

**PAROCHIAL CHURCH COUNCIL  
OF THE CATFORD (SOUTHEND)  
& DOWNHAM TEAM MINISTRY**

Registered charity number 1142353

**INDEPENDENTLY EXAMINED  
FINANCIAL STATEMENTS AND TRUSTEES' REPORT**

for the year ended

31 December 2020

*BizNav, Chartered Accountants  
36 Scotts Road  
Bromley  
Kent  
BR1 3QD*

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**

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**Year Ended 31 December 2020**

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**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**

**CHARITY INFORMATION**

**Year Ended 31 December 2020**

**The Charity Trustees – Parochial Church Council (PCC) Members**

Ministers and Secretary	(Vacant)	Team Rector and Chairperson of the PCC (Vacant throughout 2020)
	Reverend Stuart Leck	Team Vicar St Barnabas and Deputy Chairperson of the PCC
	Reverend Nicholas Walsh	Team Vicar St Luke's and St Mark's
	Reverend Christopher Rogers Julie Rochefort	Assistant Curate at St John's Secretary to the PCC
St. John's Church Members	Sonia Jackson	Church Warden and Deanery Synod Representative (2017-20)
	David Smith	PCC Member - Treasurer
	Susan Coombes	Deanery Synod Representative (2017-20)
	Sandy Mawford	Deanery Synod Representative (2017-20) and Church Warden
	Carolyn Armstrong	PCC Member
St. Mark's Church Members	Janet Hurst	Deanery Synod Representative (2017-20) and Church Warden
	Chinwe Egwuagu	PCC Member and Church Warden
	Carolyn Nield	PCC Member
	Patrick Nield	PCC Member - Treasurer
St. Luke's Church Members	Irene Gibbs	Church Warden
	Cheryl Fleming	PCC Member
	Norman Fleming	Church Warden
	Cecily Griffiths	PCC Member
St. Barnabas Church Members	Ron Ferron	Church Warden ((resigned March 2020)
	Lindsay Cooke	Deanery Synod Representative (2017-20)
	Gladys Pittman	Deanery Synod Representative (2017-20)
	Alan Williams	Deanery Synod Representative (2017-20)
	Joan Cooke	Southwark Pastoral Auxiliary

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**

**CHARITY INFORMATION**

**Year Ended 31 December 2020**

**Details For Correspondence**

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry  
Principal office: 353 Bromley Road, Catford, London SE6 2RP  
Registered Charity No.: 1142353  
PCC Secretary: Julie Rochefort

**Advisers**

BizNav, Chartered Accountants  
36 Scotts Road  
Bromley  
Kent  
BR1 3QD

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**  
**REPORT OF THE TRUSTEES**  
**Year Ended 31 December 2020**

The Trustees present their annual report together with the financial statements for the period 1 January 2020 to 31 December 2020.

### **1.1 Aims and Purposes**

The Parochial Church Council (PCC) of the Catford (Southend) and Downham Team Ministry is committed to working with the Rector and Team Vicars in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical in a challenging social and community environment.

#### **Background**

The Parish serves a large population of approximately 30,000 to 35,000 residents in a demographically diverse, vibrant, multi-cultural and multi-ethnic area. It is largely composed of small, terraced housing and flats with a mixture of freehold and rented accommodation. Phoenix Community Housing Association is the main social housing provider. There is a degree of social deprivation, overcrowding, social problems and unemployment.

#### **The Team Ministry**

Situated in the south of the London Borough of Lewisham the Team Ministry serves the four individual church districts of St Barnabas Downham, St John the Baptist Catford, St Luke's Downham, and St Mark's North Downham. It is part of the Diocese of Southwark and the Archdeaconry of Lewisham & Greenwich.

#### **The Parochial Church Council**

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish communities. It therefore maintains an overview of worship throughout the four districts of the parish..

When planning activities for the year, the PCC and the District Church Councils (DCCs) of each individual church consider the Charity Commission's guidance on public benefit and, in particular the supplementary guidance to charities for the advancement of religion. Our aim is to enable ordinary people to live out their faith as part of our parish community through:

- Provision of resources and facilities for worship and prayer in a welcoming and inclusive environment, so that people may learn about the Gospel and develop their knowledge and trust in Jesus Christ.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work, thereby providing a vital contribution to social cohesiveness in a racially diverse community.

### **1.2 Policies and Objectives**

#### **Mission Action Plans (MAPs)**

Overall aims are developed into objectives through the development by each church of a Mission Action Plan, and church members are actively involved in implementing this work as an expression of their Christian faith.

#### **Financial Statements, Parish Property, Policies**

The PCC is responsible for the production of the financial statements of the Parish and for the oversight of Parish properties. It is the main forum for developing and approving Parish policies. The financial position of the Team Churches is reviewed by the PCC on a regular basis through the year to ensure the continuance of the Parish as a going concern.

## **Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**

### **REPORT OF THE TRUSTEES**

**Year Ended 31 December 2020**

#### **Safeguarding Duty**

We take our safeguarding responsibilities seriously and throughout the year have paid due regard to the Church of England's Safeguarding Policy and Procedures.

For the year 2020 the Trustees confirm that they have complied with their duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016, the duty to have due regard to the House of Bishop's guidance on safeguarding children and vulnerable adults.

#### **1.3 Services to the Community by the Team Churches**

From early 2020 the world was significantly disrupted by a public health emergency caused by the spread of the SARS-CoV-2 respiratory virus which caused illness and excess numbers of deaths, and was labelled a pandemic. In the UK, from 23rd March 2020 throughout the year the government imposed several periods of unprecedented nationwide restrictions to which the Church of England, Southwark Diocese and all church communities needed to respond. At the most restrictive this resulted in the complete closure of church buildings, cessation of communal worship and face to face meetings for several weeks or months. The team churches adapted and responded to this unprecedented situation in the ways described within their individual reports below.

