

**ALL SAINTS
PECKHAM**



2023
ANNUAL REPORT

www.allsaintspeckham.org.uk

Services	4
Worship	6
Discipleship, Connection & Small Groups	7
Prayer	8
Outreach	9
Women’s & Men’s Ministries	11
Seasonal Highlights	12
Children & Families	14
Youth	17
All Saints All Around the World	19
Our Partners	20
Our Buildings	21
Governance	22
Accounts	
Finance Summary	23
Charity Information	25
Trustees Report	26
Independent Examiner’s Report	29
Statement of Financial Activities	30
Balance Sheet	31
Cash Flow Statement	32
Notes to the Accounts	34
Detailed Statement of Financial Activities with Comparatives	50

Jesus, Whenever, Wherever, However.

Beginning a new book, depending on its size, can invoke mixed feelings of dread and excitement: Will I like it? Will it keep my attention? How will I concentrate on anything else if it’s gripping?

Truth be told, for myself and many in All Saints, 2022 and 2023 felt a little bit like beginning a new book. Understandably, there were some fears, as there often will be when stepping into the unknown. But, wow, the excitement, the joy – God served those up in double. And, being His handiwork, God uses us in writing each new page.

After a unifying PCC Away Day, this was the phrase we felt God was laying on our hearts to characterise the next chapter of All Saints thrilling read: *Jesus, Whenever, Wherever, However.*

We’re first and foremost a Jesus people. This is His Church not ours, and we believe in the power of His name. The Whenever and Wherever tap into the sense of connected community. Be it meeting at SE15 4QS, or travelling to another part of the world, we’re a people walking together with Jesus at the centre. We exist for Him. And finally the However picks up on His missional heart; however we can, be it in word or deed, we want to share Him. The eternal hope we have in Him shapes our hopes for the present. And, as an aside, it’s been great to see our welcomers donning our tag-lined T-Shirts, causing many others to ask, “how can I get one of those??”

Alongside focusing on our core beliefs with this tagline, we hope that this might infuse the vision to return with renewed zeal to the paused site redevelopment plans. We can’t stand the thought that people walk along Blenheim Grove thinking that the church is unused. So, with a few tweaks to previous plans, and an overt focus on improving our frontage and welcome, alongside creating a visually inviting community hub our prayer is that we obtain planning approval in 2024. Jesus says in Matthew 5, “You are the light of the world. A town on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead they put it on its stand... In the same way, let your light shine before others...”

We want Jesus to shine from our church site, our homes, and all our hearts, as we continue to grow in Him through 2024 and beyond, whenever, wherever, however.
Rev Greg



Sundays are a real joy at All Saints. It's that one moment in the week when all of us, and all our different groups, come together in the dazzling display of our wonderful diversity. And, as with 2022, our numbers have been steadily growing, so much so, that towards the end of the year, our 10.30am service was bursting at the seams. A nice 'problem' to have.

During 2023 we began trialling some 'Kids Worship', where the children start over in the church hall altogether for their own worship slot. This has proved a great success on many fronts: both in equipping our children that singing praise to God is something they can do on their own without parental encouragement, and in providing a less chaotic and more reflective space for adults in the morning service to receive holy communion.

Pre Rev Greg's arrival we enjoyed some fantastic morning sermon series in 'Following Christ with the Church in Philippi', 'From Death to Life' during Easter, and 'Money Talks'. The latter, a powerful series on giving eventually enabling us to employ Toby our youth worker (#askandyoushallreceive). Since then we did a deep dive with over 16 weeks in Mark: Studies in Loyalty, before getting fired up with evangelistic zeal in Jonah.

We've loved having a growing number of those seeking asylum join our morning congregation, particularly Iranian Christians who've fled their homeland for their faith. Their example of surrender speaks volumes, and we've been finding new ways, alongside Google Translate, of bettering our communication with them.

We've got good at singing "up and alive in Jesus, into a life of freedom..." having baptised many at our two bustling baptism services – we sing those words as each person is pulled up out of the water into resurrection hope. And, slightly less commonplace at All Saints, we had three of our adults receive confirmation, which we remember with a mixture of joy and sadness, since the amazing Bishop Karowei who led that service – such an ambassador for All Saints – went to be with the Lord towards the end 2023. We thank God for his life.



For most of 2023 during our evening services we've been immersing ourselves in the grand Bible story in a book-by-book overview. Although we've been put to the test some weeks, with the added homework of reading, say, forty chapters of Exodus, it's been amazing to see how our hope in Jesus jumps off almost every page. Rev Greg also bit off more than he could chew promising a rap for every book of the Bible, here's two bars from Leviticus:

So now, praise God, we come to chapter 16,

The Day of Atonement – it's what can make one clean.

More than that, it's what makes unclean sinners whole,

Because it points to Jesus, who saves mind, body and soul.

Although we continue to wrestle deep, in conversation and creative ideas, with how to grow our evening service, we're thankful for our faithful prayer team. Something about the service's intimacy feels sanctified, and there's no doubt our pray-ers are to blame!

Finally, we come to another plant room (architectural jargon for the room that powers the building) for the life of our church – our Tuesday lunchtime service. Although we're praying for more men, we're ever so thankful for the lives of the faithful women who come along. One mentions the words "time for testimonies" and immediately one of our faithful women has grabbed the mic praising God for yet another way He's shown up in the everyday matters of life. If anybody wants to learn something new about God's faithfulness then come to our Tuesday service. Similarly, if anyone wants to try the world's best goat curry, come to one of our Tuesday Service bring and share lunches!

2023 was a landmark year in the life of All Saints which was wonderfully accompanied by sung worship throughout. Our significant goodbyes and hellos were soundtracked with thanksgiving to our heavenly Father. When we celebrated, praise was always on our lips, during challenging times we cried out to the Lord in song for His strength, wisdom and courage.

Some very obvious examples of this were when the choir helped draw us into worship both when saying farewell to Rev Jenny and when welcoming Rev Greg into the family at his installation service as well as our special Easter and Christmas services. Other worship highlights that many of us will fondly remember were our times together at the weekend away and back in Peckham celebrating baptisms in the round.

