

# Annual Report & Accounts

For the Year Ending 31 December 2020





# Contents

General Information	Page 2
Independent Examiner's Report	Page 3
Trustees' Annual Report	Pages 4-8
Balance Sheet	Page 9
Statement of Financial Activities	Page 10
Notes to the Financial Statements	Pages 11-19

# General Information

**Incumbent:**

Revd Donald Davis  
St Luke's Church  
Knights Hill  
West Norwood  
London SE27 0HS

**Bank:**

Barclays Bank plc  
136 Streatham High Road  
London SW16 1BN

**Independent Examiner:**

Simon Lewcock FCCA  
Windsor Lodge  
Millfield Road  
Hounslow  
Middlesex TW4 5PN

[www.stlukeswestnorwood.org](http://www.stlukeswestnorwood.org)  
Registered Charity No 1138272

# Independent Examiner's Report

To the Parochial Church Council of St Luke's Church, West Norwood

This report on the accounts of the PCC for the year ending 31 December 2020, which are set out attached to the report, is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

### Respective responsibilities of the trustees and the Independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the 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 Commission under section 145(5)(b) of the 2011 Act; and
- 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. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### 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 which comply with the requirements of the 2011 Act, as also contained in the Regulations, 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.



S.A. Lewcock FCCA  
Windsor Lodge  
Millfield Road  
Hounslow  
Middlesex TW4 5PN

10 May 2021

# Trustees' Annual Report for the year ending 31 December 2020

## Aims & Purposes

St Luke's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Donald Davis, 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 the church building on Knights Hill and a house at 12 Chestnut Road, London SE27 9LF.

## Objectives & Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Luke's West Norwood. The PCC maintains an overview of worship throughout the parish and makes suggestions on how to involve more of the people living in our parish, in the life of the church. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.
- To facilitate this work it is important that we maintain the fabric of the church building.

## Achievements & Performance

### Worship & Prayer

The PCC is keen to offer a range of meetings during the week and over the course of the year that our community finds both beneficial and spiritually fulfilling. We run fellowship groups for Bible study and encouragement during the week. Some of these have a special focus such as evangelism or prayer; some are based at church and others are in people's homes. Our main church service is on Sunday morning at 10.30am and we also lead a service at the British Home every Sunday afternoon. In addition we hold services for St Luke's School at Easter, Summer, Harvest and Winter, and Revd Donald leads worship in the school on a weekly basis.

At the end of March 2020 as we went into the COVID-19 lockdown many of these activities had to be either suspended or relocated online. Sunday morning church services were broadcast live from the vicarage on Facebook and many fellowship groups moved onto Zoom to allow people to continue meeting. When possible, church-based worship has resumed although we have been unable to host any services for St Luke's School this year. Some of the online Sunday services attracted as many as 500 viewers so we continued to live-stream services even after we had returned to church-based services.

Because of the restrictions brought by the pandemic we set up a St Luke's Church chat on Whatsapp to allow members to talk, share resources and be a source of encouragement during times of isolation.

To address the ban on congregational singing, the worship team began an online Zoom fellowship on Saturday mornings for anyone to come along and sing.

We continue to offer the Start course and Alpha course annually, to introduce anyone to the Christian faith and to prepare them for services of Thanksgiving and Baptism. We usually offer at least one course of marriage preparation/enrichment for anyone marrying or having their banns read at St Luke's during the year. This year we joined with another church to offer the Alpha course online. We began a course of marriage preparation at the beginning of the year which had to be abandoned when we went into lockdown.

Our street witness activity on Wednesday afternoons is very effective at taking the gospel to the streets of our parish. There is a regular team of people who go out to witness and share the gospel every Wednesday evening, in pairs. This group is supported by missionaries sent by the International Mission Board. The IMB is now renting the PCC's house at 12 Chestnut Road to house missionaries in training or on furlough, thereby returning the house to the original purpose of this bequest to St Luke's.

The church has been used as a distribution centre for Norwood & Brixton Foodbank Limited, which offers emergency food, advice and a community cafe on Tuesday and Friday mornings. This was suspended at the end of March 2020 when the foodbank switched to a delivery-only service.

St Luke's has also participated in the Robes Project for the past four years, offering the church as a homeless night shelter one night a week on a take-turns rota. This project is staffed by volunteers from St Luke's and other churches as well as many people from the local community who are not currently part of a church but want to take part in this valuable mission to those in need. Public Health England advised the closure of all dormitory-style shelters for what would have been the 2020/21 season and the Robes guests were housed in a hotel. Our volunteers donated and delivered support packages to the guests on a take-turns rota.