##### **St Barnabas Church**

Along with all the Team churches, St. Barnabas was affected by the pandemic and its impact on the life of the church and our ability to meet together.

Alongside the wider implications, at a personal level we have lost members of the congregation to the pandemic, as well as members of the local community and we hold their families in our prayers.

During the past year we have discovered new ways of "being church" and many of these will continue when we return to whatever normal will look like. Members have supported each other through regular telephone calls, shopping, maintaining an on-line presence and through prayer.

Our worshipping life was transformed with services moving on-line, streamed from the Vicarage with a regular pattern of Compline and the Sunday Mass established and it is likely that in future there will be a mixed mode model of on-line and in person worship.

When we were able to meet in person at various points of the year for worship, the restrictions meant that our worship was different and many of our congregation were unable to attend and we look to the time when we can all meet together to sing God's praises and share the bread and the wine.

One of the positives to come out of the pandemic has been the discovery of new ways of reaching out to the wider community and the outside displays will form part of our life together moving forward – the three crosses in the quadrant at Easter, poppies on the fence and trees at Remembrance and the Nativity story displayed on the fence at Christmas took our witness outside the four walls of the building.

Our children have been ministered to via regular on-line lessons and again we look to the day when they can meet together in person.

Many of our regular activities were unable to be held during the past year, such as our Fayres and our social group "Tea @ 2," who were only able to meet once before lockdown commenced.

Despite the restrictions we were able to support the community and links were maintained with Rangefield and Downderry Schools, with their Harvest and Christmas assemblies being held on-line and we look to the day when we can welcome the schools back into the Church.

## Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

### REPORT OF THE TRUSTEES

Year Ended 31 December 2020

We continued to support the work of the Whitefoot and Downham Community Food Plus Project which has seen a three-fold increase in visitors due to the impact of the pandemic.

The past year has been a challenging and difficult time for everyone and we look to 2021 as a time for re-building and continuing to serve the people of Downham.

#### St John the Baptist Church

Since January 2020 the post of Team Rector and Vicar of St John's has been vacant. The Assistant Curate and Churchwardens with the District Church Council (DCC) have been responsible for managing the church affairs during the resulting interregnum in 2020. The post of Team Rector and Vicar of St John the Baptist Church will now be advertised in March/April, 2021 in the hope of finding a suitable appointee.

#### Church Building and Fabric:

- Church maintained throughout the year.
- No major works carried out.
- Heating system working well.
- Since 23<sup>rd</sup> March 2020 to the time of writing, the church building has been open and closed for different periods of time due to the pandemic. Even when the church was open to limited numbers, services have been streamed both on social media and via our website. The church will reopen on 28<sup>th</sup> March 2021.
- In May 2020 the church was found to be infested with both mice and rats. The church wardens cleared and cleaned every cupboard and placed everything in boxes. Rentokil returned and placed motion sensor traps around the church. This has kept the infestation out so far.
- Due to the pandemic the church has had to be set out differently; separate entrance and exit, one way system in place, limited choir area, screens between the choir and the congregation, many of the red chairs stacked away due to limited numbers.
- Before reopening after the first lockdown the church was deep cleaned and recleaned after every opening. The lock in the vestry door jammed and needed replacing. A locksmith was called out and renewed the lock, he also replaced the padlocks on the cleaning cupboards in the hall with number combination locks.
- The Romanian church returned back to church on 13<sup>th</sup> December 2020 but had to stop using the church again on 3<sup>rd</sup> Jan 2021 due to the church closing again. Hopefully they will return on Palm Sunday or after Easter.
- The church roof still has its small leaks during heavy rain but, as reported last year this will need a large amount of external funding due to the huge expense to fix it.
- A Foodbank in partnership with The Lewisham Food Project has been set up on a Wednesday from 12-2pm.

#### Curate's House:

- Fr Christopher used his study as a sanctuary to stream services including Easter 2020 until the church was allowed to be reopened to clergy.
- The property requires a few minor repairs. The DCC are voting at the time of writing on the quotes received.

#### Church Hall:

- The hall has been closed to private lets from 23/03/20 to the present date. Reopening for private functions will probably not happen until the end of 2021 or the beginning of 2022.
- The Breakfast and After School clubs have been using the hall as the pandemic has allowed. Guides and Brownies have not been able to meet, Taekwondo has resumed when the pandemic has allowed. Brighter Horizons have asked to renew their licence for a further year.
- The toilets were leaking and the sink in the accessible toilet needed replacing. This work was carried out while the hall was closed.
- The Hall was redecorated by the wardens and Remi when closed during the first lockdown. The toilets, chair storage area and back staircase still need to be painted, this will be done during the summer holidays 2021. Many thanks to our

## Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

### REPORT OF THE TRUSTEES

Year Ended 31 December 2020

Our Hall remained open to enable the Pre-School to meet and to continue to provide a much needed resource to local families. Again, we look forward to welcoming our regular users back in due course.

Our finances were blessed by the continuing generosity of members of the congregation and the wider community and remain healthy.

#### Use of the church by organisations and groups:

- Although the pandemic has prevented many of our organisations and groups from using the church, we look forward welcoming them all back when they are able. The following organisations and groups would usually be using the church. The Romanian Church, Wednesday Coffee Club, Pram Club, Craft and Hobbies group, Mothers Union and the First Friday Coffee Club.
- The Guides and Brownies have moved back into the hall as it is a more appropriate space to deliver their programme.
- St Johns Foodbank in partnership with The Lewisham Food Project is now set up at the back of church and operates from 12-2pm every Wednesday. The project not only distributes food but also: clothing, toys, home school equipment, themed packs etc.
- Storage is still an issue for these organisations and groups but we try our best.

#### Grounds Maintenance:

- Many thanks to our gardener and volunteers who have continued to maintain the church grounds and gardens to a high standard.
- Thanks also to all those who continuously pick up the litter around the church, especially that left by the groups of young people drinking and eating on the back wall.