There were also many smaller, more intimate moments of worship that many may not be so aware of but played an important role in God being glorified in Peckham. Our Sunday evening and Tuesday services offered space to press deeper into worship which was exercised and cherished by their faithful congregations and the monthly Worship Nights continued to provide an environment encouraging encounters with Jesus.

So much of the week in, week out times of worship we have at church are humbly facilitated by the amazing team we have, which continues to grow in number as well as skill. A particular shout out needs to go to the unsung heroes of the team, the tech team who enable us to hear and see what's going on both in the building and online.

The hardware needed to run our services continues to be maintained and upgraded and in 2023 we had the exciting addition of a new sound desk, installed to improve reliability, usability and overall quality and allowing us more options that we specifically need when we have the choir and our bigger special events.

God loves it when our voices express the deep longings of our hearts in song. In 2024 we will push forward in honouring Him with passion as the focus of our worship, praying (and singing) that 'all the other names fade away' as Jesus takes His place as first in our lives and our church.



2023 felt like the beginning of a new season, and as is so often the case when a new page is being turned, there was huge buy-in. Has any church ever known 12 people to stand for just 4 vacancies on PCC?! There's no doubt, our church family love their church. And, on the topic of commitment, it was wonderful to have over 200 join us for our Church Weekend Away in May down at Ashburnham. It was great to get to know Rev Greg a little bit better who led the weekend with talks on guidance, unity and evangelism. Similarly, the evening's entertainment with Ramsey's game of 'challaange', or Jesse's staff team name-puzzles such as 'cushingles' will live long in all our memories.

And, on memories, our annual beach trip, this year to Ramsgate, was remarkable. A coachload, minibus and a few cars all left Peckham under full dark heavy clouds about to unload torrential rain. The weather couldn't have been more different in Ramsgate, the sun was shining, the sunscreen was applied, the sea was warm, and Hermione had cleared the shelves of Lidl. Not to mention Dorene's delicious drumsticks.

During 2023, part of our new vision is seeking to offer an evangelistic course each term. We enjoyed running both Christianity Explored and Alpha, and continue to ponder new ways we can gain more traction with those in our beloved Peckham. One such way we've tried to welcome more into the beautiful life of this community is by extending our community café an extra morning. So now we're running both Tuesday and Thursday, and we're beginning to see these spaces being used more by the likes of some of our CAP clients and those coming along to Foodcycle. Our hope is to constantly be growing these webs of connection.

During the summer Mike provided a great survey regarding our home groups, and alongside a push on Serving Sunday, it led to over 30 new people joining a home group and 4 new home groups starting. Although for our home groups, autonomy remains precious, a concerted effort has been made to have more home group leader catch ups. Similarly, the move to provide the same study guides each term for every group means that we can roughly journey together, and share what we're learning when we intermingle on Sundays.

Charles Spurgeon wrote “The condition of the church may be very accurately gauged by its prayer meetings” and so in 2023 we took the decision to pause our small group meetings once a month to prioritise praying together. This has given our monthly Prayer Nights fresh energy with a much bigger and broader attendance. We’ve often started in worship, lifting our eyes to the source of our help, and then in ministry to one another. Before lifting up the needs of our community, church and wider world in some significant moments of intercession.



There are several faithful praying communities within All Saints including the Sunday evening pre-service prayer group, men’s prayer breakfast and the CAP prayer network. All would attest that when we seek the Lord, we find Him - He has answered prayers and brought encouragement through scripture, song and pictures. We’ve experimented with different ways of staying connected through WhatsApp groups and text alerts of prayer needs and continue to explore the best ways to share together.

Our prayer ministry teams at morning and evening services have consistently served by standing with members of the congregation in prayer during response times in our services. We’ve also met together for encouragement and training twice this year. In 2024 we’d love to grow in this area, learning from those who are gifted and providing training and inspiration to raise our expectation levels for what God can do when we pray.

Christians against Poverty

We thank God for sustaining the CAP centre throughout 2023. We’re particularly grateful for the development of the great relationships we have with our referral agencies including the Job centre, Southwark Foodbank and Pecan Women’s Hub where we are able to reach families that desperately need the help that CAP offers.

In 2023, 4 families went debt free! One of these was a single mum who had journeyed with CAP for 5 years whilst battling a long term illness and difficult family situation. We praise God for His help in this situation.

Our CAP volunteers have been incredible this year. We’re so thankful for the volunteers who go along to visit clients and make such a difference and those who make themselves available to pray consistently for the CAP centre and the needs of CAP families.

2023 saw the launch of the CAP Life Skills course, an 8 week course open to the wider community that is empowering people with practical skills to solve their own problems, make positive decisions and build good relationships. Big thanks to the team of 3 volunteers who are available to help facilitate this course.

We also thank God for the trained CAP money coaches. Because of them we were able to offer money management support to the community in the form of the CAP Money Coaching Course in November.

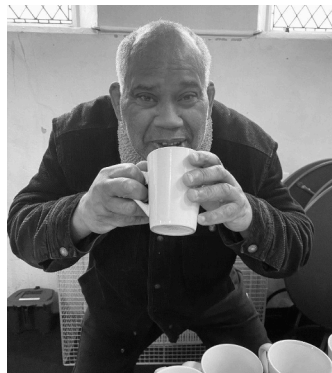
As we look to 2024, please pray that our All Saints Peckham CAP Centre will continue to see more people in Peckham journey out of debt. We’re also praying that the Life Skill courses will be able to serve and empower more people in our wider community to make positive decisions in the midst of high costs of living.



Prison Ministry

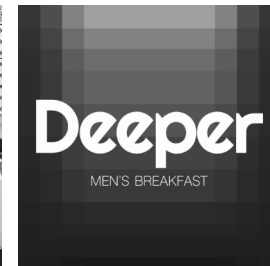
The All Saints prison ministry team has been joining Sunday services once a month with the men in Brixton Prison, which have been times of celebration, connection and prayer. We are seen as "Sunday Chaplain" supporting the ongoing ministry of the chaplaincy team, including Rev Andy Blacknell, who left All Saints in 2020 to be ordained as a prison chaplain. All Saints members have also joined weekly Bible Studies with the men, where the men grapple with big issues in life such as anger, forgiveness and self worth, and many have given their lives to Christ and been baptised this year to great celebration. Donations from the All Saints congregation has made the Christmas socks and Easter eggs possible again! The ongoing challenge for men when they are released is to find a job, a home and a new supportive community to help them rebuild their lives.

