

# saintpaulfurzedown

*knowing and sharing God's love*

**Annual Report and Accounts for year ended  
31 December 2022**

**Charity Number 1191562**



## **Statement of Purpose**

**Knowing God's love:** St. Paul's exists to provide spiritual sustenance through the Lord Jesus and in the power of the Holy Spirit to all who come.

**Sharing God's love:** We exist to provide pastoral care and support to church members and parishioners at every stage of life in the name of Christ, and to help alleviate poverty both spiritually and physically.

## **THE PARISH OF ST PAUL'S FURZEDOWN**

Annual Report and Accounts for the year ended 31 December 2022

Legal and administrative details

### **Charitable status**

The Parish Church Council of ST PAUL'S FURZEDOWN was previously a charity exempted from registration with the Charity Commission. In 2020 as required by charity legislation, the Parish Church Council completed registration with the Charity Commission and gained its charity registration number: 1191562.

### **Location of the Church**

St Paul's Church address is: Welham Road, London SW17 9BT. The church is situated at the corner of Welham Road and Chillerton Road in a quiet residential area, with little passing traffic.

### **Incumbent**

Reverend Belemo Alagoa is Associate Vicar

### **Bankers**

NatWest – Streatham Branch, 54 Streatham High Road, London SW16 1BZ

### **Independent Examiner:**

Mrs Paula Thomas, Chartered Accountant, London SW16

## THE PARISH OF ST PAUL'S, FURZEDOWN

Annual Report and Accounts for the year ended 31 December 2022

### The Parochial Church Council (PCC)

The PCC of St Paul's Furzedown has the responsibility of co-operating with the incumbent in promoting within the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It is also responsible for maintaining and developing the building for the parish.

### Trustees (being the members of the PCC)

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representational Rules. Those elected bring the skills required for the PCC and ensure the diversity reflects that of the parish.

### PCC meetings

The PCC met six times during 2022 on 13 January, 24 March, 26 May, 1 July, 15 September and 10 November (plus an away day in July). During 2022, the members of the PCC were:

<b>Ex officio</b>	
Reverend Belemo Alagoa	Associate Vicar
Mr Graham Connell	Reader
	Deanery Synod [2017-2023] Standing down from Deanery Synod May 2023
Mrs Helen Long	Church Warden [2021-Present]
Mr Ben Aryeetey	Deanery Synod [2017-2023] Standing down from Deanery Synod & PCC May 2023
Mrs Elspeth Greensmith	Asst Church Warden, Treasurer and Stewardship Officer
<b>Elected Members</b>	
Mr Malcolm Baker [2016-2023]	STANDING DOWN MAY 2023
Ms Anita Codrington [2021-2024]	
Mrs Carol Nicholls [2017-2024]*	
Ms Claire Neil [2022-2025]	
Ms Lorna Nunn [2022-2025]	
Ms Joan Poole, PCC Secretary 2021-[2021-2024]	

All those listed are trustees at 31 December 2022 and at the date of this report.

\*The PCC agreed that the year 2020-21, when the PCC was not operational, should not be counted when calculating total length of terms. Thus by the next APCM in 2024 the total term served by Carol Nicholls will be **six years**.

## **Standing Committee**

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. It also prioritises and prepares the agenda for PCC meetings. The committee comprises the Incumbent, Churchwardens, Secretary, Treasurer, and one other member of the PCC appointed by the PCC.

## **Buildings & Fabric Committee**

The PCC has resolved to set up such a Committee to handle church and hall maintenance repairs issues and to relieve the Vicar from these duties.

## **Church attendance**

There were 57 members on the Church Electoral Roll at the end of December 2022, some of whom attend regularly. Average Sunday attendance in October 2022 was 28. Other services, including 2 baptisms and 1 funeral, were conducted in the church during 2022. St Paul's has not recovered from the effect of the pandemic on a predominantly elderly and infirm congregation. The absence of many families and children is a matter of active concern, as is the fact that we have had no new members in 2022.

## **Public benefit statement**

The PCC has considered the Charity Commission's guidance on public benefit. Working cooperatively with the clergy and other members of the congregation, it strives to enable all people to live out their faith as part of our parish community. This means facilitating opportunities for worship, prayer, and study, as well as encouraging service to and care for members of the wider community of which we are a part.

## **Risk Management**

The PCC has appointed a Safeguarding officer (supported by the vicar) to ensure full attention is paid to the safeguarding of children and vulnerable adults whilst in the building and attending events and services.

All volunteers assisting at the Youth Café (see review of the year) are DBS checked.