All are welcome to attend our regular services. At 31 December 2020 there were 60 parishioners on the electoral roll, 30 of whom were not resident in the parish. The average weekly attendance, counted during October 2020, was 33, with a further 194 following along on Facebook Live. Services at the British Home were cancelled at the beginning of the year.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through Thanksgiving we thank God for the gift of new life, through Baptism - usually a public event held in the church gardens on Pentecost Sunday - we celebrate repentance and the turning away from sin to new life in Christ. In marriage, public vows are exchanged with God's blessing, and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world. In 2020 we held three funerals in St Luke's Church, two of which were for long-standing members of the church. There was one wedding, in September and one thanksgiving. We did not hold a Service of Baptism and the Service of Confirmation which had been scheduled for June was cancelled.

## Deanery Synod

Two members of the PCC sit on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

## The Church Building

The church building is open most days except Saturday for private prayer and contemplation. For seven years the church has opened its doors and churchyard to the West Norwood Feast, a street market run by local volunteers. The building also hosts the Spring and Summer shows of the Lambeth Horticultural Society each year.

In 2019 serviced pumps were installed in the crypt to address the issue of flooding. In 2017 the PCC launched a project to provide the church with new toilet and coffee bar facilities and to significantly improve the condition of the electrical installation. The aim of this work is to allow St Luke's Church building to better serve the needs of its community. In 2020 work continued to obtain building consent for the refurbishment of the ground floor bathrooms. Following completion, it is hoped that the coffee bar facilities will be refurbished. The PCC's buildings group has identified the need to relocate electrical supply from the crypt to the ground floor of the church due to the issues of access, health and safety and the effects of damp. The group has successfully located an electrical consultant to work with and this project is now moving forward.

## Pastoral Care

Some members of the parish are unable to attend church due to sickness or age. Reverend Donald Davis has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. Maria Layne Springer, a Southwark Pastoral Auxiliary, keeps in contact with those who are sick or unable to get out.

## Mission

Externally, St Luke's PCC continued to support David & Shelley Stokes in Argentina, Release International, the Bethany Children's Trust and Spinnaker.

In our fellowship, St Luke's mission is as follows:

- To go and make disciples of all nations.
- To baptise them in the name of the Father, the Son and the Holy Spirit.
- To teach them to obey all that Jesus commands.
- To be a family of believers who share a faith and a mission to tell the good news of Jesus.
- To draw closer to Jesus every day through Bible reading, reflection, prayer and fellowship.
- To be Holy Spirit-filled witnesses to the good news of Jesus, and to go on being filled with the Holy Spirit.
- To pray for our family, friends and neighbours, for their lives and for them to know and love Jesus.
- To serve one another and those we meet, together, in the power of the Holy Spirit and in Jesus' name.
- To encourage everyone to repent and come to Jesus.

## Ecumenical Relationships

St Luke's engages in a series of annual outreach activities with other Christian churches in the parish including Chatsworth Baptist Church, Lansdowne Evangelical Church, UP Church, Worldwide Mission Fellowship, Tulse Hill Methodist Church, St Matthews RC Church and the Salvation Army. These include a Walk of Witness on Good Friday and a family barbecue on Halloween. On Remembrance Sunday we have a joint Act of Remembrance with St Matthews Roman Catholic Church. Reverend Donald Davis also enjoys regular fellowship with the leaders of other churches in the parish.



## Financial Review

2020 was a year of change brought about by the global Covid-19 pandemic and adherence to government guidelines and directives.

**Income:** We received £102,870 in unrestricted funds, slightly down from previous year; this was due largely to your generous giving online. Receipts from hall lettings were also reduced from £19,725 in 2019 to £13,453, impacted by government lockdown restrictions limiting the use of the Church halls. Other sources of income include rental from the Chestnut Road house and the telecom aerial.

**Expenditure:** Total expenditure amounted to £99,345. The ground floor bathrooms were refurbished at a cost of £22,680. This capital expenditure was financed using a combination of legacy payment, grants, corporate sponsors as well as donations from members of St Luke's. Utilities increased marginally, an electricity smart meter has been installed and switching to a more competitive tariff should result in improved energy efficiency.