We are grateful to Eian Stedford for his leadership of the team in recent years, and Hannah Steele and Graham Gordon have now stepped up to coordinate. Looking to the year ahead, we are keen to grow the All Saints team going into the prison (second Sunday in every month) both in size and diversity, and to root the ministry in regular prayer from the church.



Community Cafe

As mentioned above, the community cafe has been a valuable place of connection for our church family this year. It's also a wonderful outreach space, where we often meet members of the community for the first time. The warm environment and free drinks and snacks welcome people in, but the friendship and listening ears of the community gathered there are what brings folks back time after time. We've seen relationships deepen through these weekly gatherings and been able to pray with and support several attendees through challenging times. Tina, Joan, Mark and Val deserve special mention for their service in this area - they truly help to make it a space where God is moving among us.



2023 saw the start of two new bi-monthly rhythms, Rooted Women's Breakfast and Deeper Men's Breakfast.

The women, led by Ele, Racheal and team, launched Rooted in September seeking to bring together ladies of all ages to encourage one another in our walk with the Lord and to think through different topics which affect our daily lives. Meeting on a Saturday morning, Christine Perkin came to speak in September, on the verses that inspired the name Rooted, from Ephesians 3. It was a great success with over 60 women attending and we were able to repeat it in November with Claire Luther.

The men, not to be outdone, held their first breakfast in October. Calling it Deeper, the aim was for a space for fellowship, discipleship and to be real with one another as we think about what it means to have depth in our faith, character and lives. Tobias Brown came to speak at the first event to over 40 men from our congregation, and we were able to repeat it again in December with our own Biju Mathew.

We're looking forward to further embedding these new rhythms in 2024 and seeing the fruit of this time of connection together.



Sharing the biggest seasons of Christian celebration together has always been a joy to All Saints, and this year was no exception!

Easter 2023 came just before the arrival of our new vicar in the period of interregnum. We'd had a theme in mind of 'From Death to Life' - identifying with Jesus in His death and celebrating new life in Him, given to us and the world through Jesus. We were grateful for Hannah's help in leading a number of our Easter moments, including a poignant Maundy Thursday service where feet were washed and we left the building in silence. We joined with other Peckham churches for the Walk of Witness and Good Friday outdoor service in glorious sunshine, with speakers from different churches, music, poetry and worship lifted to Jesus in unity.

Easter Sunday started early with a dawn service for the early birds, declaring Christ is risen and praying for Peckham as we looked out across Peckham Rye Common. Then our gospel choir led us in heartfelt worship in our morning service with hot cross buns and dramatic performances. We shared the song that the children had learnt in the Easter holiday club singing 'Jesus is alive it's a happy day!'. And we finished the weekend with an evening of prayer and worship, giving thanks to God for all that Easter means to us.



Christmas at All Saints featured a brand new event in the form of Beer & Carols- a partnership with our neighbours Brick Brewery. 80 of us gathered across the road to sing Christmas carols and taste beers, a combination that proved to be a lot of fun! It was a great way to get to know folks who might not have come to a service in the church. We also brought back a service we hadn't had in a while and marked the beginning of Advent with a family Christingle. The beauty of candles in oranges with sweets being held by tiny hands in the darkness, teamed with the fun of the vicar dressed in an inflatable Christingle outfit made for a memorable start to Advent! Our two evening carol services were well attended with around 300 people coming across the two nights. The choir was in full voice and we were blessed by the testimonies of one of our Iranian friends sharing how Jesus has helped him on his journey, and Racheal on how close Jesus was in times of darkness.

The biggest service of the Christmas season was our Family Nativity with live donkey guests and hot chocolate cafe! It was amazing to welcome so many visitors, invited by friends to come mark the true meaning of Christmas with their little children. Likewise the Crib service on Christmas Eve was a joyful gathering before a more reflective poignant Midnight Communion and a fun filled family celebration on Christmas Day.

2023 was a great year to see God grow roots into our Kids and Families ministry. So many wonderful volunteers have given their time over 2023 to support our babies and children and it's been a real blessing to walk alongside them and see our children grow in their understanding of God and the Bible. Hearing the children get excited to talk about Jesus and how he is at work in the world today is what it's all about!

We have at least 70 children all together across our S.Club groups and although they don't all come every week, this is an amazing number of children to be in regular contact with. We started 2023 with Adam and Eve in Genesis and slowly worked our way through to Moses by the end of the year. We also ran a series on Daniel and Jesus in the Gospels. 2023 saw Torches move back to the Beach hut after some time in the Red Shed. This has been a great space for our oldest kids group - just take time to look at the creative art they've produced which now adorns the walls! This group in particular have grown deeper in their friendships and their thinking about living God's way Mon - Sat not just Sundays! We're grateful in particular to Helen Bansback who has been such a dependable coordinator for the Y1-4s, Jo Hepworth for her support with Preschool (especially at Ashburnham) and all the Torches leaders who spend significant amounts of time planning sessions each week.

Little Saints, our 0-3yrs group on a Sunday morning, has been able to reignite the monthly Bible story focus - we hope to develop this into a 2-3 year rolling pattern in future. One of the highlights of 2023 was designing a mural for the Little Saints garden which some of our Youth were able to realise as part of a 4-day summer project. We also made a mirror mosaic cross and some smaller mosaic tiles representing Jesus' "I am" sayings. The garden proved to be a really welcome space for our Little Saints on a Sunday. Thank you to ALL the S.Club, Little Saints and Torches volunteers!

The garden was also utilised by our Stay & Play group on a Friday morning which has seen a doubling of numbers since September. This group provides a safe space for parents and carers to encourage and support each other in those difficult early years. We would love to develop a team of All Saints faithful who would like to be Jesus as we journey with these mums but we are so grateful for our All Saints Mums of Little Ones who have been great witnesses of God's love each Friday morning in that space. Speaking of the Mums, during 2023 the MOLO Newbies group was blessed with a number of new mums and they can all testify to the amazing support and welcome given to them by Alice. God has been at work in this group and we give thanks to Alice for her commitment to Newbies and for all that she's given to making this group a space for mums to receive prayer and peace in the midst of all the challenges of parenthood!