## **PAROCHIAL CHURCH COUNCIL' S REPORT 2022**

### **Financial Review of the Year**

The activities of the parish insofar as they impinge upon the Statement of Financial Activities have been as follows:

1. St Paul's total income in 2022 amounted to £103,201 (a decrease from £106,403 in 2021), none of which was restricted. Total expenditure amounted to £110,967 up

from (£85,642 in 2021). We have a budget deficit and hope to reverse this in the coming year. We are installing a contactless giving facility in the church.

2. Our principal source of income in 2022 remained the rent paid by the Eveline Day Nursery for the Seely Hall. They have honoured the rent schedule negotiated in 2018 and a new contract is due to be agreed in 2023. Additional income is generated by letting St Paul's to another church and a choir, and the Seely Hall for children's parties.
3. The parish's contribution to the central fund of the Diocese of Southwark (the Parish Support Fund) remains a significant item of expenditure at £34,000 for 2022 (£33,000 in 2021) and has been paid in full.
4. St Paul's has maintained its regular contribution to the Furzedown churches and the Furzedown Youth Centre. We also donated £2,333 to each of the following charities – The Spires Centre in Streatham, Mercy Ships and WaterAid as our chosen charities for tithed giving in 2022.
5. The cost of maintaining and repairing the building has doubled since 2021. Similarly, the cost of utilities has also doubled and is likely to increase in the foreseeable future. We were given a contribution of £1400 by the Diocese partially to offset the increase in gas and electric costs.
6. Monthly giving by bankers' orders decreased by almost £5,000 from 2021 to 2022, although the open collection remained approximately the same. Gift Aid was claimed as appropriate. The PCC continues to encourage the congregation to give to the Church in a regular and committed way using one of the stewardship schemes. The generosity of the people of St. Paul's continues to be a source of both encouragement and humility, given the fact that they are so few.

## **Reserves Policy**

The term 'reserves' in this document is used to describe that part of a PCC's income fund that is freely available for its general purposes. 'Reserves' are therefore the resources the PCC has available to spend for the church's purposes once it has met its commitments and covered its other planned expenditure. The level of St Paul's reserves was not identified in last year's report. Thus, based on diocesan guidance and particular features of St Paul's, it is proposed that initial reserves comprise two months running expenses and two months hall income to cover unforeseen emergencies.

## **Reporting Accountants**

Ms Paula Thomas has indicated her willingness to serve as the Independent Examiner next year and a resolution re-appointing her will be proposed at the annual general meeting.

## **Review of the Year 2022**

### **Ministry**

This year, 2022, saw the first full year of ministry of Rev Belemo Alagoa as Associate Vicar to the Furzedown Team Ministry with special responsibility for the parish of St Paul's. We were thankful for this, and relieved to be able to return to a regular pattern of worship and service to the community after a lengthy period dominated by coronavirus and the particular challenges on which we reported in our two previous annual reports.

### **New initiatives in 2022**

We now hold a Healing Service on the fifth Sunday of a month. The PCC away day gave us a chance to re-think priorities for St Paul's. As a result, a bible study group was started in autumn 2022. This meets on the first and third Wednesday of the month, in the morning, and on the third Wednesday is followed by Eucharist and a light lunch. Recognising the importance of prayer to the life of the church, a prayer group was also started, meeting on the 4<sup>th</sup> Thursday of the month. We have plans to hold a coffee morning immediately before the prayer group.

### **Music**

St Paul's has a strong tradition of choral music. The small choir has supported services throughout 2022. An augmented choir gave a focus for two special services in 2022 – one in Holy Week and the other in Advent. Thanks are due to organists Martin Callingham and Peter Ramell, and also to Lorna Nunn our Director of Music.

### **Community outreach**

#### **Youth Café**

A Youth Café was started at St Paul's in September 2021 to provide a service to the many 6<sup>th</sup> formers from nearby Graveney School who gather in the vicinity at lunchtime and between lessons. The Outreach worker from the Furzedown Youth Project, Paul Rook, helps to facilitate this venture, supported by a team of volunteers from St Paul's and other Furzedown churches. Open from midday to 2.30pm, it has attracted a significant number of students (routinely around 150, on occasion over 200) who are invited to use the church to rest, work or play (chess or card games) as they see fit, whilst being treated to free drinks and biscuits (and homemade soup during the cold season). Some musicians among them provide entertainment on the church piano. The Café is clearly valued by the young people as a haven in which to 'chill' and has provoked questions about the charitable nature of our motives in offering this service.

### **Jubilee Party**

For the first time, the church formed part of the street party held in Salterford Road to mark the Platinum Jubilee of Her Majesty Queen Elizabeth II.