### **St Luke's Church**

#### Mission, Vision and Introduction:

St Luke's Mission Action Plan and Vision was produced and adopted in 2018 with our vision for "Life at St Luke's" guiding us in shaping St Luke's to be a place of life for all who come to our church and to be a source of life for our local community. The DCC of St Luke's is committed to leading the congregation in sharing the Good News of Jesus Christ and following his example and teachings.

Although much of our plans and activities were disrupted by the COVID pandemic, God has still been at work in our church and community. We have adapted and evolved our projects and services to respond to the restrictions and needs and have sought additional resources to support the community. We've gone online with Church at Home, which has allowed members of our church who can't get to the building and those who have moved away to worship with us again. We've developed a Zoom chat and prayer community which has helped those who engage to become a closer community and shaped a practice of thankfulness and prayer.

Our in-person services (when they have been able to take place) have been limited due to the restrictions, but this has only served to help us reflect on what is helpful and conducive to our worship and service, and to be creative as we explore permitted alternatives. One example is that the restriction on singing has prompted us to explore the Psalms; to include a slot focused on hearing what church members do during the week and praying for them; and spend time in prayerful silence. A highlight of this year was a total immersion Baptism in October of one of our new members, we think a first at St Luke's, a very moving and uplifting occasion.



## Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

### REPORT OF THE TRUSTEES

Year Ended 31 December 2020

#### Children and Families:

Kirstyn Oliver was appointed as our full-time Children and Families Outreach Worker in April 2020, thanks for generous grants from the Henry Smith Charity and the Diocese of Southwark. Kirstyn has been doing a fantastic job of getting to know people, providing resources for Sunday School at Home, providing food parcels for local families struggling, teaming up with Friends of Forster Park to run very successful nature days – which we hope will grow into Forest Church and so on. An average of 38 families have been helped over the past year with an additional 300 activity packs distributed in Forster Park reaching out to more families in the local area. This sums up to an average of 378 individuals who were supported, totalling a number of 1,838 occurrences of support for unique individuals over the course of the year.

#### The Front Room Club:

The Front Room is a drop-in for people who are at risk of social isolation and is our major community project. In normal times the group ran on Monday (10am to 2pm), Tuesday and Friday (9.30am to 2:30pm), with a lunch club on Monday and Friday. Despite having to close for much of the year due to the pandemic, the team has kept up well-being calls, provided food parcels and activity packs, Christmas hampers, and a COVID secure space to meet (when permitted).

#### Parish Nursing:

Our Parish Nursing project launched in April 2019 and is ongoing. Our lead Parish Nurse, Becky Finaldi, is now on maternity leave. In December we were able to recruit and train Ali Cliff another parish nurse who will be doing Becky's maternity cover. Obviously since the COVID pandemic work within these projects has been interrupted. The foodbank continues but obviously is not running as before so the parish nurse service hasn't been able to attend recently. Ali hopes to make contact with the foodbank volunteers and offer any support in the meantime with a view to helping again, once the service is back up and running as before.

#### Busy Bees:

We shut at the start of the pandemic and remained closed for the rest of 2020 but have been trying to stay in touch using a WhatsApp group. As we look to the future, we are reflecting on the future of the toddler group and what would be the best service to provide post-pandemic, with Kirstyn, our Children and Family Outreach worker, taking the lead.

#### Senior Social Club:

Due to the Pandemic the Senior Social Club has not been able to meet this year but Irene has been keeping in touch with the members by telephone and at Christmas made up a Christmas parcel for each member which she hand delivered.

#### Occasional Offices:

Our clergy took 27 funerals across St Luke's and St Mark's, of which 5 were held at St Luke's. Funerals taken during the year included Jean Marden and Les Hannaford, both Front Room members; Diane Burke and Hazel Burke, a long-time member of St Luke's, and Olugbenro 'Christopher' Olabajo, also a member of St Luke's.

#### Our Finances:

Although the church closure restrictions reduced congregational giving, the fall was not as much as was feared because of a switch to online standing order payment by a number of church members. The finances were also much helped by the maintenance of the monthly hall lease payments by the pre-school nursery, and a reduction in outgoings. The church maintained a satisfactory unrestricted bank reserve level throughout the year The Front Room project and the Parish Nursing project were fully grant-funded through the year.

#### Solar Panels:

In March 2020 we installed 120 solar panels on the church roof in partnership with South East London Community Energy (SELCE) to do our part in protecting the environment and generating clean and affordable power.

## Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

### REPORT OF THE TRUSTEES

Year Ended 31 December 2020

#### The Future:

Our primary focus for the future will be recovering from the impact of the COVID pandemic and welcoming back members of our church who have been absent during the pandemic; mourning those we have lost; and, hopefully, welcoming new members who have joined through online ministry and outreach activities. We will seek to ask important questions, prompted by the experiences we have had of the pandemic, about the future of our mission and ministry and the shape of our services and activities.

#### **St Mark's Church**

The year 2020 has inevitably seen a severe reduction in our activities, but our Vision statement remains relevant, albeit manifested by more virtual means: 'A church that proclaims the Gospel in a loving, enthusiastic and faithful way'.

#### Worship:

In-person services were suspended due to the COVID19 pandemic from 18th March 2020, with a simple weekday service resuming on Thursdays from 6th August and Sunday in-person services resuming from 4th October until the November 2020 lockdown. We were able to resume in-person services for December, including some simple Christmas services. Whilst in-person services were suspended Sunday services have been made available via YouTube with Zoom gatherings for chat and prayer afterwards. YouTube services also continued whilst we were able to hold in-person services. These services have been watched by families who rarely attend in-person services, as well as regular members of our congregation.

We have kept in touch with everyone through weekly newsletters, either emailed or hand-delivered, through WhatsApp and weekly Zoom calls. In September, October and December about half our regular congregation returned to in-person services, either on Sunday or Thursday morning, with Covid-secure measures in place. Although congregational singing was not allowed, we had hymns played on our new piano. St Mark's has remained open for private prayer on Thursday mornings since restrictions were relaxed last summer, and also on Sunday mornings since December.