Joy412 is our midweek discipleship group for school Year 5&6 children. We have been encouraged that a number of this group are not regular Sunday morning attendees but are a great addition to the group. During 2023 we studied how some of the Bible greats put their trust in God and how that trust won through. We also spent time thinking about what exactly it means to say that Jesus is the light of the world. Thank you to Matthew Williams for his time volunteering to serve this group. As Becky and Toby have been able to support each other during the mid-week groups, we hope the transition between Kids and Youth is now much smoother. Having some of our committed Youth helping with Kids work over the year (on Sundays as part of DofE volunteering, helping with holiday club and light parties) has been a really great experience for everyone.

In April 2023 we held a one-day-activity-morning Easter holiday club which is the first since before covid. It was such a joy to get back into this kind of event - learning from key moments in Peter's life with Jesus. We had a significant number of children from the local area who have no other connection to the church apart from being neighbours. A big thank you to Ronnie for bringing his enthusiasm and Claire Hazael for returning all the way from Oxfordshire to support this event with her many skills. The morning ended with a family picnic on site and was a great space for deepening friendships and growing connections.



The church Weekend Away in Ashburnham was a really fantastic time of going deeper into God's promises with a fun rock theme. A highlight for Becky was hearing the children enthusiastically repeat the memory verse to our all-together Sunday morning service. "The Lord is my rock, my place of safety, my Saviour" 2 Samuel 22:2

In June 2023 we were very pleased to welcome Naomi Graham from Growing Hope to give training in making sure our sessions are inclusive with lots of great tips for supporting additional needs. Growing Hope also ran a course at All Saints called "When Dreams Change", particularly for the parents of children with additional needs. We know this was valuable to those who attended. 6 of our team also completed training with Mark Arnold in the area of additional needs, which all helps us better understand the needs of all the children we work with.

From October 2023 we began a monthly Kids Worship focus in the hall at the start of the usual morning service. This is a space for our children to know that they are also worshippers (it's not just for adults) and for them to get the chance to shout and praise our God in a totally kid-accessible way. This is something that we know God is building on each month as we learn together how to grow this time. Another big thank you to Ronnie Mulema for holding this vision for many years and actively supporting it into fruition.

Also in October 2023 we had our annual Light Party - such a great opportunity for church children to invite their friends. This year the theme was sparkly treasure and with another great team of volunteers we had another successful event with almost 50 in attendance.

In Advent we were again able to bless all our families by giving out a special Advent Family Devotional pack - this time thanks to HTB and David Simpson. This was a great encouragement to many. And the Christmas services mentioned above were special moments with our children.

We had 2 school visits this year, one in March and one in September from Pilgrims Way and Bellenden Primary Schools. Becky also got to go to Cherry Gardens school Harvest Festival assembly which was a really special experience. We're hoping to develop our links with local schools in 2024 and looking forward to the new opportunities God presents.

There are three significant things that stand out in the life of All Saints Youth from 2023. The first is the amazing celebration of our young people being baptised in the Summer and the amazing testimonies that have come from that. It is such a privilege to see the young people grow in faith and taking that step of faith to say "Yes, I am all in for Jesus" is amazing to witness.

The second is the weekend away in May. We absolutely loved being in Ashburnham as a youth group alongside the wider church and it was such an incredible time of fellowship, worship and fun. From the talks, to the activities, the late night games of pool and table tennis, to the firepits and to the conversations and gatherings around the dinner table, we loved being able to spend time together and enjoy each other's company.

The last highlight that is of particular importance is the growth of engagement we have had with our youth provisions. We have seen an increase in the number of young people engaging with the youth work in the week, giving more opportunities for deeper conversations and intentional friendships to blossom. This something that we aim to build on as we head into 2024.

We made some changes in 2023 including employing a full time youth worker. We went through a recruitment process, following which, Toby was offered the position and he accepted. In September, we altered the way we gather as discipleship groups during the week, moving all our discipleship to a Thursday so that we could have integrated time between our Younger and Older Youth sessions. This was a great success and enabled us to trial having a meal in between sessions. We weren't able to keep the meal going; however, there has been great value in the cross-over between groups.

Part of the shift of our midweek discipleship has been to enable a space and time for outreach and detached youth work on a Monday afternoon. While we are still visioning what this looks like as we head into 2024, we have partnered with the incredible team at XLP and had some great ideas about what would work and how it might come together in the new year.



Throughout the year, we have facilitated over 120 gatherings for young people involved at All Saints. These include our all-age spaces, socials, midweek youth gatherings and our Sunday spaces. We've also attended some South London Youth events, teaming up with other churches to gather the youth together, we ran a series of youth socials in the summer time and we held a barbeque for youth and their families to come together. None of this would be possible if it weren't for the amazing support and dedication of the volunteer teams helping to run our weekly spaces and at events throughout the year. Mike Bansback, Ben Horner, Ramsey El-Khazen, Matthew Williams, Hermione Thompson, Ali Gordon, Ruth Chappell, Kiera Phyo, Claire Peyton Jones, Lily Lennard MacDonald, Stephen Lennard MacDonald, Paula Phipps, Viv Thatcher, Christine Amumpire, Olivia Brambill, Katherine Lyon, Josh Pedro, Jojo Pedro, Gareth Hepworth, Eian Stedford, Ruth Kennedy, Helen Leslie, Richard Trimble, Ronnie Mulema, Lucy Dacey, Matt Stone, Abi Stone.

Thanks to your generous donations from the congregation, we have been able to facilitate some amazing social events for our young people such as our awesome light party and our Christmas social. And thank you for praying for our youth ministry - we're so grateful for your faithful support demonstrating how important the youth of this church are to All Saints.

Going into 2024 there are some areas we want to develop further.

- We want to increase our outreach and detached youth work in the community.
- We want to involve our talented youth more in the kids worship and all-age services.
- We want to provide more opportunities for young people to go on camps and residential including hopefully a youth weekend away.

Pray for these hopes and for the team to be deepened to carry the vision through into 2024.



For many years our commitment and practice has been to tithe our income so that ten percent of what God has given to us is given to others pursuing His Work in a wide variety of places and roles.