Our missionaries, Ann Moore and David and Shelley Stokes returned safely to the UK and we continue to support our other charities namely: Bethany Children's Trust, Release International (Imtiaz) as well as the Spinnaker Trust. £12,500 of our parish share is still outstanding, this is in line with our proposed diocesan budget for 2021.

Looking Ahead – Projects for 2021:

- Church repairs/maintenance: roof, electrical installation improvements.
- Church Hall running costs: New fire exit for chambers.

Joy Olisa  
Hon Treasurer  
St Luke's PCC

## Volunteers

We would like to thank all our volunteers who work so hard to make our church the lively and vibrant community it is. In particular, we want to give thanks to the Sunday School leaders and helpers for providing exciting sessions that stimulate the children's faith. They have successfully risen to the challenge of lockdown, taking Sunday school online when necessary.

## Structure, Governance & Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Luke's the membership of the PCC consists of the incumbent (our vicar), churchwardens, the Southwark Pastoral Auxiliary and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent. The PCC met eleven times during the year with an average attendance of 57%. Given its wide responsibilities the PCC has sub-committees dealing with the church building, mission support and finance, which are responsible to the PCC and report to it regularly, with decisions and recommendations.

## Administrative Information

St Luke's Church is situated at the centre of West Norwood in the London Borough of Lambeth, in South London. It is part of the Diocese of Southwark. The correspondence address is St Luke's Church, Knights Hill, West Norwood, London SE27 0HS. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity registered with the Charity Commission. The church's website is at [stlukeswestnorwood.wordpress.com](http://stlukeswestnorwood.wordpress.com).

PCC members who have served at any time from 1 January 2020 until the date this report was approved are:

### Ex Officio Members

Incumbent: The Reverend Donald Davis (Chairman)  
Southwark Pastoral Auxiliary: Maria Layne Springer  
Church Wardens: John Nyström & Budget Banya

### Elected Members

Judith Morgan representative on Deanery Synod  
Prince Eyitao Adegun representative on Deanery Synod  
Kristy Berwick Moore Hon Treasurer  
Joy Olisa Hon Treasurer  
Ian Berwick Moore  
Robert Rowe  
Val Rowe  
Collins Akumefula  
Mona Boateng  
Pat Hewitson  
Nora Velzeboer

Approved by the PCC on Monday 24 May 2021 and signed on their behalf by the Reverend Donald Davis (PCC Chairman).



Revd D Davis  
Vicar, St Luke's Church, West Norwood

# Balance Sheet as at 31 December 2020

	Note	2020		2019	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible Fixed Assets	2		17,152		17,379
Investment Assets	3		<u>707</u>		<u>707</u>
			17,859		18,086
<b>CURRENT ASSETS</b>					
Debtors	4	13,390		13,432	
CBF Deposit		80		80	
Cash at Bank and in Hand		<u>60,673</u>		<u>45,792</u>	
		74,143		59,304	
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>					
	5	<u>21,245</u>		<u>6,654</u>	
		21,245		6,654	
<b>NET CURRENT ASSETS</b>			52,898		52,650
<b>NET ASSETS</b>			<u><b>70,757</b></u>		<u><b>70,736</b></u>
<b>FUNDS</b>					
Unrestricted	7		46,565		44,274
Restricted	7		24,192		26,462
			<u><b>70,757</b></u>		<u><b>70,736</b></u>

# Statement of Financial Activities

## For the year ending 31 December 2019

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
<b>INCOME &amp; ENDOWMENTS</b>					
Income from donors	9(a)	69,832	19,176	89,008	82,387
Income from church activities	9(b)	14,964	0	14,964	20,636
Income from investments	9(c)	18,074	0	18,074	18,123
<b>TOTAL INCOME &amp; ENDOWMENTS</b>		<b>102,870</b>	<b>19,176</b>	<b>122,046</b>	<b>121,146</b>
<b>EXPENDITURE</b>					
Missionary and charitable giving	10(a)	13,083	0	13,083	14,667
Activities directly related to the work of the church	10(b)	85,531	22,680	108,211	98,774
Cost of generating funds	10(c)	731	0	731	1,569
<b>TOTAL EXPENDITURE</b>		<b>99,345</b>	<b>22,680</b>	<b>122,025</b>	<b>115,010</b>
<b>NET INCOME / (EXPENDITURE)</b>		3,525	-3,504	21	6,136
<b>UNREALISED GAIN ON INVESTMENTS</b>		0	0	0	22
<b>TRANSFER OF FUNDS</b>		-1,234	1,234	0	0
<b>BALANCES BROUGHT FORWARD AT 31st December 2019</b>		44,274	26,462	70,736	64,578
<b>BALANCES CARRIED FORWARD AT 31st December 2020</b>		<b>46,565</b>	<b>24,192</b>	<b>70,757</b>	<b>70,736</b>

