a huge blessing throughout this past season, despite all the challenges that have been thrown up during such unusual times. It has been so good to see that overall numbers have held steady at around 55-60 dial-ins over Zoom each week and it has been wonderful to see so many regular faces worshipping, praying, crafting (thank you Rachael!) and joining to say Yes and Amen to all God is unfolding in this part of town. We are really excited about re-gathering in person in the church building from Easter Day onwards, with kids work beginning Sunday 18 April. Let's be praying that as we re-open from lockdown, we would enter a period of recovery over the

Spring and Summer months that would enable us to relaunch in the power of the Spirit come September when we will be stepping into our third year in the life of this new partnership. Come Holy Spirit!

4.2 Worship Team Report

In view of Jesus' love, mercy and faithfulness, and the hope that we find in him, we respond in worship by offering our very lives to him (Romans 12). At our Sunday services and other gatherings, this takes communal and congregational form, particularly through music. Music is an incredible God-given gift that draws everyone together as we express our worship to Jesus through singing, instruments, movement and word. We find in scripture the promise that when we gather and sing his praises, he is present by his spirit, ministering amongst and through us (Psalm 22). That is why worship and particularly musical worship at our services and events is so central to who we are as a community of believers.



In 2020, our team of musicians and tech personnel grew to 29 people, with a wide variety of people and gifts to help lead, form and shape our corporate musical worship. There has been a particular emphasis on developing new and upcoming musicians, tech team and worship leaders, while striving for excellence with what we have to offer in our corporate worship. Because worship is corporate, the team is constantly striving to always draw, pastor and encourage the congregation as a whole in worship that is Jesus focussed.

The pandemic meant that we weren't able to worship together, but the team has adjusted with creativity and energy. Through various grants this year (which we are so grateful for), we've been able to adapt our tech to accommodate worship services and events online. We've been particularly blessed by the skills and expertise of those within our worship team to help make this happen.

A particular highlight was the Tollington Gospel Choir who went virtual through the pandemic and recorded and released a virtual choir track, which can be found [here](#). The choir is an amazing example of how music can bring people of all backgrounds together and the joy that is experienced particularly through music that carries the Gospel message. Furthermore, we were able to live stream our Christmas Carol services, which meant those who were self-isolating were still able to attend and celebrate the Christmas season, particularly those from our community who only attend St Saviour's during this time of year.

4.3 Children's and Youth Ministry Report

It has been wonderful to see the blossoming of friendships amongst our children and how they are developing a freedom and enjoyment of Church life – really claiming it as their own!

A huge thanks to Harriet Carter who has started and continued to run the parent and baby/toddler group: 'Sound Explorers' each Tuesday morning. This group has brought together the mothers of little ones in our Church, and it has been wonderful to see the children developing their

friendships and learning one another's names among their first words. How incredible to have this space to welcome new life into the Church!

The primary school aged children have been attending kids church during the Sunday morning service. A strong core amongst the kids attending has formed and they are building a welcoming atmosphere for some new children beginning to explore St Saviour's. The children also are loving the regeneration of the garden. A huge thank you to Mark Diamond for building the children's play area in the garden, and for the whole team who were part of clearing our Church garden. I cannot begin to say what a gift it is for the children, and their parents! Parents and children are also able to use the garden during the week, which is wonderful that the Church space is really being used to benefit the Church family, not just on a Sunday! A huge thanks to Pippa Bailey who worked with Rosie Gillum, our previous Children and Families' lead; to decorate the youth and children's room in the vicarage. The kids absolutely love the space and are right at home!





We have also been able to partner up with Growing Hope, to run a 'Safer Parenting' course for the beginning of 2021. We are really excited about supporting our parents, and also using these opportunities to welcome new families in.

We will soon be hosting dance lessons from the Church, with many being available for children. We are really excited and expectant to welcome new people into the Church and build relationships with the families in our community.

We have begun a relationship with Duncombe school and have been able to give a financial gift. We are hoping to develop this relationship with the school, and are praying for a good relationship to form out of these first openings.

During the first pandemic the kids were able to join into our KXC church family service and were also connected via zoom, facilitated by Rosie Gillum. Rosie moved on from St Saviour's this year and I had the joy of joining the St Saviour's team. I can honestly say that Rosie has set up a firm foundation for the kids ministry in St Saviour's that will benefit us long into the future. A massive thank you should also be acknowledged to Emma Bird, Alex Henry and Anna Seymour who have carried the kids team through the transition between Rosie and myself and have given lots of support to the kids ministry this year – often stepping in at the last minute.