#### Work in the Community:

We have not been able to hold Messy Church in the past year, but have kept in touch with families by text and have supplied children's resources for special occasions, i.e., Pentecost, Harvest, Advent, Lent. While the hall has not been used by Brownies, Zumba or occasional hirers, we have hosted Legendary Community Club, a charity which partners with local schools to supply supplementary food bags to families in need. We are considering how this arrangement can be maintained when we return to regular hiring.

#### Occasional Offices:

Sadly, we lost three senior, long-standing members of our congregation during 2020 and early 2021. One of the funerals was held in church and another at the crematorium, along with 27 other funerals. We are looking forward to the wedding of a local couple in the summer.

#### Finances:

Thankfully most of our congregation changed their giving to standing Order at the start of lock-down, so our collections actually increased by £100 over the previous year. Fundraising was considerably reduced as we were unable to hold any fairs or sales. The church account ended the year with a healthy balance of £9,674, while the hall account stood at £4340, a reduction of £880 due to our inability to allow lettings.

#### The Year Ahead 2021:

We are looking forward to resuming in-person services on Palm Sunday, but will also continue on-line services for those who do not feel ready to return. We recognise the need to make a slow recovery over the next few months, acknowledging that many will have experienced great sadness and anxiety during the past year. We will then have a period of reconstruction, when we consider how we want to do things and plan to use a Jesus Shaped People resource to guide our

## Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

### REPORT OF THE TRUSTEES

Year Ended 31 December 2020

#### 1.4 Financial Review

The year 2020 has been a very difficult one for the four churches of the Parish, with covid-19 pandemic restrictions closing the buildings for many weeks, preventing the normal in-person collection of cash and envelope giving. Despite many members of the congregation switching to online standing order giving, there was still a drop in total collections from £97,592 in 2019 to £83,076 in 2020 (-15%), but this was less than originally feared. Gift Aid and GASDS refunds from HMRC totalled £18,317 (£25,319 in 2019). Donations totalled £14,191 compared with £9,900 in 2019, with the increase mainly in restricted funds. Grants received in the year totalled £72,121 (£22,083 in 2019) for specific projects, with the increase reflecting the expansion of projects at St Luke's. Total unrestricted income from collections, Gift Aid and donations totalled £109,667, compared with £124,032 in 2019. Restricted income totalled £88,048 compared with £30,617 in 2019 (see note 2 to the financial statements).

Fund-raising income was also hit by the covid restrictions, which prevented the normal round of bazaars, Christmas fairs and other table sale activities, which raised £9,405 in 2019, but only £1,132 in 2020.

Income from other church activities is analysed at note 4 in the financial statements and shows a fall from £160,784 in 2019 to £101,081 in 2020. The main fall in income was from church hall lettings as regular lettings and community social use of the halls fell away because of pandemic restrictions. Hall rents totalled £82,247 in 2020, compared with £127,167 in 2019. Parochial fees, £11,562, mainly from funerals, were on a par with 2019 (£12,049), but the church share of the funeral fees for services not held in church was ceased for 2020, resulting in a fall in the unrestricted church portion of parochial fees to £1,817 (£4,156 in 2019). The restricted portion of the fees was payable to the Diocese. Other income resources fell from £14,962 in 2019 to £8,146 in 2020.

Investment income was £4,205 compared with £4,579 in 2019.

Whilst unrestricted income suffered from the lockdown closures of our churches, there was a compensating fall in direct costs. The breakdown of direct costs in 2019 is shown on note 7 to the financial statements and this shows a fall in costs from £247,286 in 2019 to £209,065 in 2020 (-16%). Significant falls in costs were in church running costs, major repairs, maintenance and utility bill payments. There were also reductions in sacristy payments and clergy expenses. The Parish Support Fund payments were made in full.

Staff support costs (note 8 to the financial statements) increased from £40,566 in 2019 to £54,373 in 2020, as a result of extra grant-funded staffing costs at St Luke's.

The Statement of Financial Activities summarises the overall financial position of the Parish at the year ended 31 December, 2020. Total Parish income was £304,133, with total expenditure £263,102 resulting in an increase in current funds of £41,031 with gains in the value of the clergy house (£56,500) and share-holdings (£9,608) bringing the total net movement of funds to £107,139. This increased the total funds carried forward to £833,756 compared with £726,617 in 2019.

Overall the churches of the Parish are in a satisfactory financial position, with the expectation that the removal of covid-19 restrictions in 2021 will enable the churches to return to a fully active life.

#### Going Concern

After making appropriate enquiries the Trustees, in accordance with the requirements of the Charities Commission (SORP 15) have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, the PCC continues to adopt the going concern basis in preparing the financial statements.

## Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

### REPORT OF THE TRUSTEES

Year Ended 31 December 2020

#### Investment Policy and Performance

The investments are held by the Diocese of Southwark and the Returns are considered to be acceptable and are monitored by the District Church Councils concerned.

#### Reserves Policy

The Parish aims to maintain a balance on unrestricted funds equal to 50% of annual unrestricted outgoings, to smooth out fluctuations in cash flow and to meet emergencies. All churches of the Parish achieved this aim, except St John's, which was affected by a large drop in hall lettings, which should improve as covid restrictions are eased. The PCC reviews the financial position of each church, including reserve levels, on a regular basis.

### 1.5 Structure, Governance and Management

The present scheme for the Team Ministry for the benefice and parish of Catford (Southend) and Downham came into effect on 25th April 2012

It was registered with the Charities Commission in 2011 as The Parochial Church Council of the Ecclesiastical Parish of Catford (Southend) and Downham, having previously been a charity excepted from registration.