In 2023 these funds were donated to the following people and organisations

- Abigail Virgo working with London City Mission in Tower Hamlets
- Compassion Uk for our partnership in Burkina Faso
- Giraffe Mobile Library working in Ghana
- Ephraim working with Great Lakes Outreach in Burundi
- The Jeggo Family working with OMF in Japan
- The Schmidt's working with Operation Mobilisation
- Paz Y Esperanza working across South America
- Pecan in Peckham and surrounding areas
- Power the Fight in London and beyond *
- Starfish in Uganda
- Jon and Lucy Hopkins with U Turn in South Africa
- Aaron Shah with Worship on the Streets in Northumbria
- Steve and Sarah Trevett in Armenia
- XLP working across London

In 2023 we have re-established a small group of people to both oversee this important aspect of the work of All Saints and to develop communication with the congregation about the breadth and depth of work that their donations support.

*(Financial support for 2023 was corrected in 2024)

Our hall continues to be bustling and busy for a large proportion of the week and we're glad we get to rent our space to such good organisations bringing care and support to the people of Peckham.

Foodcycle continues to serve up healthy vegetarian meals on Wednesdays and Saturdays using surplus food from supermarkets. Each meal is attended by over 50 guests who get three courses of freshly prepared food and the chance to sit and eat in a warm space with a friendly volunteer team. In 2023 they served over 5000 community meals in our hall saving almost 10,000kg of surplus food from being thrown away.

Southwark and Lewisham Women's Service (working under the umbrella of PECAN) use our hall all day on Tuesdays and Thursdays offering a range of services to the women of our community. From drop in mental health clinics, workshops of various kinds and advocacy work, this woman only, trauma informed, safe space is invaluable to many women dealing with multiple disadvantages. This year we've been able to seek assistance from them when we know that their expertise would help someone we've come into contact with. They've also referred several clients to CAP for debt help. There's a sense of joy on site when they run their bigger events like International Women's Day.

Other regular hall users making a difference in our community include the charity Migrateful which brings refugee and immigrant chefs together with those wanting to learn to cook food from another culture, helping integration and to change the narrative around migrants and Word Church holding their Sunday gatherings in the afternoon in between ours.



In 2023 we have used our limited resources with great ingenuity to keep the buildings working to serve the community here at All Saints. All of the required inspections have taken place and the repairs needed, which have taken place or will happen in 2024. We are grateful that the level of works required is modest.

We would like to thank the dedicated team of volunteers who have helped us maintain our grounds during the year and particular thanks to Jim Rennison for his commitment to overseeing this group.

The general condition of the buildings however needs to be improved. This is a legacy of having had to be very cautious with spending over the last few years. In 2023 we found funds which enabled us to employ a caretaker/maintenance worker towards the end of the year and he is carrying out sterling work in bringing many aspects of the site up to an improved standard.

We are also starting to review the plans to develop the site with the focus being on the space between the church and Blenheim Grove. Our vision is to create a transparent multi-use space, full of life and action on Sundays and throughout the week and all visible from the street and to provide an inviting entrance to the building. Watch this space for more details during 2024.

Our 2023 APCM saw June Brown, Eian Stedford, Brian Craig, Lucy Sawyer and Naomi Davis come to the end of their terms on PCC. We were delighted to have 11 church members interested in and standing for election to fill the 4 vacancies created. A vote at the APCM saw Brian Craig re-elected along with 3 new members elected to the PCC: Jennifer Griffin-Walters, Josh Pedro and Theresa Williams. 4 people were elected onto the Deanery Synod and as such also became members of the PCC: Olivia Brambill, Anthony Madu, Roger Orr and Viv Thatcher. The APCM also saw the re-election of Raphael Pedro and Liz Fothergill as churchwardens.

The beginning of the year was mainly given over to seeing the church through the interregnum, following the departure of Jenny Dawkins as interim minister in January. We were delighted that Greg's installation as the new incumbent shortly beforehand meant that he was in post to join us for his first APCM at All Saints.

Other governance highlights and work in 2023

- Re-election of Eleanor Orr as Treasurer and Brian Craig as PCC secretary
- Overseeing of church finances
- Discussion of new vision tagline: "Jesus Wherever, Whenever, However"
- Review of building redevelopment position and decision to move toward planning
- Formation of Disability Awareness sub-group
- Engaging in Living in Love and Faith discussions with small group leaders and staff
- Parish Share contribution increased by 3.5%



In 2023 the total income received was £505,284 and expenditure £529,120. For comparison in 2022 we received income of £428,185 and our expenditure was £484,044. The total funds as of 31st December 2023 amounted to £441,066 of which £391,535 was unrestricted compared to £414,547 of unrestricted funds at the end of 2022.

2023 was another challenging year for the finances of the church. The PCC is pleased to note that income has increased, and the in-year deficit has been reduced but there is more work needed to achieve a position of financial sustainability. Most of the remaining deficit can be explained by utility costs being higher than budgeted during the year and indications are that these costs will drop in 2024. Other costs are carefully controlled and the reduction of the deficit is evidence of this control. However, despite this progress the General Fund has reduced during 2023 by a further £10k to just over £24k. Of this, only £3,306 is represented by net current assets.

These are a few key points from the year:

- Hire of physical spaces bought in a greater income in 2023 (£47,234) vs 2022 (£35,198) but this was mostly as a result of renting out accommodation for the first half of the year rather than increased usage of the hall or the church. The Hall which is the major source of rental income is now well utilised with little scope for increasing income.
- We are pleased that due to an increase in giving following an appeal in early 2023 we were able to pay for a full-time youth worker from August 2023.
- Overall, our staff costs dropped during the year as a result of the associate minister leaving early in 2023 and the costs of their accommodation for being borne by the diocese not the parish. This meant the staffing costs decreased from £190,531 in 2022 to £177,195 in 2023.
- The PCC target for 2023 had been to breakeven at least in cash terms. This had appeared achievable until the receipt of increased utility bills at the end of the year. This aim will be pursued with greater urgency in 2024.
- The site development project was still paused at the end of 2023 but remains part of the long-term vision for the church.
- The weekend away, in May 2023, covered its costs due to the generosity of the congregation in covering the costs of those who were struggling to pay, with generous donations that enabled the whole church family to participate.

Reserves Policy

Our reserves policy is to hold reserves for the purpose of protecting the work of the church in the short term in the case that funding targets are not met.