Clare and Marcus have also helped us set up and navigate our way through the safeguarding procedures. They have ploughed through numerous guidance to help us get our safeguarding up to scratch and do our best to make St Saviour's a safe environment for all.

4.4 Pastoral Care and Hubs

Hubs have been even more vital in this season, providing community, fellowship and support to many. A massive thanks to all the Hub leaders past and present and to Marcus and Clare Manuel, Myna Jones and Jemima Reynolds for their role in pastoral care in this season.

We have 6 Hubs running online, with the majority of the congregation attending a Hub. At the beginning of the lockdown staff

members also made contact with everyone on ChurchSuite who wasn't in a Hub to make sure everyone was reached.

The staff team support Hub Leaders by checking in and being available to leaders wherever needed as well as regular Hub Leaders meetings. Laura Tinsley, Matt Tinsley and Marcus Manuel produced a helpful document for leaders "Pastoral Care, Confidentiality and Safeguarding".

Marcus Manuel has organised the St Saviours' Safeguarding process so everyone who needs it has been offered online training & all training completed is recorded on ChurchSuite. Rachael Higson is overseeing all the ongoing DBS checks needed. Clare Manuel is our Designated Safeguarding Officer.

The "Coffee Hub" has been a brilliant provision for some of the more elderly and vulnerable members of the congregation. For example from weekly check-in phone calls, to providing the tech needed for members to join online services and organising shopping for people in sheltered housing.

Marcus Manuel and Myna Jones have also recently set up a prayer@stsaviours.church email to respond to prayer requests, as well as checking in with those who attend morning prayer, which they lead alongside others on Monday, Wednesday and Friday.

We have hosted two weddings & overseen one funeral at a local Crematorium over the last year. More weddings are booked at St Saviours for the year ahead, which is exciting!

4.5 Prayer

Last April the mid-week morning prayer meeting morphed from once a week in the church for an hour to a zoom call three times a week for twenty minutes. The format also changed from bible reading followed by open prayer to Church of England set Daily Prayer liturgy with 5 minutes of open prayer at the end. The change has proved to be a wonderful blessing with people finding the regular time, the richness of scripture and the time for prayer requests a great way to start and frame the day. Attendance has risen

from 3-5 people (old format) to 7-12 (in February 2021). The rota for leading is shared across eight people and the zoom format allows for the four readings to be shared among whoever wants to volunteer. Reader of the year of the award definitely goes to Jeremy Hutchinson, for his masterful renditions whether it is a quiet meditative psalm or a furious prophetic denunciation.

4.6 Fellowship Fund

Since lockdown began, St Saviour's has established the fellowship fund to support those in urgent financial need. Nearly £9k has since been given to the fund, and it has been used to help a wide range of urgent needs which have arisen over this time. For example purchasing a much needed washing machine for a single parent family referred through foodbank, enabling Duncombe (a primary school in our parish) to buy clothes for children who need them, helping towards funeral costs and those in fuel poverty. We are so grateful to those that have given to the fund.



4.7 Sound Explorers

Sound Explorers was born from a need for free parent and child (0-3) sessions in the local community. Most classes cost money and after researching it became apparent that there was a need for free, quality sessions. The session is run by Harriet who is a primary school teacher with a specialism in music. The group first met for Sound Explorers in September with space for 15 parents/carers/grandparents and their babies/children. We were full on the first session and we now have a weekly sign up that fills up in a matter of minutes. We have different attendees each week from the local community and it has been great to see new parents form friendships as well as slightly older children form new friendships of their own. We have managed to run safely throughout the year, apart from during the National Lockdown. We are looking forward to returning together after Easter and being able to host larger groups.



4.8 Foodbank

The work of the foodbank team and all those who have volunteered since St Saviour's partnered with KXC for this initiative has been utterly remarkable. Here are some stats to chew over since it began back in April:

- 2950 food parcels have been packed
- 1418 deliveries made to individual and families across the borough
- 180 different households served in the Camden and Kings Cross areas of Islington, as well as many people within the St Saviour's parish
- Over 70 volunteers from St Saviour's and KXC have given their time and energy and Zach Gain – who heads it up – tells us this number is growing

All this has been helped with incredible donations of food from Pentonville prison and Rogers Removals.