# Notes to the Financial Statements

## 1. Accounting Policies

### **Basis of Financial Statements**

The financial statements have been prepared under the Charities Act 2011, and in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities (FRS 102) and the Church Accounting Regulations 2006 together with applicable accounting standards.

The financial statements have been prepared under the historical cost convention, except for the valuation of investment assets which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

### **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 that must be spent on restricted purposes and details of the funds held and restrictions are provided in notes 8 and 9.

There are no Endowment funds held.

### **Income and endowments**

#### **Income from donors**

Collections are recognised when received by and on behalf of the PCC. Planned giving under Gift Aid is recognised only when received. Income Tax recoverable on Gift Aid donations is recognised when income is recognised. 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 reasonably certain. Funds raised by events are accounted for gross.

#### **Income from church activities**

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

#### **Income from investments**

Dividends are accounted for when due and payable, and interest entitlements are accounted for as they accrue.

#### **Gains and losses on investments**

Unrealised gains and losses created by revaluation on 31 December are accounted for via the investment trust fund.

## **Expenditure**

### **Mission and charitable giving**

Mission and charitable giving is calculated as 10% of the total income in the previous year's accounts. This is divided into six shares. Five of these shares are divided equally between The Bethany Children's Trust, The Spinnaker Trust, Ann Moore (Church Mission Society), David & Shelley Stokes (Church Mission Society) and Release International (Imtiaz). The sixth share is allocated on a discretionary basis on the recommendation of the missionary committee.

### **Activities directly relating to the work of the Church**

The diocesan parish share is accounted for when due.

## **Fixed Assets**

### **Consecrated land and buildings and moveable church furnishings**

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2) (a) and (c)b of the CA 2011. No value is placed on movable church furnishings held by the Priest-in-Charge and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements. All expenditure incurred in the year on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

### **Other property**

The property at 12 Chestnut Road is recorded at historical cost and no provision is made for depreciation. It is vested in the South London Church Fund and Southwark Diocesan Board of Finance as custodian trustees.

### **Other plant and machinery, fixtures and fittings and office equipment**

The sound system and projector used within church premises is depreciated on a straight line basis over 10 years. All other purchases of equipment are written off when the asset is acquired.

### **Investments**

Investments are valued at the bid ruling at 31 December.

## **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.

Cash is held on short term deposit with the Central Board of Finance of the Church of England or at the bank.

# Notes to the Financial Statements

## 2. Tangible Fixed Assets

	House £	Sound Furniture & System Equipment £	£	Total £
<b>COST</b>				
at 1st January 2020	16,620	9,799	9,889	36,308
Revaluation	0	0	0	0
Additions	0	0	0	0
at 31st December 2020	<u>16,620</u>	<u>9,799</u>	<u>9,889</u>	<u>36,308</u>
<b>DEPRECIATION</b>				
at 1st January 2020	0	9,040	9,889	18,929
Charge for the year	0	227	0	227
at 31st December 2020	<u>0</u>	<u>9,267</u>	<u>9,889</u>	<u>19,156</u>
<b>NET BOOK VALUE</b>				
at 31st December 2020	<u>16,620</u>	<u>532</u>	<u>0</u>	<u>17,152</u>
at 31st December 2019	<u>16,620</u>	<u>759</u>	<u>0</u>	<u>17,379</u>

## 3. Investments

Held in trust:

	Nominal Value		2020 Mkt Val. £	2019 Mkt Val. £
Henrietta Atkins	69	3.50% Conversion stock	52	52
Mrs. M. Parkinson	324	Charinco (Income)	<u>620</u>	<u>620</u>
			672	672
Others			<u>35</u>	<u>35</u>
			<u>707</u>	<u>707</u>

## 4. Debtors

	2020 £	2019 £
Income tax recoverable	9,800	11,033
Other debtors	3,590	2,399
	<u>13,390</u>	<u>13,432</u>