### **Children's Day**

After a gap we re-started the Children's Day at the beginning of September, to mark the end of the summer holiday with an opportunity for local children and parents to take part in activities and enjoy refreshments in the church grounds.

### **Looking forward**

In common with most other churches, the past few years have not been easy for St Paul's. Numbers attending church have been affected and we consider prayerfully how to encourage new growth. Priorities for the coming year are: to find ways to nurture the children and young people in our congregation; to fundraise for much needed improvements to the church and hall buildings and to launch a new church website.

### **St Paul's Centenary Festival - June 2026**

June 2026 will mark 100 years of Christian worship at St Paul's Furzedown. The PCC has resolved to organise a centenary festival during the whole of 2026 to mark this wonderful occasion, hence a committee is being set up to plan it.

The challenges are many, but we are a people of faith and with God's help we will face them.

### **Churchwarden's Fabric Report 2022**

We have had to undertake quite a lot of repair work to our buildings since last year's report.

Last spring and summer James Cooke reinforced the boundary wall around Seely Hall and the wall up to the main entrance. The wall to the kitchen entrance was demolished and replaced with a wooden fence.

Barry Kerby carried out maintenance work on the Seely Hall roof in October which, we hope, will delay our having to replace the whole roof. The roof will have to be replaced in the next ten + years so, every year, we must ensure we put money away towards this. We have had to carry out work on the church roof this year as it had leaked. Unfortunately, scaffolding had to be used which made it more expensive. James Cooke was called in to repair the roof. He also repaired and restored four roof gullies and cleared the downpipes and gutters.

We are awaiting his visit to repair the vestry roof where the tiles had been laid incorrectly.

The church lighting has been improved and many light bulbs replaced, making the church brighter and much more welcoming. We have also had an electrical inspection carried out.

Our sound system has also been updated and the hearing loop checked. We are awaiting quotations for radio mikes.

At this moment, we are having a new notice board made for the front of the church to replace the wooden one which is beyond repair.

**Helen Long**

### **Tooting Deanery Synod Report for the year ended 31 December 2022**

Synod met four times during the year under review, namely 8 February, 18 May, 15 September, and 22 November 2022.

**The first meeting was held on 8 February**, and it considered mainly environmental issues. This was led by Nicola Thomas, the new Head of Justice, Peace and the Integrity of Creation, Southwark Mission Team. She emphasised the fifth “mark of mission” that deals with safeguarding of the integrity of creation, and sustainability and renewal of the life of the earth. She pointed Synod members to the website

<https://southwark.anglican.org/mission-ministry/faith-in-action/justice-peace-and-integrity-of-creation/environment/> for more resources. Further, she referred Synod to another web-site, <https://ecochurch.arochoa.org.uk/wp-content/uploads/2018/01/Eco-Church-Survey-v2-January-2018.pdf> for material on worship and teaching, management of church buildings, management of church land, community and local engagement, and lifestyle questions.

**The second meeting was held on 18 May**, and the Rev. John Kiddle, Archdeacon of Wandsworth shared his thoughts with the synod on “Wellbeing” from reading a book *“The Hidden Life of Trees”* by Peter Wohlleben and suggested that his presentation might view the perspectives raised as a parable for the life of the church. In addition, Synod was made aware of a course which was to be held on 23 July 2022 on Mental Health First Aid.

**The third meeting was held on 15 September and** was mainly about eco-church and churches were paired to work together to share information on what each church is doing in terms of eco-church. The completion of an eco-church questionnaire was also discussed, as well as holding Climate Sunday services to make parishes achieve eco-church status which Tooting deanery has signed up for.

**The last meeting was on 22 November and synod** considered deanery compassion projects, namely:

**Syrian family accommodation.** The original two year housing facility of a Syrian family under the Government scheme has ended and was extended for 7 months. Now new arrangements are needed.



**Balham Crosslight debt centre.** This is a debt management advice centre and currently there are 20 volunteer advisers from local churches and the area assisting people with personal debt problems.

**Christmas gift bags for HMP Wandsworth** - This is a support from local churches to the Anglican Chaplains at HMP Wandsworth to give a small Christmas bag to all the Christian prisoners.

**Social outreach log for each church.** This was about compiling “ a deanery log” of social outreach projects offered by our deanery churches.

**Ben Aryeetey**

## THE PARISH OF ST PAUL'S CHURCH FURZEDOWN

Annual Report and Accounts for the year ended 31 December 2022

### Statement of PCC members' responsibilities

The law requires PCC members to prepare financial statements for each financial year which give a true and fair view of the financial activities of the Parochial Church Council of St Paul's Furzedown during the year and its financial position at the end of the year.