When David Lammy MP saw some of the staff from Pentonville prison outside the church, here's what he wrote on his social media page:

"The other day, we bumped into Pentonville Prison staff delivering bags of food to a local church. These donations have been made by the prisoners themselves, who had used their allowances to buy food from their canteen to send to foodbanks. Even with limited resources, they still wanted to help others in need. A reminder that prisoners are part of our community and that, to get through this crisis, we all need to look out for each other."

Sometimes comments like 'the light shines brighter in the darkness' can sound twee but the work of the foodbank community is offering real light in some of the darkest places right now, and we are unbelievably proud to be associated with it.

As well as food donations, there have been financial contributions of over £23k from both St Saviour's and KXC members. Zach told the congregation recently: "We have been blown away by the generosity of so many in the community who have enabled this. We and the people of Islington are grateful!"



5. Buildings and Garden

5.1 Garden

In Autumn 2019, the 1000sq metre garden to the back of the church was overrun with weeds, rubble, glass, plastic, dumped earth and litter which had gathered over decades of dereliction and neglect. By Summer 2020, it had been transformed into a green, open garden, a unique space in the heart of a densely urban neighbourhood. A number of remarkable things enabled this dramatic transformation to happen in such a short period of time:

Telford Homes, overseeing the multi-million pound Finsbury Park station redevelopment, offered £5k of in-kind support, sending ten people over five days, along with at least two 20-yard skips and a huge digger, to clear the area of the enormous amount of stuff collected over 22 years of dereliction.

Part of a £40k grant from The Church Commissioners and the Centre for Church Multiplication enabled us to employ a part-time

caretaker/operations manager at 2 days/week over 7 months to take on various aspects of the site infrastructure development, including this 1000sq metre space. As a result, we were able to gather volunteers to further dig up the ground, clear more rubble/litter/plastic, level the soil, re-seed the earth and wait for the grass to grow, which it did!

A member of the congregation volunteered his time to build a kids play-structure and create a 10metre high rope swing which, alongside a trampoline we bought, made provision for kids and big kids!

During the months of lockdown, this space became a haven for a number of people within the congregation as well as the local community, whether individuals or those with families, and we calculated that over 100 people safely used it even with lockdown restrictions in place so that no overlaps occurred. We can't wait for a time when we can fully open it up.

At the end of the summer, exactly one year on from launch, we were excited to host our first prayer and worship evening in the garden, filled



Garden before



Garden after



Mission Hall

to the point we could not have everyone there due to Covid-19, giving thanks to God for His incredible provision of a new garden at the heart of the church.

Islington Council's London Initiatives fund awarded the church £2.6k for the planting of new trees and the garden's revitalisation for the community.

5.2 Roofs

In early 2020 we became aware of the scale of repair needed for the rapidly deteriorating North & South aisle roofs which were leaking and causing water damage across the site - the cost of repair was estimated at £90k, an eye-watering sum of money which we could not nearly afford. Due to some hard work from our amazing Buildings Committee (Rich Spens, Nick Johnson, Aaron Rodewald from KXC, with Matt and Annabel Cox from St Saviour's) an incredibly generous grant of £65k from the Cloudesley Foundation was secured towards the overall cost of the works. This, along with the increase in congregational giving over the course of the first year meant that we were able to account for the £25k difference. So for a relatively small amount, St Saviour's was able to give the green light to LL Jeffrey Roofers to begin work immediately. The aisle roofs have been stripped down, repaired, insulated, re-slatted with brand new slates and all waterproof materials upgraded. This will make the church more ecologically friendly (as well as dry) for generations to come.

5.3 Hall

The church mission hall is a 250sq metre building which sits to the back of the garden. Built over 120 years ago, it has not been used for over twenty years. Our dream is to bring it back into play as a hub of life and energy at the heart of the church and the local community, as it was originally intended to be. We are seeing a remarkable story unfold around this space. First, Telford Homes came back and offered to clear the inside of the space from a number of items of furniture/ fridges/televisions and all sorts of other paraphernalia, used as a storage facility for two decades. Second, LL Jeffrey Roofers,

while replacing the aisle roofs to the main church building, offered to make the hall roof watertight without charging for labour costs or the construction of scaffolding (only the cost of the materials). The potential for this hall to play its part in the local ecology of the surrounding neighbourhood, parish and Finsbury Park is huge, and we are desperate to see it once again come alive to serve God's purposes and plans. Nick and Gav, from ARK coworking, with the help from the Buildings Committee, have developed a strategy to rebuild, restore and renew this space, and we are confident that their experience, skills and expertise means they are able to carry the full weight of this project.