# Notes to the Financial Statements

## 5. Liabilities Falling Due Within One Year

	<b>2020</b>	<b>2019</b>
	£	£
Diocesan parish share	12,817	0
Rental received in advance	1,500	1,500
Missionary and other giving	1,817	437
Foodbank	4,474	3,554
Payroll	237	477
Accrued expenses	400	686
	<u>21,245</u>	<u>6,654</u>

## 6. Staff Costs

	<b>2020</b>	<b>2019</b>
	£	£
Wages and salaries	17,016	16,709
Pension costs	1,442	1,798
Social Security costs	780	780
	<u>19,238</u>	<u>19,287</u>

During the year the PCC employed a church administrator and a cleaner. Nobody earned more than £40,000 PA and no other church member received any remuneration.

For eligible salaried employees St Luke's (West Norwood) PCC participates in the Church of England Defined Contribution Scheme (DCS) within the Church Workers Pension Fund. The DCS is administered by the Church of England Pensions Board and provides benefits at retirement based on contributions made to the DCS prior to the date of retirement. The assets of the DCS are held separately from those of the employer. As at the formal valuation at December 2010, the DCS was in surplus on an ongoing funding basis.

St Luke's (West Norwood) PCC is unable to identify its share of the underlying assets and liabilities as each employer is exposed to actuarial risks associated with the current and former employees of other entities participating in the DCS. Para 9(b) of the Financial Reporting Standard 17 requires St Luke's (West Norwood) PCC to account for pension costs on the basis of contributions payable to the Scheme in the year. St Luke's (West Norwood) PCC contributes 10% of basic salary and the employees are not required to contribute anything. The contributions for the year totalled £1797.53 (2019 - £1797.53).

St Luke's (West Norwood) PCC had one active member and three deferred members in the DCS at 31 December 2020.



# Notes to the Financial Statements

## 7. Movement in Funds

The Unrestricted funds comprise the following;

	<b>Balance as at 01 Jan-20</b>	<b>Income &amp; Endowments</b>	<b>Expenditure</b>	<b>Surplus/ (Deficit)</b>	<b>Transfer of Funds</b>	<b>Balance as at 31 Dec-20</b>
	£	£	£	£	£	£
General Fund	44,274	102,870	99,345	3,525	-1,234	46,565
	<u>44,274</u>	<u>102,870</u>	<u>99,345</u>	<u>3,525</u>	<u>-1,234</u>	<u>46,565</u>

The Restricted funds comprise the following:

	<b>Balance as at 01 Jan-20</b>	<b>Income &amp; Endowments</b>	<b>Expenditure</b>	<b>Surplus/ (Deficit)</b>	<b>Transfer of Funds</b>	<b>Balance as at 31 Dec-20</b>
	£	£	£	£	£	£
Foodbank	588	0	0	0	0	588
Communal Hub	2,270	19,176	22,680	-3,504	1,234	0
Investment Trust Fund	707	0	0	0	0	707
Trust Fund 12 Chestnut Road	16,620	0	0	0	0	16,620
Other Restricted Funds	6,277	0	0	0	0	6,277
	<u>26,462</u>	<u>19,176</u>	<u>22,680</u>	<u>-3,504</u>	<u>1,234</u>	<u>24,192</u>
<b>Total movement of funds</b>	<b><u>70,736</u></b>	<b><u>122,046</u></b>	<b><u>122,025</u></b>	<b><u>21</u></b>	<b><u>0</u></b>	<b><u>70,757</u></b>

# Notes to the Financial Statements

## 8. Fund Details

### Unrestricted Funds

General Fund

Used for all general receipts and expenditure.

Capital Improvements Fund

A reserve for future maintenance of the buildings, and for major work which needs to be carried out on the church.

### Restricted Funds

12 Chestnut Road

This reflects the investment in the house at historical cost, if the property was to be put on the market Stephen James Estate Agents would recommend asking for £700,000.

Foodbank

This reflects the net of donations less expenses incurred in running 'The Norwood Foodbank'.

Investment Trust Fund

This reflects the market value of investments held in trust for the benefit of the church.

Other Restricted Funds

This is the net balance of money donated for specific projects not yet spent.