Our policy states that our reserve should equal 10% of our planned unrestricted expenditure and for 2023 this would be £52,241. These figures indicate that the General Fund has reduced in 2023 by a further £9,683 to £24,179 (2022 £33,862). Of this, only £3,306 (2022 £10,606 is represented by net current assets. This is significantly lower than the level of free reserves required by the policy and will require urgent attention from the PCC There continues to be regular discussion of the level of reserves, and action will be taken as necessary to increase reserves in the coming months. The external examiners note that the PCC have discharged their duty to keep the finances of the church under regular review.

FOR THE YEAR ENDED 31 DECEMBER 2023

Members of the Parochial Church Council

Rev. Greg Cushing (appointed 24 April 2023)
 Dr Jane Fryer (Chair)
 Raphael Olumuyiwa Pedro (Church Warden)
 Elizabeth Fothergill (Church Warden)
 Eleanor Orr (Treasurer)
 Brian Craig (Secretary)
 Anthony Madu (Deanery Synod)
 Olivia Brambill (Deanery Synod)
 Roger Orr (Deanery Synod)
 Viv Thatcher (Deanery Synod Appointed 24 May 2023)
 Hermione Lawrence
 Elizabeth Ajanah
 Paul West
 Jennifer Griffin-Walters (appointed 24 May 2023)
 Joshua Pedro (appointed 24 May 2023)
 Theresa Williams (appointed 24 May 2023)
 Dr June Shia Lin Brown (resigned 24 May 2023)
 Naomi Davis (resigned 24 May 2023)
 Rev J Dawkins (resigned 5 February 2023)
 Dr Lucy Sawyer (resigned 24 May 2023)
 Eian Stedford (resigned 24 May 2023)

Other members of key management

Gareth Hepworth (Operations Director)

Charity Registration Number 1131846

Principal Address Blenheim Grove
 London, SE15 4QS

Independent Examiner Lisa Darby FCA
 Stewardship
 1 Lamb's Passage
 London
 EC1Y 8AB

Bankers HSBC Bank plc

ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2023

The Members of the Parochial Church Council (the 'PCC'), who are the charity's trustees for the purposes of charity law, have pleasure in presenting their report together with the financial statements for the year.

Objects of the Charity

The charity is responsible for co-operating with the incumbent, in promoting in the ecclesiastical parish and the whole mission of the Church, be it pastoral, evangelistic, social or ecumenical.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as evidenced in the Annual Report pages 3 - 21. It is worth noting that most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts. In planning the activities, the PCC have applied the guidance on public benefit issued by the Charity Commission.

Structure, Governance and Management

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually before the Annual Parochial Church Meeting (APCM) to fill vacancies.

Responsibility for setting policy and for determining the parameters within which the charity should operate rests with the PCC who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to a management team led by the incumbent, within the parameters of the operational strategy set out by the PCC. This team regularly reports back to PCC about the decisions made and direction to be undertaken in future decisions.

New trustees are provided with a handbook explaining the responsibilities and detail of how to be a good trustee, they are also partnered with an existing trustee to support them as they integrate. All trustees are additionally DBS checked and safeguarding trained using the Church of England course.

Pay for senior management (excluding Clergy) is set through a process of external bench-marking and is agreed by the PCC.

Financial review

Please see the financial summary on pages 23 to 24.

Reserves policy

Please see the financial summary on page 24

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The PCC reviews the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Other matters

With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016. The last quinquennial inspection was held in 2023 ; no significant immediate work is required.

Statement of Responsibilities of the Members of the Parochial Church Council

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

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

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

Name: _____ Date: _____
(Rev Greg Cushing)

TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS PECKHAM ('the Charity')

I report to the members of the PCC (who are also the charity's trustees) on my examination of the accounts of the Charity for the year ended 31 December 2023 on pages 30 to 51 following, which have been prepared on the basis of the accounting policies set out on pages 34 - 38.

Responsibilities and basis of report

As members of the PCC 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 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.

Independent examiner's statement

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

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

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.

Lisa Darby FCA
Institute of Chartered Accountants in England and Wales
Stewardship, 1 Lamb's Passage, London, EC1Y 8AB

For the year ended 31st December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	424,675	5,959	430,634	389,552
Charitable activities	4	26,563	64	26,628	3,343
Other trading activities	5	47,234	-	47,234	35,198
Investments	6	788	-	788	92
Total income and endowments		<u>499,261</u>	<u>6,023</u>	<u>505,284</u>	<u>428,185</u>
EXPENDITURE ON:					
Charitable activities	7	521,872	7,249	529,120	484,044
Total expenditure		<u>521,872</u>	<u>7,249</u>	<u>529,120</u>	<u>484,044</u>
Net income/(expenditure)		(22,611)	(1,225)	(23,837)	(55,859)
Transfers between funds	14	(401)	401	(0)	-
		<u>(23,012)</u>	<u>(825)</u>	<u>(23,837)</u>	<u>(55,859)</u>
Other recognised gains/(losses):					
Other gains/(losses)		-	-	-	193
Net movement in funds		<u>(23,012)</u>	<u>(825)</u>	<u>(23,837)</u>	<u>(55,666)</u>
Reconciliation of funds:					
Total funds brought forward		414,547	50,355	464,902	520,568
Total funds carried forward	14	<u>391,535</u>	<u>49,530</u>	<u>441,066</u>	<u>464,902</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 34-49 form part of these accounts.

As at 31st December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
FIXED ASSETS					
Tangible assets	9	372,873	-	372,873	383,256
		<u>372,873</u>	<u>-</u>	<u>372,873</u>	<u>383,256</u>
CURRENT ASSETS					
Debtors	10	7,724	128	7,852	23,942
Cash at bank and in hand	11	29,599	49,402	79,002	69,237
		<u>37,323</u>	<u>49,530</u>	<u>86,854</u>	<u>93,179</u>
CREDITORS: Amounts falling due within one year					
	12	(18,661)	-	(18,661)	(11,533)
		<u>18,663</u>	<u>49,530</u>	<u>68,193</u>	<u>81,646</u>
Net current assets / (liabilities)		<u>18,663</u>	<u>49,530</u>	<u>68,193</u>	<u>81,646</u>
Total assets less current liabilities		<u>391,535</u>	<u>49,530</u>	<u>441,066</u>	<u>464,902</u>
TOTAL NET ASSETS		<u>391,535</u>	<u>49,530</u>	<u>441,066</u>	<u>464,902</u>
FUND BALANCES					
14					
Unrestricted Funds					
General funds		24,179	-	24,179	33,862
Designated funds		367,357	-	367,357	380,685
		<u>391,535</u>	<u>-</u>	<u>391,535</u>	<u>414,547</u>
Restricted Funds					
		-	49,530	49,530	50,355
		<u>391,535</u>	<u>49,530</u>	<u>441,066</u>	<u>464,902</u>

The financial statements were approved by the members of the PCC and were signed on its behalf by:

----- Date: _____ Charity number: 1131846
(Rev Greg Cushing)

The notes on page 34-49 form part of these accounts.