6. Safeguarding report

At St Saviour's, we recognise that we have a duty to ensure the safety of children and vulnerable adults* who come into contact with us. This includes recognising that there are those who are determined to harm and who deliberately seek out groups or organisations where they can meet children or other vulnerable people. The Church is particularly vulnerable to these people. Safeguarding is about maintaining processes, procedures and a culture that: discourages people who pose a risk from becoming involved in St Saviour's for the wrong reasons; makes it difficult for such people to harm or abuse children or adults if they do; cares for victims / survivors of abuse including ensuring speedy reporting of any safeguarding concerns to the appropriate authorities; and at the same time responds to those who present risk to others, or are the subject of concerns or allegations of abuse.

We do safeguarding in two ways:

Compliance: Ensuring that we have the rights policies, procedures, and processes in place e.g. risk assessments, DBS checks, safeguarding training; and **Culture and attitude:** working towards having a culture in everything we do of having a particular care and concern for the weakest, poorest and most vulnerable that we come into contact with. Our approach to safeguarding is in line with the House of Bishops' guidance. Clare Manuel, the Parish Safeguarding Officer has been working closely with the Leadership Team, (especially with Bex,





who oversees pastoral issues), the Operations Manager and the Children and Families Lead on safeguarding issues. Since the KXC partnership started we've made huge strides with our compliance, including with DBS checking and safeguarding training for the 60+ people who're involved in activities which bring them into contact with children or vulnerable adults. We're integrating safeguarding into our day to day operations including for example ensuring that our church hire agreement is compliant. We now have a Safeguarding Manual which details how safeguarding is integrated in church operations. Our 2020 Parish Safeguarding Audit for the London Diocese shows that we're now compliant in nearly all areas. There are a few issues (particularly around staff recruitment, and home visiting) where there's more work to be done – and we're urgently getting on with this.

* Defined by CoE as a person aged 18 or over whose ability to protect himself or herself from violence, abuse, neglect or exploitation is significantly impaired through physical or mental disability, illness, old age, emotional fragility, distress, or otherwise; and for that purpose, the reference to being impaired is to being temporarily or indefinitely impaired.

7. Financial Review

7.1 Financial Activity and Financial Position

The PCC's main sources of funding are the free will offerings of church members and grants from third parties. The PCC is very grateful to the Richard Cloudesley Charity for funds committed during the year.

The Statement of Financial Activities and Balance Sheet can be found on page 18. The balance sheet shows total net assets of £136,276.

Included in total funds are amounts totalling £40,145 which are restricted. These monies have either been raised for, and their use restricted to, specific purposes or they comprise donations subject to donor-imposed conditions. Full details of these restricted funds can be

found on page 26 to the accounts together with an analysis of movements in the year.

7.2 Reserves Policy

The PCC has adopted a policy whereby the equivalent of 3 months' worth of non-discretionary committed expenditure is to be reserved. At 31 December 2020 the PCC had net free reserves of £92,771 as follows:

Total reserves: **£136,276**

Less: Unrestricted fixed assets: **£5,000**

Less: Restricted funds: **£43,504**

Free Reserves: **£92,771**

Free Reserves requirements: **£30,000**

7.3 Investment Policy

The PCC currently places spare funds on bank deposit.

7.4 Grants

Telford Homes

Telford Homes have been nothing short of utterly phenomenal in their generosity to St Saviour's. Their first phase of support (clearing the 1000sq metre derelict space to the back of the church to enable us to dig it up and create the garden) equated to £5k of in-kind support. Their second phase of support (clearing decades of overgrown foliage, clearing the rubble gathered by the volunteers over 3 months of digging up the ground, clearing the mission hall of an enormous amount of stuff accumulated over 20 years) equated to £10k of in-kind support. They have even offered a third phase of support which would be to help dig a path between the church and hall to help begin transforming the hall space. We have been utterly blown away by their kindness to St Saviour's and we were pleased when the Islington Gazette picked up on it as part of a good-news story they ran on the emerging story of the partnership between KXC and St Saviour's recently.

Porters Trust

We have been massively blessed by the generosity of the Porters trust, who have pledged £10k per year to St Saviour's. Part of this money has been

used to help fund a new kids and families lead, who began in October. They have also generously provided accommodation to St Saviour's for a key-worker to use rent free. We are enormously grateful to them.