Management of the Charity is the responsibility of the Incumbent (Team Rector) and PCC whose members are elected and co-opted under the:

- **Parochial Church Councils (Powers) Measure 1956** as amended.  
Full text of currently amended form: [www.legislation.gov.uk/ukcm/Eliz2/4-5/3/contents](http://www.legislation.gov.uk/ukcm/Eliz2/4-5/3/contents)  
and
- **Church Representation Rules** (contained in Schedule 3 to the Synodical Government Measure 1969 as amended), latest revision 2020. [www.legislation.gov.uk/ukcm/1969/2/schedule/3](http://www.legislation.gov.uk/ukcm/1969/2/schedule/3)

#### Responsibilities:

- Supervision of parish property (e.g. approval of Faculty applications)
- Responses to matters passed down by deanery or diocesan synods
- Parish policies
- Producing the financial statement of the parish

In accordance with the terms of the Pastoral Scheme the day-to-day operational responsibility for mission, the maintenance of church buildings, day to day financial management and production of an Electoral Roll is delegated to the District Church Councils of each of the four team churches.

Diocese of Southwark Scheme under Rule 18 of the Church Representation Rules (Pastoral Scheme) made by the Church Commissioners on 29th November 2011. This established a team ministry for the benefice and parish of Catford (Southend) and Downham which came into effect on 25th April 2012.

During 2020 the churchwardens of each team church, who are members both of their own DCC and the PCC, provided a template report to each meeting of the PCC which provided assurance to the charity trustees on the areas of responsibility of their individual DCC. The Team Ministry also had the benefit of two Treasurers who attended PCC meetings and reported on the state of the finances of each team church, risks that may threaten these, and collaborated to produce the annual collated financial accounts on behalf of the PCC.

In accordance with Charity Commission requirements the 2020 Annual Report and Accounts have been independently audited by a firm of chartered accountants and auditors (see section 2.0 below).

## **Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**

### **REPORT OF THE TRUSTEES**

**Year Ended 31 December 2020**

#### **Method of Appointment of Trustees (PCC Members):**

The Pastoral Scheme holds that the Church Representation Rules apply to the constitution, meetings and procedure of both the DCCs and PCC within this team ministry which includes the method of appointment of members.

#### **Membership of the PCC:**

- Team Rector (chairperson)
- Clergy of each team church
- Churchwardens of each team church
- Southwark Pastoral Auxiliary
- Deanery synod representatives\*
- Lay representatives\*\*

#### **Deanery Synod Representatives:**

Elected from the laity to serve a three-year term 2017 to 2020. The term was extended into 2021, because of Covid restrictions. Fresh elections will take place at the Parish Annual Meeting in 2021.

The number of deanery synod representatives to be elected by each team church is prescribed within the Parish Scheme. The representatives provide the PCC with an important link between the parish and the wider structures of the church.

#### **Lay Representatives of the PCC:**

Lay members of the PCC are elected from members of the respective congregations who are on each church's Electoral Roll. All baptised persons over the age of 16 years who are members of the congregations are encouraged to register on the Electoral Roll and stand for election to the District Church Councils of the individual churches, and to the PCC. Other PCC Members are co-opted or are ex-officio. New members receive initial familiarisation with the workings of the Council.

#### **All PCC Members:**

In order to serve as a Charity Trustee on the PCC all members are first required to sign a form to confirm that they are eligible according to the Charity Commission guidelines.

#### **PCC Meetings held during 2020:**

Because of covid restrictions, in-person meetings from March 2020 were not possible and so the business of the PCC was carried on by email and latterly by online meetings.

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**  
**STATEMENT OF TRUSTEES' RESPONSIBILITIES**  
**Year Ended 31 December 2020**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The Trustees are required by the Charities Act 2011 to prepare accounts each financial year which give a true and fair view of the state of affairs of the charity at the end of the financial year and of its financial activities for that period. In preparing those accounts, the Trustees are 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 in accordance with the Statement of Recommended Practice, 'Accounting by Charities' with applicable accounting standards;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on.....and signed on their behalf by:

.....  
Reverend Stuart Leck  
Team Vicar  
Trustee

.....  
David Smith  
Treasurer  
Trustee

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**  
**REPORT OF THE INDEPENDENT EXAMINER**  
**Year Ended 31 December 2020**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PAROCHIAL CHURCH COUNCIL OF THE CATFORD (SOUTHEND) & DOWNHAM**

I report to the trustees on my examination of the Parochial Church of the Catford (Southend) & Downham for the year ended 31 December 2020.

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity'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 Act.

**BASIS OF INDEPENDENT EXAMINER'S REPORT**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**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 (ICAEW), 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.

Name:	Shahzad Fayyaz
Organisation:	BizNav, Chartered Accountants
Relevant professional qualification or body:	Association of Chartered Certified Accountants
Address:	36 Scotts Road, Bromley, BR1 3QD
Date:	24-Mar-2021

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**Year Ended 31 December 2020**

	Note	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
<b>INCOME</b>					
Donations and legacies	2	109,667	88,048	197,715	154,649
Other charitable activities	3 - 4	92,115	10,098	102,213	170,189
Investments	5	4,205	-	4,205	4,579
<b>Total Income</b>		<b>205,987</b>	<b>98,146</b>	<b>304,133</b>	<b>329,417</b>
<b>EXPENDITURE</b>					
Raising funds	6	383	-	383	545
Charitable activities	7 - 9	200,324	62,395	262,719	294,628
<b>Total Expenditure</b>		<b>200,707</b>	<b>62,395</b>	<b>263,102</b>	<b>295,173</b>
<b>NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)</b>					
		5,280	35,751	41,031	34,244
Net Gains/(Losses) on Investments	10	9,608	-	9,608	19,477
<b>NET INCOME/(EXPENDITURE) BEFORE TRANSFERS</b>					
		14,888	35,751	50,639	53,721
Transfers between Funds	20	(3,961)	3,961	-	-
<b>NET INCOME/(EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES</b>					
		10,927	39,712	50,639	53,721
Increase in Investment	15	56,500	-	56,500	129,500
<b>NET MOVEMENT IN FUNDS</b>					
		67,427	39,712	107,139	183,221
<b>RECONCILIATION OF FUNDS</b>					
Total Funds Brought Forward		<b>705,042</b>	<b>21,575</b>	<b>726,617</b>	<b>543,396</b>
<b>Total Funds Carried Forward</b>		<b>772,469</b>	<b>61,287</b>	<b>833,756</b>	<b>726,617</b>

All activities relate to continuing operations.