CASH FLOW STATEMENT

For the year ended 31st December 2023

	Note	2023 £	2022 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	a	<u>15,578</u>	<u>(9,097)</u>
Cash flows from investing activities:			
Dividends, interest and rents from investments		788	92
Proceeds from the sale of property, plant and equipment		-	1,636
Purchase of property, plant and equipment		(6,601)	-
Proceeds from sale of investments		-	-
Purchase of investments		-	-
Net cash provided by/(used in) investing activities		<u>(5,813)</u>	<u>1,728</u>
Change in cash and equivalents in the reporting period		<u>9,765</u>	<u>(7,369)</u>
Cash and equivalents at the beginning of the year	b	69,237	76,606
Cash and cash equivalents at the end of the year	b	<u>79,002</u>	<u>69,237</u>
Analysis of changes in net debt:			
	At start of year £	Cash-flows £	At end of year £
Cash	69,237	9,765	79,002
Total net funds / (debt)	<u>69,237</u>	<u>9,765</u>	<u>79,002</u>

CASH FLOW STATEMENT

Notes to the Cash Flow Statement

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2023 £	2022 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(23,837)	(55,666)
Adjustments for:		
Depreciation charges and provisions for impairment	16,984	16,437
Dividends, interest and rents from investments	(788)	(92)
Loss/(profit) on the sale of fixed assets		(193)
(Increase)/decrease in debtors	16,090	27,159
Increase/(decrease) in creditors	7,128	3,258
Net cash provided by (used in) operating activities	<u>15,578</u>	<u>(9,097)</u>

Note b: Analysis of cash and cash equivalents

	2023 £	2022 £
Cash at bank with immediate access	33,217	24,150
Notice deposits (with a term of three months or less)	45,785	45,087
Total cash and cash equivalents	<u>79,002</u>	<u>69,237</u>

1. Statutory Information

The Parochial Church Council of [name] is a charity registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2. Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention [as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities]. The financial statements include all activities for which the PCC is legally responsible; the activities of informal gatherings of church members and groups that owe their main affiliation to another body and are excluded.

These financial statements have been prepared in accordance with The Church Accounting Regulations 2006, 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)' ('the Charities SORP'), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ('FRS 102') and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The PCC have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern.

The PCC have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly.

The PCC have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income (which includes planned giving, collections and other donations) is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). [Goods donated for resale are recognised as income at the point of sale (as the sale proceeds cannot be estimated reliably before the goods are sold)]. Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable includes income from church conferences, retreats, and other events and

objects. It includes income from church conferences, retreats, and other events and courses.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity. It includes income from the hire of church facilities.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish share are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year. Any contributions that have not been paid over by the year end are included as a creditor.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. The nature of the work of the church is considered to be so integrated that the core charitable activity costs are considered to be for the one activity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets

Consecrated and beneficed property is not included in these financial statements by virtue of s.10(2) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

Movable church furnishings held by the incumbent and Churchwardens on special trust for the PCC and which require a faculty for disposal are capitalised in accordance with the policy set out below. These items are regarded as inalienable property and are listed in the church's inventory which can be inspected at any reasonable time. Inalienable property acquired prior to 2000 has not been capitalised as there is insufficient cost information available.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years but they have not been included in these financial statements as there is insufficient cost information and their depreciated cost is unlikely to be material.

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Leasehold improvements	Over the lease term or, if shorter, expected useful life
Equipment	15% per annum on a straight line basis

Notes to the accounts

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that carrying value may not be recoverable.

f) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

g) Pension scheme arrangements

The charity contributes to the Church Workers Pension Fund, which is a multi-employer defined benefits pension scheme as described in Section 28 of FRS 102. The charity is not able to identify its share of the Scheme's assets and liabilities and, therefore, as permitted by FRS 102, the Scheme is accounted for as if it were a defined contribution pension scheme. Contributions to the Scheme are charged to the Statement of Financial Activities as they become payable. Further information about the Scheme is disclosed in note XX 'Pension Commitments'.

h) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

k) Critical accounting estimates and areas of judgement

The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3. Donations and Legacies

	2023	2022
	£	£
Donations of cash and similar	362,540	328,712
Donations in kind (note 3a)	1,496	1,332
Other grants receivable	-	3,130
Income tax recoverable	66,599	56,379
	<u>430,634</u>	<u>389,552</u>

Donations in kind comprise:

	2023	2022
	£	£
Goods donated for:		
Distribution to beneficiaries	1,496	1,332
	<u>1,496</u>	<u>1,332</u>

4. Income from Charitable Activities

	2023	2022
	£	£
Church retreats and events	22,313	1,381
Other	4,315	1,962
	<u>26,628</u>	<u>3,343</u>

5. Income from Other Trading Activities

	2023	2022
	£	£
Hire of facilities	47,234	35,198
	<u>47,234</u>	<u>35,198</u>

6. Investment Income

	2023	2022
	£	£
Bank interest	788	92
	<u>788</u>	<u>92</u>

7. Charitable Expenditure

	2023	2022
	£	£
a Costs incurred directly on specific activities		
Staff costs	179,115	186,570
Diocesan Contribution	115,350	110,672
Students youth and children	2,120	3,720
CAP	3,291	7,554
Evangelism & community	4,163	3,688
Church retreats & events	23,024	-
Worship	1,420	2,999
Teaching materials	2,820	1,304
Other Expenditure	4,147	5,261
Internship	17,526	27,081
Donations in kind expensed (note 3a)	1,496	1,332
	<u>354,472</u>	<u>350,179</u>
Grants payable (note 8c)	47,776	40,648
	<u>402,248</u>	<u>390,828</u>
b Costs incurred on support & administration		
Independent examiner's fee	4,620	4,500
Site Development	621	-
Utilities	50,462	23,515
Maintenance	31,547	18,299
Site management	2,499	10,710
Catering and other	2,304	4,166
Other gifts	2,781	1,245
Depreciation charge	16,984	16,437
Insurance	7,778	7,238
Administration	7,276	7,106
	<u>126,873</u>	<u>93,216</u>
Total expenditure	<u>529,120</u>	<u>484,044</u>