Cloudesley

As noted above, the Cloudesley Trust awarded St Saviour's a £65k grant to help towards the overall cost (£90k) of repair for the church North & South aisle roofs. We are immensely thankful to them for this incredible gift. They have also provided a grant of £5k to help with the church broadcast the services on zoom, and us keep services running through 2020.

Church Commissioners

The Church Commissioners Strategic Development Fund and the Centre for Church Multiplication awarded an incredibly generous £40k to St Saviour's, enabling us to build and develop our team to cope with the increased workload as everything continues to grow. We have allocated part of this money towards a kids and families lead, to a caretaker/operations role, and to a 4-days/week Operations Manager beginning later this year. We are massively grateful to them for their generosity which has enabled us to step into all God is calling St Saviour's into.

8. Responsibilities of Trustees for the Financial Statements

The PCC is responsible for preparing the Annual Report and financial statements in accordance with applicable law and United Kingdom Accepted Accounting Practice.

Charity law requires the PCC to prepare a statement of financial activities and balance sheet for each financial year, which gives a true and fair view of the state of affairs of the PCC and of its financial activities for that year and adequately distinguishes any material special trust or another restricted fund of the PCC. In preparing those financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently;

- Make judgements and estimates that are reasonable and prudent;
- State, whether the policies adopted, are by the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the PCC will continue to operate.

The PCC is responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the Church Accounting Regulations 2006. The PCC is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is responsible for the maintenance and integrity of the charity and financial information included in the charity's website.

9. Approval

The report of the PCC was approved by the PCC on 13 April 2021 and signed on its behalf by:



The Revd Pete Hughes
Chairman



Aaron Rodewall
Treasurer



Matt Seymour
Church Leader

Independent Examiners Report

To The Trustees On The Unaudited Accounts Of The Parochial Church Council of the Ecclesiastical Parish of St Saviours Hanley Road

I report to the trustees, being the members of the Parochial Church Council ("PCC"), on my examination of the accounts of St Saviours Hanley Road for the year ended 31 December 2020, which are set out on pages 18 to 26.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the trustee's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1) accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- 2) the accounts do not accord with those records; or
- 3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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



C J Goodhead FCA
Knight Goodhead Ltd
Chartered Accountants

14 April 2021

7 Bournemouth Road
Chandler's Ford, Eastleigh
Hampshire, SO53 3DA

For the year ended 31 December 2020	Statement of Financial Activity			
Voluntary Income	Note	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
		2020		
		£	£	£
INCOME FROM:				
Voluntary Income		119,380	8,919	128,299
Grants		26,667	107,386	134,053
Church Activities		504	-	504
Church Rental Income		20,777	-	20,777
Other Income		85	-	85
Assets gifted from Kings Cross Church		31,262	-	31,262
Assets gifted from Tollington PCC		13,352	3,359	16,711
TOTAL INCOME	2	212,026	119,664	331,690
EXPENDITURE ON:				
Charitable Activities		118,126	76,160	194,286
Governance Costs		1,128	-	1,128
TOTAL EXPENDITURE	2	119,254	76,160	195,414
NET MOVEMENT IN FUNDS		92,772	43,504	136,277
Balances brought forward at 1 January 2020		-	-	-
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020		92,772	43,504	136,277

Parochial Church Council of St Saviours Hanley Rd Balance Sheet

		2020
	Note	£
FIXED ASSETS		
Buildings		5,000
PA/AV Equipment		2,346
	5	7,346
CURRENT ASSETS		
Other debtors		124,304
Prepayments		24,743
	6	149,047
LIABILITIES		
Agency Fees		422
Account Payable		17,096
Accruals		700
Deferred income		1,900
Creditors due within one year	7	(20,118)
NET CURRENT ASSETS		128,929
NET ASSETS		136,276
RESERVES		
Excess/ (deficit) to date		136,277
Starting Balances		-
		136,277
FUNDS		
Unrestricted		92,772
Restricted		43,504
	11	136,277
Approved by the Parochial Church Council on: and signed on its behalf by:		
Revd Peter Hughes Priest in Charge / Chair of Trustees		Aaron Rodewald Treasurer
The notes on pages 20 to 26 form part of these financial statements		

For the year ended 31 December 2020

1 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2015.

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Restricted funds are those donated for specific purposes.