The notes on pages 14 to 27 form part of these financial statements



Parochial Church Council Of The Catford (Southend) & Downham Team Ministry

BALANCE SHEET

Year Ended 31 December 2020

		2020		2019	
	Note	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	15		492,410		432,127
Investments	16		<u>148,862</u>		<u>139,253</u>
			<b>641,272</b>		<b>571,380</b>
<b>CURRENT ASSETS</b>					
Debtors	17	2,750		9,712	
Cash at bank and in hand		<u>200,115</u>		<u>167,408</u>	
		<b>202,865</b>		<b>177,120</b>	
<b>CREDITORS: Amounts falling due within one year</b>	18	<u>(10,381)</u>		<u>(15,749)</u>	
<b>NET CURRENT ASSETS</b>			<u><b>192,484</b></u>		<u><b>161,371</b></u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u><u><b>833,756</b></u></u>		<u><u><b>732,751</b></u></u>
<b>CREDITORS: Amounts falling due after one year</b>	19		-		<b>6,134</b>
<b>Net Assets</b>			<u><u><b>833,756</b></u></u>		<u><u><b>726,617</b></u></u>
<b>CHARITY FUNDS</b>					
Restricted funds			61,287		21,575
Unrestricted fund			<u>772,469</u>		<u>705,042</u>
<b>Total Funds</b>	20		<u><u><b>833,756</b></u></u>		<u><u><b>726,617</b></u></u>

For the year ending 31 December 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

They were approved by the trustees on.....and signed on their behalf:

\_\_\_\_\_  
Reverend Stuart Leck  
Team Vicar St. Barnabas  
Trustee

\_\_\_\_\_  
David Smith  
Treasurer  
Trustee

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**Year Ended 31 December 2020**

**1. ACCOUNTING POLICIES**

**1.1 Basis of preparation of financial statements**

The financial statements have been prepared under the Historical Cost Convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) AND Charities Act 2011.

Parochial Church Council of the Catford (Southend) & Downham constitutes a public benefit entity as defined by FRS 102.

**1.2 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**1.3 Income**

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date in which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**Year Ended 31 December 2020**

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the Charity's educational operations, including support costs and costs relating to the governance of the Charity apportioned to charitable activities.

All resources expended are inclusive of irrecoverable VAT.

1.5 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Freehold property	- Capitalised at cost plus revaluation gains (No depreciation)
Equipment	- 20% straight-line

1.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised, are combined and shown in the heading 'Gains/(losses) on investments' in the Statement of Financial Activities.

1.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**Year Ended 31 December 2020**

1.8 Debtors

Trade and other debtors are recognised at the settlement amount after and trade discount offered.  
 Prepayments are valued at the amount prepaid net of any trade discounts due.

1.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Liabilities and provision

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that they Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the Bank.

**2. INCOME FROM DONATIONS AND LEGACIES**

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
Collections	83,076	-	83,076	97,592
Donations (Recurring and Non)	8,558	5,633	14,191	9,900
Legacies	-	10,000	10,000	500
Grants	-	72,121	72,121	22,083
Similar incoming resources	18,033	294	18,327	24,574
Total donations and legacies	<u>109,667</u>	<u>88,048</u>	<u>197,715</u>	<u>154,649</u>

In 2020, total donations & legacies was allocated £109,667 (2019: £124,032) to unrestricted funds and £88,048 (2019: £30,617) to restricted funds.

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**Year Ended 31 December 2020**

**3. FUNDRAISING INCOME**

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
Appeals and events	779	353	1,132	9,405

In 2020, the total fundraising income was £779 (2019: £8,772) relating to unrestricted funds and £353 (2019: £633) relating to restricted funds.

**4. INCOME FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
Hall rent received	80,519	-	80,519	127,167
Parochial fees	1,817	9,745	11,562	12,049
Magazine sales and other trading activity	854	-	854	-
Insurance claims	-	-	-	6,606
Other incoming resources	8,146	-	8,146	14,962
Total income from charitable activities	91,336	9,745	101,081	160,784

**5. INVESTMENT INCOME**

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
Investment income	4,205	-	4,205	4,579

In 2020, the total investment income was £4,205 (2019: £4,579) relating to unrestricted funds.

**6. COST OF FUNDRAISING**

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
Weekly envelopes	383	-	383	545

In 2020, the total cost of fundraising was £383 (2019: £545) relating to unrestricted funds.

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**Year Ended 31 December 2020**

**7. DIRECT COSTS**

	Ministry 2020 £	Total 2020 £	Total 2019 £
Church/Hall insurance	17,110	17,110	16,838
Children and youth work	3,393	3,393	4,153
Church/Hall maintenance	14,927	14,927	22,099
Utility bills	26,066	26,066	31,349
Service expenses	3,516	3,516	9,878
Clergy expenses	4,028	4,028	7,122
Church/Hall major repairs	4,814	4,814	23,798
Parish share to Diocese	78,364	78,364	76,103
Parochial fees to Diocese	9,530	9,530	6,067
Church/Hall running costs	36,888	36,888	41,893
Clergy house insurance etc.	2,171	2,171	1,320
Clergy house maintenance	26	26	563
Secretarial, legal and bank charges	1,770	1,770	969
Mission and evangelism	1,654	1,654	5,134
Church/Hall exceptional payments	4,808	4,808	-
	<u>209,065</u>	<u>209,065</u>	<u>247,286</u>