	<b>Balance as at 01 Jan-20</b>	<b>Income &amp; Expenditure Endowments</b>	<b>Surplus/ (Deficit)</b>	<b>Balance as at 31 Dec-20</b>
	£	£	£	£
Alpha	53	0	0	53
Bibles	195	0	0	195
Children / young people	1,221	0	0	1,221
Gardens / Car Park	42	0	0	42
Gideons	25	0	0	25
Mission	122	0	0	122
Projector	3,854	0	0	3,854
Robes Project	50	0	0	50
Website	96	0	0	96
Various	619	0	0	619
	<b>6,277</b>	<b>0</b>	<b>0</b>	<b>6,277</b>

# Notes to the Financial Statements

## 9. Income and Endowments

	Unrestricted Funds			TOTAL FUNDS	TOTAL FUNDS
	General	Foodbank	Other	2020	2019
	£	£	£	£	£
9(a) Incoming resources from donors					
Planned giving	43,161	0	19,146	62,307	45,054
Income tax recovered on gift aid	9,018	0	0	9,018	13,589
Telecom aerial income	14,300	0	0	14,300	14,300
General collections	3,325	0	0	3,325	8,048
Other funds generated	28	0	30	58	1,396
	<b>69,832</b>	<b>0</b>	<b>19,176</b>	<b>89,008</b>	<b>82,387</b>
9(b) Income from church activities					
Rental income - church halls	13,453	0	0	13,453	19,725
Fees for weddings and funerals	1,511	0	0	1,511	911
	<b>14,964</b>	<b>0</b>	<b>0</b>	<b>14,964</b>	<b>20,636</b>
9(c) Income from investments					
Rental income - 12 Chestnut Road	18,000	0	0	18,000	18,000
Dividends and interest	74	0	0	74	123
	<b>18,074</b>	<b>0</b>	<b>0</b>	<b>18,074</b>	<b>18,123</b>
<b>TOTAL INCOME AND ENDOWMENTS</b>	<b>102,870</b>	<b>0</b>	<b>19,176</b>	<b>122,046</b>	<b>121,146</b>

# Notes to the Financial Statements

## 10. Expenditure

	<b>Unrestricted Funds</b>	<b>Restricted Foodbank</b>	<b>Funds Other</b>	<b>TOTAL FUNDS 2020</b>	<b>TOTAL FUNDS 2019</b>
	General £	Foodbank £	Other £	£	£
<b>10(a) Missionary &amp; charitable giving</b>					
Overseas					
- CMS - David & Shelly Stokes	2,170	0	0	2,170	2,012
- CMS - Ann Moore	2,201	0	0	2,201	2,012
- The Bethany Children's Trust	1,971	0	0	1,971	2,012
- Release International (Imtiaz)	1,971	0	0	1,971	2,012
Home					
- The Spinnaker Trust	1,971	0	0	1,971	2,012
- Manna Christian Centre	0	0	0	0	500
- Foodbank	920	0	0	920	2,594
- Options	500	0	0	500	500
- B & J Armacost	0	0	0	0	500
- Alabare Christian	0	0	0	0	500
- Discretionary	1,379	0	0	1,379	13
	<b>13,083</b>	<b>0</b>	<b>0</b>	<b>13,083</b>	<b>14,667</b>
<b>10(b) Activities directly related to the work of the church</b>					
Ministry:					
diocesan parish share	44,124	0	0	44,124	44,124
clergy expenses	420	0	0	420	420
guest preachers	0	0	0	0	200
Church running expenses	20,758	0	0	20,758	21,903
Church maintenance	3,599	0	0	3,599	11,630
Wages & salaries & N.I	14,442	0	0	14,442	17,489
Pension	1,442	0	0	1,442	1,797
Administration costs	346	0	0	346	346
Independent examiner's fee	400	0	0	400	400
Ministry and worship expenses	0	0	0	0	465
Major works - Communal hub	0	0	22,680	22,680	0
	<b>85,531</b>	<b>0</b>	<b>22,680</b>	<b>108,211</b>	<b>98,774</b>
<b>10(c) Cost of generating funds</b>					
Maintenance & management of rental property	731	0	0	731	1,716
Parochial fees	0	0	0	0	-147
	<b>731</b>	<b>0</b>	<b>0</b>	<b>731</b>	<b>1,569</b>
<b>TOTAL EXPENDITURE</b>	<b>99,345</b>	<b>0</b>	<b>22,680</b>	<b>122,025</b>	<b>115,010</b>

# Notes to the Financial Statements

## 11. Capital Commitments

There were no capital commitments at the year end.

## 12. Independent Examiner

Simon Lewcock FCCA, was appointed independent examiner for this year's accounts.