Income

Voluntary income and capital sources

Donations and other income are recognised when received and an estimate of income tax recoverable is recognised when the related donations are recognised.

Rental Income

Rental income from the letting of church premises is recognised when the rental is due.

Grants

Grants and donations are accounted for when paid over, or when awarded.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Church Activities Income

Income from church activities is recognised when the date of the event takes place.

For the year ended 31 December 2020

Expenditure

Church activities

The diocesan Common Fund is accounted for when paid. Any Common Fund unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Expenditure incurred in the operation of the church is classed as charitable activities.

Governance costs is classed as what is needed to keep good governance of the PCC.

Fixed assets

Consecrated property and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.10 of the Charities Act 2011.

All expenditure incurred in the year on consecrated or beneficed buildings or on the repair of movable church furnishings acquired before 1 January 2003 is written off.

Other fixtures, fittings and office equipment

Only items of greater than £1,000 are capitalised. Church worship equipment comprises a number of electrical and other items connected with sound, vision and worship. They will be depreciated over three years from date of first use. Computer and office equipment and furnishings are depreciated over three years from date of first use.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

For the year ended 31 December 2020

2. Financial Statement

		2020	
	Unrestricted	Restricted	Total
	£	£	£
Donation			
Collections - GASDS	1,318	-	1,318
Gift Aid	25,214	288	25,502
One off gifts - Gift Aided	2,143	5,535	7,678
One off gifts - Not Gift Aided	1,689	-	1,689
Planned giving - Gift Aided	81,913	3,072	84,985
Planned giving - Not Gift Aided	7,102	24	7,127
Total Donation	119,380	8,919	128,299
Grants			
Grants	26,667	107,386	134,053
Total Grants	26,667	107,386	134,053
Church Activities			
Wedding Fees	504	-	504
Total Church Activities	504	-	504
Rental			
Church Rental-Ad hoc	1,577	-	1,577
Church Rental-Regular	19,200	-	19,200
Total Rental	20,777	-	20,777
Other Income			
Bank interest	43	-	43
Sales of products	42	-	42
Total Other Income	85	-	85
Assets gifted from Kings Cross Church			
Assets gifted from Kings Cross Church	31,262	-	31,262
Total Grants	31,262	-	31,262
Assets gifted from Tollington			
Assets gifted from Tollington	13,352	3,359	16,711
Total Grants	13,352	3,359	16,711
Total Income	212,026	119,664	331,690

For the year ended 31 December 2020

2. Financial Statement

	Unrestricted £	2020 Restricted £	Total £
Worship			
Christmas	1,640	-	1,640
PA and AV	2,730	2,208	4,938
Depreciation on PA/AV	-	396	396
Prayer	32	-	32
Preaching and Teaching	247	-	247
Sundays Content	157	-	157
Sundays Morning	185	-	185
Worship	358	-	358
Worship Team	171	-	171
Total Worship	5,520	2,604	8,124
Community			
Dicipleship & Hubs	147	-	147
Kids	1,607	-	1,607
Leadership Development	130	-	130
Bump and Babies	51	-	51
Pastoral	296	-	296
Socials	-	-	-
Total Community	2,231	-	2,231
Mission			
Grants and Giving Away	2,332	3,722	6,053
Total Mission	2,332	3,722	6,053
Operations			
Church Refurbishment	41,870	59,790	101,660
Cleaning	4,498	-	4,498
Clergy Child Care	266	-	266
Communication & Media	43	-	43
Electric	2,202	-	2,202
Finances	328	-	328
Garden Maintenance	3,408	-	3,408
Gas	11,158	-	11,158
Insurance	6,519	-	6,519
IT	1,411	-	1,411
Office equipments	79	-	79
Office Management	857	-	857
Office Supplies	35	-	35
Repairs and Maintenance	6,195	-	6,195
Shared Consumables	5	-	5
Shared Equipment	584	-	584
Staff Hospitality	97	-	97
Staff Training	338	-	338
Team Training	248	-	248
Travel	-	-	-
Vicar Discretion Fund	15	-	15
Volunteer Support	53	-	53
Total Operations	80,209	59,790	139,999