In preparing those financial statements, we are required to:

- 1 Select suitable accounting policies and apply them consistently;
- 2 Make judgements that are reasonable and prudent;
- 3 State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- 4 Prepare the financial statements on a going concern basis, unless it is inappropriate to presume that the Parochial Church Council of St Paul's Furzedown will continue in operation.

The PCC members are responsible for keeping accounting records, for safeguarding the assets of the organization, and for taking reasonable steps for the prevention and detection of fraud and other irregularities, should they exist.

These accounts were approved by the PCC at its meeting on 23 March 2023.

For and on behalf of the PCC:



Belemo Alagoa  
Associate Vicar



Elspeth Greensmith  
Treasurer  
Date: 23 March 2023

## **INDEPENDENT EXAMINER'S REPORT** **TO THE PCC OF ST PAUL'S FURZEDOWN**

This report is on the accounts of the PCC for the year ended 31 December 2022 which are set out on Pages 12 to 17.

### **Respective responsibilities of the Trustees and the Independent Examiner**

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider 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
- follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

### **Basis of Independent Examiner's Statement**

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 a full audit, and consequently I do not express an audit opinion on the accounts.

### **Independent Examiner's Statement**

In connection with my examination no material matters have come to my attention which give me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with Section 130 of the Charities Act 2011; or
- the accounts did not accord with the accounting records.

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



Paula Thomas BSc FCA CTA

25 Westcote Road, London SW16 6BN

Date: 11 April 2023

ST PAUL'S CHURCH FURZEDOWN

STATEMENT OF FINANCIAL ACTIVITIES  
FOR YEAR ENDED 31st DECEMBER 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	2021 £
<b>INCOME AND EXPENDITURE</b>					
Incoming resources					
Voluntary income	2(a)	27,450	-	27,450	39,128
Activities for generating funds	2(b)	71,634	-	71,634	63,914
Investment Income	2(c)	1,281	-	1,281	1,206
Church activities	2(d)	2,836	-	2,836	2,155
Total incoming resources		103,201	-	<b>103,201</b>	<b>106,403</b>
Resources expended					
Church activities	3(a)	78,949	-	78,949	75,828
Costs of generating funds	3(b)	32,018	-	32,018	9,814
Total resources expended		110,967	-	<b>110,967</b>	<b>85,642</b>
Net incoming resources before other recognised gains/(losses)		(7,766)	-	(7,766)	20,761
Revaluation (losses)/gains on investments		(5,739)	-	(5,739)	5,965
Net movement in funds		<u>(13,505)</u>	-	<u><b>(13,505)</b></u>	<u><b>26,726</b></u>
Balances b/fwd 1 January		102,642	-	102,642	75,916
Balances c/fwd 31 December		89,137	-	89,137	102,642

ST PAUL'S CHURCH FURZEDOWN  
BALANCE SHEET AS AT 31<sup>st</sup> DECEMBER 2022

	Notes	<b>2022</b> £	2021 £
<b>Current Assets</b>			
Cash at Bank : NatWest Current Account		37,594	57,800
Central Board of Finance Deposit Accounts	4	43,850	48,308
Debtors and Prepayments	5	12,205	4,534
<b>Total Current Assets</b>		<b>93,649</b>	<b>110,642</b>
<b>Liabilities</b>			
Creditors - amounts falling due within one year	6	1,712	400
<b>Net Current Assets</b>		<b>91,937</b>	<b>110,242</b>
Loan		2,800	7,600
<b>Total Net Assets</b>		<b>89,137</b>	<b>102,642</b>
<b>Total Parish Funds</b>			
Unrestricted		<b>89,137</b>	<b>102,642</b>

## ST PAUL'S CHURCH FURZEDOWN

### NOTES TO FINANCIAL STATEMENT FOR YEAR ENDING 31<sup>st</sup> DECEMBER 2022

#### 1. ACCOUNTING POLICIES

##### 1.1 Basis of preparation

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCCs, and with the Regulations' "true and fair view" provisions, together with FRS 102 (2017) as the applicable accounting standards and the 2017 version of the Statement of Recommended Practice, Accounting and Reporting by Charities, (SORP (FRS 102)). The financial statements have been prepared under the historical cost convention.

##### 1.2 Going concern

The Trustees have considered income and expenditure for 2023 and set a budget for the year which reflects a net deficit of £8k. This will be absorbed by the general fund, leaving approximately £81k at the end of 2023 in the general fund as a reserve. The PCC are confident that this indicates that the charity is a going concern.