**8. SUPPORT COSTS**

	Ministry 2020 £	Total 2020 £	Total 2019 £
Staff Costs	54,373	54,373	40,566
Depreciation	(2,219)	(2,219)	5,476
	<u>52,154</u>	<u>52,154</u>	<u>46,042</u>

**9. GOVERNANCE COSTS**

	Unrestricted Funds 2020	Restricted Funds 2020	Total funds 2020	Total funds 2019
Independent Examiner's fees and accountancy	1,500	-	1,500	1,300
	<u>1,500</u>	<u>-</u>	<u>1,500</u>	<u>1,300</u>

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**

**NOTES TO THE FINANCIAL STATEMENTS**

**Year Ended 31 December 2020**

**10. NET GAINS / (LOSSES) ON INVESTMENTS**

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total funds 2020 £	Total funds 2019 £
Gain on disposal of investment securities	198	-	198	-
Revaluation gain	9,410	-	9,410	19,477
<b>Total</b>	<b>9,608</b>	<b>-</b>	<b>9,608</b>	<b>19,477</b>

**11. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE**

	Staff costs 2020 £	Depreciation 2020 £	Other costs 2020 £	Total 2020 £	Total 2019 £
Cost of fundraising	-	-	383	383	545
Costs of generating funds	-	-	383	383	545
Direct costs	54,373	(2,219)	209,065	261,219	293,328
Expenditure on governance	-	-	1,500	1,500	1,300
<b>Total Expenditure</b>	<b>54,373</b>	<b>(2,219)</b>	<b>210,948</b>	<b>263,103</b>	<b>295,173</b>

**12. TURNOVER**

All turnover arose within the United Kingdom.

**13. NET INCOMING RESOURCES / (RESOURCES EXPENDED)**

This is stated after charging:

	Total 2020 £	Total 2019 £
Depreciation of tangible fixed assets:		
Owned by the Charity	(2,219)	5,476

During the year, no Trustees received any remuneration (2019: £Nil).

During the year, no Trustees received any benefits-in-kind (2019: £Nil).

Vicar of St Luke's & St Mark's and PCC Trustee received £1,125 clergy expenses in 2020 (2019: £1,216).

Vicar of St Barnabas and PCC Trustee received £582 clergy expenses in 2020 (2019: £327).

One PCC Trustee of St John's received £1,787 clergy expenses in 2020 (2019: £4,405).

**14. EXAMINER'S REMUNERATION**

The Independent Examiner's remuneration amounts to £1,500 (2019: £1,300).

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry  
**NOTES TO THE FINANCIAL STATEMENTS**  
Year Ended 31 December 2020

**15. TANGIBLE FIXED ASSETS**

	Freehold property £	Equipment £	Total £
<b>COST</b>			
At 1 January 2020	429,500	24,616	454,116
Additions	-	1,564	1,564
Revaluations	56,500	-	56,500
At 31 December 2020	<u>486,000</u>	<u>26,180</u>	<u>512,180</u>
<b>DEPRECIATION</b>			
At 1 January 2020	7,455	14,534	21,989
Charge for the year	(7,455)	5,236	(2,219)
On disposals	-	-	-
At 31 December 2020	<u>-</u>	<u>19,770</u>	<u>19,770</u>
<b>NET BOOK VALUE</b>			
At 31 December 2020	<u>486,000</u>	<u>6,410</u>	<u>492,410</u>
At 1 January 2020	<u>422,045</u>	<u>10,082</u>	<u>432,127</u>

**16. FIXED ASSET INVESTMENTS**

	Listed Securities £	
<b>MARKET VALUE</b>		
At 1 January 2020	139,253	
Disposals	(11,200)	
Additions	11,399	
Revaluations	9,410	
At 31 December 2020	<u>148,862</u>	
Historical Cost	<u>84,842</u>	
	2020	2019
	£	£
Investments at market value comprise:		
Listed investments	<u>148,862</u>	<u>139,253</u>



Parochial Church Council Of The Catford (Southend) & Downham Team Ministry  
 NOTES TO THE FINANCIAL STATEMENTS  
 Year Ended 31 December 2020

**17. DEBTORS: amounts falling due within one year**

	2020	2019
	£	£
Other Debtors	2,750	9,712
	<b><u>2,750</u></b>	<b><u>9,712</u></b>

**18. CREDITORS: amounts falling due within one year**

	2020	2019
	£	£
Other loans	6,134	6,000
Trade creditors	2,708	8,449
Other creditors	1,539	1,300
	<b><u>10,381</u></b>	<b><u>15,749</u></b>

**19. CREDITORS: amounts falling due after more than one year**

	2020	2019
	£	£
Other loans	-	6,134
	<b><u>-</u></b>	<b><u>6,134</u></b>

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry  
 NOTES TO THE FINANCIAL STATEMENTS  
 Year Ended 31 December 2020