For the year ended 31 December 2020

2. Financial Statement

		2020	
	Unrestricted	Restricted	Total
Staff			
Admin	1,463	-	1,463
Childrens Pastor	8,485	-	8,485
Curate Costs	524	-	524
Operations Manager	7,364	10,044	17,408
Total Staff	17,835	10,044	27,879
Common Fund	10,000	-	10,000
Total Common Fund	10,000	-	10,000
Governance			
Accounting	700	-	700
Payroll	360	-	360
PCC Expenses	68	-	68
Total Governance	1,128	-	1,128
		-	-
Total Operating Expenses	119,254	76,160	195,414

3. STAFF COSTS

	2020
	£
Wages and salaries (incl PAYE)	7,446
Social security costs	859
Pension costs	704
Freelance Staff costs	18,871
	27,879

	2020
Total amount of staff employed	4
FTE staff employed	1
No staff member was paid over £60,000 in 2020	

4. Mission Grants

Grant Recipient	Grant Amount	Purpose
Congregation in Need	3,722	Fellowship Fund
Tree of Life	1,368	
Power the Fight	275	
St Basils Devon	1,000	
Total	6,364	

5. Fixed Assets

	Buildings £	PA/AV Equipment £	Total £
Cost At 1 January 2020	-	-	-
Additions during year	5,000	2,742	7,742
Disposals during year	-	-	-
At 31 December 2020	5,000	2,742	7,742
Depreciation At 1 January 2020	-	-	-
Charge for the year	-	(396)	(396)
Disposals during year	-	-	-
At 31 December 2020	-	(396)	(396)
Net Book Value At 1 January 2020	-	-	-
At 31 December 2020	5,000	2,346	7,346

6. Debtors

	2020
Prepayments	24,743
Amounts owed from Kings Cross Church	118,903
Other debtors	5,401
Total	149,047

7. Creditors (amounts falling due less than one year)

	2020
Accounts Payable	17,096
Accruals	700
Deferred income	1,900
Agency Fees	422
Total Current Liabilities	20,118

8. Contingent Liabilities

There were no contingent liabilities at the end of 31st December 2020. (2019: £1,463)

9. Related Party Transactions

Name	Relationship	2020	Duties
Annabel Cox	Church warden	1,463	Help with Fundraising

During the year, the charity also made a donation of £1,000 to St Basil's, Devon, a charity where Rev Peter Hughes is also a trustee.

For the year ended 31 December 2020

10. Restricted Funds

Donor	Purpose	Opening Balance £	Income £	Expenditure £	Closing Balance £
Various Donors	Garden Project	-	2,646	-	2,646
Cloudesley	Roof Works	-	59,790	(59,790)	0
Cloudesley	COVID - 19	-	4,950	(2,604)	2,346
Cloudesley	Feasability Study	-	3,359	-	3,359
London Diocese Fund	New Worshipping Communities	-	40,000	(10,044)	29,956
Various Donors	Fellowship Fund	-	8,919	(3,722)	5,197
Total Restricted funds		-	119,664	(76,160)	43,504

11. ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
Fixed Assets	5,000	2,346	7,346
Other Assets	107,889	41,158	149,047
Total Assets	112,889	43,504	156,394
Current Liabilities	(20,118)	-	(20,118)
	92,771	43,504	136,276

12. Assets gifted in the year

During the prior year, Kings Cross Church (charity number 1141658), assisted with re-establishing the congregation at St Saviours Church. In 2019, all activities formed part of Kings Cross Church. Net assets of £31,262 were gifted from Kings Cross Church when St Saviours was established as an independent charity in January 2020. The charity continues to have a close working relationship.

St Saviours Church was previously part of The Parochial Church Council of the Ecclesiastical Parish of Tollington (charity number 1130538). During 2018 a decision was made for the three churches covered by the PCC to become separate parishes. During 2020, assets totalling £16,711 were transferred from Tollington to St Saviours.

13. Impact of COVID-19

Giving was not impacted but in fact giving increased over the year as well as generous support for the fellowship funds.

Because of the reduced services normal running cost and salary costs decreased for the year.

We kept a close eye out on the monthly income and expenditure with specific reporting on giving trends.

Church services were broadcast over Zoom to allow services to continue in lockdown, this was facilitated by the generous grant from Cloudesely allowing us to purchase the new equipment to do this

New church members continue to join the services on Zoom

Mid week groups suffered the most, with activities largely stopping, with Hub groups and morning prayer continuing online

As a result of the vacant space in church, we were able to host the KXFood bank



PORTER'S
TRUST



THE CHURCH
OF ENGLAND



KINGS X
CHURCH

ST SAVIOUR'S

FINSBURY PARK