##### 1.3 Fixed assets

Purchases are written off in the year of purchase.

##### 1.4 The Church building

The activities of the PCC take place at which is owned by the Church of England (Southwark Diocese). The PCC is responsible for the repair of the Church building and for safeguarding the Church building and assets. All repairs and development expenditure is charged to the income and expenditure account.

##### 1.5 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. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted Funds are those funds which must be spent on specific purposes.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

##### 1.6 Incoming Resources

Planned giving, collections and donations are recognised when received. Tax recoverable under Gift Aid is recognized when the incoming resource to which it relates is received.

Grants and legacies are accounted for when the PCC is notified of its legal entitlement, the amount due is quantifiable, and its ultimate receipt by the PCC is reasonably certain.

Interest entitlements are accounted for as they accrue.

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

### 1.7 Resources Expended

Grants and donations are accounted for when paid, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan contribution or parish share is accounted for when due.

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	2021 £
<u>2. Incoming resources</u>				
(a) Voluntary income				
Monthly giving by bankers orders	8,690	-	8,690	13,200
Open collection	7,914	-	7,914	7,682
Gift aid	9,446	-	9,446	9,226
Grants	1,400	-	1,400	7,877
Donations	-	-	-	365
Sundry income	-	-	-	778
	<u>27,450</u>	<u>-</u>	<u>27,450</u>	<u>39,128</u>
(b) Activities for generating funds				
Seely hall rentals	71,087	-	71,087	63,235
Calendars	292	-	292	328
Furzedown Youth Centre	-	-	-	30
Memorial	-	-	-	316
Bible notes	5	-	5	5
Notice board	157	-	157	-
Fun day	22	-	22	-
Lent collection	71	-	71	-
	<u>71,634</u>	<u>-</u>	<u>71,634</u>	<u>63,914</u>
(c) Investment Income				
Dividends on CCLA funds	1,281	-	1,281	1,206
	<u>1,281</u>	<u>-</u>	<u>1,281</u>	<u>1,206</u>
(d) Church activities				
Wedding/funerals/baptism fees	886	-	886	1,195
Contribution for use of church	1,950	-	1,950	960
	<u>2,836</u>	<u>-</u>	<u>2,836</u>	<u>2,155</u>
Total income	<u>103,201</u>	<u>-</u>	<u>103,201</u>	<u>106,403</u>

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	2021 £
<u>3. Expenditure</u>				
(a) Church activities				
Mission giving and donations				
Furzedown Churches	1,200	-	1,200	1,200
Furzedown Youth Centre	1,200	-	1,200	14,530
Mercy Ships	2,333	-	2,333	2,333
Save the Children	-	-	-	2,333
Wateraid	2,333	-	2,333	2,333
Spires Centre	2,333	-	2,333	-
St. Mungos	160	-	160	-
Amnesty International	160	-	160	-
	9,719	-	9,719	22,729
Diocesan parish contribution	34,000	-	34,000	33,000
Maintenance and repairs	12,597	-	12,597	6,554
Lighting and heating	5,234	-	5,234	2,216
Water	127	-	127	72
Insurance	4,031	-	4,031	3,858
Choir and organ expenses	740	-	740	878
Printing and stationery	629	-	629	434
Grounds /memorial garden	3,403	-	3,403	1,200
General expenses	1,128	-	1,128	959
Weddings/funeral/baptism fees	-	-	-	45
Professional fees	1,278	-	1,278	510
Administration/ caretaker costs	1,421	-	1,421	1,762
Cleaning	1,080	-	1,080	(25)
Rubbish collection	1,197	-	1,197	974
Leaving gift	-	-	-	300
Tooting area dean fund	360	-	360	360
Parish pilgrimage	2,005	-	2,055	-
	78,949	-	78,949	75,828
(b) Costs of generating funds				
Seely hall expenses	32,018	-	32,018	9,814
	32,018	-	32,018	9,814
Total expenditure	110,967	-	110,967	85,642

#### 4. Investments

Investments are stated in the Balance Sheet at Market Value.

The Central Board of Finance of Church of England shares, and the 4% Consolidated Stocks are valued at mid market price on the nearest valuation dated 31st December 2022.



<u>5. Debtors</u>	2022	2021
	£	£
Seely Hall - Light/Heat etc	7,180	4,534
Gift aid	5,025	0
	<b>12,205</b>	<b>4,534</b>

<u>6. Creditors</u>	2022	2021
	£	£
Accruals	1,712	400
	<b>1,712</b>	<b>400</b>