20. STATEMENT OF FUNDS

Description	Balance at 1 January 2020	Income	Expenditure	Transfers in/(out)	Gains/ (Losses)	Balance at 31 December 2020	
	£	£	£	£	£	£	
<b>Unrestricted funds</b>							
Designated funds	a	40,407	-	-	4,500	-	44,907
General funds	b	664,635	205,987	(200,707)	(539)	66,108	735,484
		<b>705,042</b>	<b>205,987</b>	<b>(200,707)</b>	<b>3,961</b>	<b>66,108</b>	<b>780,391</b>
<b>Restricted funds</b>							
Front Room	b	699	28,271	(16,300)	-	-	12,670
Parish Nursing	d	2,381	13,519	(9,678)	-	-	6,222
St John's Senior Social Club	e	900	12,000	0	(100)	-	12,800
Tea @ 2	f	583	-	0	-	-	583
All church Mission		1,122	-	(1,122)	-	-	-
Children & Family grant	g	2,500	28,632	(19,054)	-	-	12,078
Parochial fees	h	571	5,816	(5,965)	-	-	422
Deposit for new hall user		1,000	-	-	(1,000)	-	-
Arts Festival		4,361	-	(1,500)	(2,861)	-	-
CMC Church deposit	i	500	-	-	-	-	500
Story Time	j	2,411	-	(280)	-	-	2,131
Pre-school deposit	k	500	-	-	-	-	500
Chorister grant	l	44	-	-	-	-	44
Diocesan grant	m	-	500	-	-	-	500
Charities	n	658	-	-	-	-	658
Recital fundraising	o	319	19	-	-	-	338
Organ fundraising	p	1,060	-	-	-	-	1,060
Music Patron's Fund	q	1,782	-	-	-	-	1,782
Third party charities	r	100	176	(249)	-	-	27
Water aid toilet twinning	s	34	-	(34)	-	-	-
Walsingham	t	50	-	-	-	-	50
Fairtrade foundation	u	-	30	(30)	-	-	-
Diocese Fee Income	v	-	3,929	(3,929)	-	-	-
Grants from SLCF	w	-	600	(600)	-	-	-
HMRC Furlough		-	3,566	(3,566)	-	-	-
Kitchen Refurbishment	x	-	1,000	-	-	-	1,000
Bishop's Lent Appeal	y	-	88	(88)	-	-	-
		<b>21,575</b>	<b>98,146</b>	<b>(62,395)</b>	<b>(3,961)</b>	<b>-</b>	<b>53,365</b>
<b>Total Funds</b>		<b>726,617</b>	<b>304,133</b>	<b>(263,102)</b>	<b>-</b>	<b>66,108</b>	<b>833,756</b>

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**Year Ended 31 December 2020**

**Description of funds**

**Unrestricted**

- a Designated Funds  
Considered general funds available to the trustees which has been designated to specific projects.
- b General Funds  
Free monies held across the main Church account, number 2 account, Hall account and Deposit account.

**Restricted**

- c Front Room Project  
Grant funds and donations used to provide a community drop in centre at St Luke's. The funds pay for a project worker and subsidise refreshments and social activities for those attending.
- d Parish Nursing  
A grant funded Project which provides for a trained nurse to offer an advice service across the Parish.
- e St John's Senior Social Club  
Fund for use by the St John's Senior Social Club.
- f Tea @ 2  
Monthly social group – balance of grant and donations given specifically for the activities for St Barnabas.
- g Children & Family Grant  
This is a grant funded project to provide a children and family worker for the church, with the aim of leading and enhancing the church's impact on child and family mission.
- h Parochial Fees  
Parochial Fees due to be paid to the Diocese (South London Church Fund) or Retired Clergy taking funerals are restricted to those payments.
- i CMC Church Deposit  
Deposit held on behalf of Christ Manifestation Church for the Church Hall at St Barnabas.
- j Story Time  
Money for the use by the 'Storytime' group for pre school children St John's.
- k Pre School Deposit  
Deposit held on behalf of Witty Kiddies Pre-School for the Church Hall at St Barnabas.
- l Chorister grant  
Fund to be used for the benefit of the St John's choristers.

**Parochial Church Council Of The Catford (Southend) & Downham Team Ministry**

**NOTES TO THE FINANCIAL STATEMENTS**

**Year Ended 31 December 2020**

- m Diocesan grant  
The grant is to enable the Vicar to purchase a reliable computer for parish work at St Luke's.
- n Charities  
Proceeds raised for charities at St John's.
- o Recital fundraising  
Money raised to fund future music events and recitals at St John's.
- p Organ fundraising  
Donation to fund an organ or music scholar at St John's.
- q Music Patron's Fund  
Funds donated for musical and choral purposes at St John's.
- r Third party Charities  
Money not yet paid.
- s Water Aid toilet twinning  
This is a project to promote better sanitation in deprived areas abroad, £34.14 raised for this project and carried forward from 2019 was paid to the charity in 2020.
- t Walsingham  
Grants and donations to assist in funding the youth pilgrimage to Walsingham at St John's.
- u Fairtrade foundation  
This is a charity promoting trade justice and fairly traded products. The church raised £30 for the charity in 2020 and this was paid before the end of the year. St Mark's is a Fairtrade church.
- v Diocese Fee Income  
Balance of fees due to Diocese at St Barnabas.
- w Grants from SLCF  
Grant received at St. Johns as a subsidy for retreat costs which has now been spent.
- x Kitchen Refurbishment donation  
  
A sum of £1,000 was donated with the specific purpose of helping to pay for a refurbishment of the church kitchen and is held in a separate bank account with other funds designated by the Church Council for future buildings maintenance at St Luke's.
- y Bishop's Lent Appeal  
This is an annual appeal to raise funds for a variety of good causes at home and abroad.

Parochial Church Council Of The Catford (Southend) & Downham Team Ministry  
 NOTES TO THE FINANCIAL STATEMENTS  
 Year Ended 31 December 2020

**Summary of funds**

	Balance at 1 January 2020	Income	Grants	Transfers	Balance at 31 December 2020
	£	£	£	£	£
Designated funds	40,407	-	-	4,500	44,907
General funds	664,635	272,095	(200,707)	(539)	735,484
	705,042	272,095	(200,707)	3,961	780,391
Restricted funds	21,575	98,146	(62,395)	(3,961)	53,365
	<b>726,617</b>	<b>370,241</b>	<b>(263,102)</b>	-	<b>833,756</b>

**21. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds 2020	Restricted Funds 2020	Total funds 2020	Total funds 2019
Tangible fixed assets	492,410	-	492,410	432,127
Fixed asset investments	148,862	-	148,862	139,253
Current assets	149,500	53,365	202,865	177,120
Creditors due within one year	(10,381)	-	(10,381)	15,749
Creditors due in more than one year	-	-	-	(6,134)
	<b>780,391</b>	<b>53,365</b>	<b>833,756</b>	<b>726,617</b>