The fee payable to the independent examiner for preparing and examining the accounts was £4,620 (2022: £4,500); in addition the charity paid £1,144 (2022: £1,233) to Stewardship for payroll bureau and consultancy services.

c Grants payable

	Institutions	Individuals	2023
	£	£	£
Grants for mission support	27,450	5,221	32,671
Grants for the relief of poverty	14,644	461	15,105
	<u>42,094</u>	<u>5,681</u>	<u>47,776</u>

The comparatives for the previous year are as follows:

	Institutions	Individuals	2022
	£	£	£
Grants for mission support	23,130	5,100	28,230
Grants for the relief of poverty	11,556	862	12,418
	<u>34,686</u>	<u>5,962</u>	<u>40,648</u>

The charity's principal grants to institutions comprised:

	2023	2022
	£	£
Operation Mobilisation (for worker support)	3,600	6,030
Stewardship (for worker support)	10,980	9,900
Great Lakes Outreach (for worker support)	3,600	3,600
Pecan	3,600	3,600
XLP	3,000	3,000
Paz y Esperanza	3,000	3,000
Giraffe	3,250	3,000
Starfish	1,250	1,500
London City Mission (for worker support)	4,950	-
Betel Church (Cluj, Romania)	3,012	-
OMF International (for worker support)	1,500	-
Grants to institutions for less than £1,000 each	352	1,056
	<u>42,094</u>	<u>34,686</u>

8. Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2023	2022
	£	£
Gross wages and salaries	159,579	150,003
Social security	9,125	6,859
Pension costs	8,491	14,221
Associate Vicar Employment Costs including accommodation	-	17,083
Staff related expenses	1,921	2,365
	<u>177,195</u>	<u>190,531</u>

Notes to the accounts

Of this total, £nil is included in within 'Internship' costs in note 7a (2022: £3,961).

The average monthly number of employees during the year was 6.6 (2022: 9). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

Rev. Greg Cushing (who is a clergy member of the PCC) receives a stipend from the Diocese and so is not an employee; some of the Parish Share paid to the Diocese is used to help meet the cost of this stipend. Rev. Greg Cushing was also provided with accommodation (which is customary for clergy) and the cost of this accommodation to the PCC is disclosed in note 7 'Charitable Expenditure'.

The Associate Vicar, Rev. Jenny Dawkins, who was a member of the PCC until 5 February 2023, was previously employed by the charity and also had customary clergy accommodation provided. The church also directly paid the council tax and water rates on the provided accommodation. These costs comprise the Associate Vicar Employment Costs above. Following the resignation of the previous Vicar, the Associate Vicar was appointed Interim Minister and received a stipend from the Diocese and was no longer an employee. She continued to be provided with customary accommodation under the same arrangement as before until the appointment of the new incumbent.

9. Tangible Fixed Assets

	Freehold Property £	Leasehold Improvements £	Fixtures, fittings and equipment £	Total 2023 £
Cost				
At 1 January 2023	400,000	65,488	71,252	536,740
Additions	-	-	6,601	6,601
Disposals	-	-	-	-
At 31 December 2023	<u>400,000</u>	<u>65,488</u>	<u>77,853</u>	<u>543,341</u>
Accumulated depreciation				
At 1 January 2023	40,000	56,876	56,609	153,484
Charge for the year	8,000	1,845	7,139	16,984
Eliminated on disposal	-	-	-	-
At 31 December 2023	<u>48,000</u>	<u>58,721</u>	<u>63,747</u>	<u>170,469</u>
Net book value				
At 31 December 2023	<u>352,000</u>	<u>6,767</u>	<u>14,106</u>	<u>372,873</u>
At 31 December 2022	<u>360,000</u>	<u>8,612</u>	<u>14,643</u>	<u>383,256</u>

The Freehold property was purchased in 2018 for £400,000. The members of the PCC are not aware of any material changes in value since purchase and the valuation has not been updated.

10. Debtors

	2023 £	2022 £
Trade debtors	2,999	5,318
Tax recoverable	4,854	6,843
Other debtors	-	8,032
Prepayments and accrued income	-	3,750
	<u>7,852</u>	<u>23,942</u>

11. Cash at bank and in hand

	2023	2022
	£	£
Cash at bank with immediate access	33,217	24,150
Notice deposits (with a term of three months or less)	45,785	45,087
	<u>79,002</u>	<u>69,237</u>

12. Creditors: Liabilities falling due within one year

	2023	2022
	£	£
Trade creditors		
Other creditors	3,093	654
Accruals	15,568	3,965
Deferred income	-	4,514
Grant obligations	-	2,400
	<u>18,661</u>	<u>11,533</u>

13. Pension Contributions

The Church Workers Pension Fund (CWPF)

The PCC participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the PCC and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, which comprises a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may be added before retirement, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared, is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme. The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and contributions are accounted for as if the Scheme were a defined contribution scheme. The pension contributions payable for the year, which have been charged to the Statement of Financial Activities, were £8,491 (2022: £14,221).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022. The next valuation is due as at 31 December 2025.

For the Pension Builder Classic section, the valuation confirmed that it was now fully funded on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a modest discretionary bonus following improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation confirmed that it was now fully funded on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the Scheme is such that if another employer fails, the PCC could become responsible for paying a share of that employer's pension liabilities.

Notes to the accounts

14. Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Gains and losses 2023 £	Closing balance 2023 £
<i>Designated Funds</i>						
Old Vicarage Fund	360,000	-	(8,000)	-	-	352,000
Fabric Fund	-	-	-	-	-	-
External Giving Committee	20,685	-	(44,303)	38,974	-	15,357
Weekend Away	-	22,836	(23,024)	188	-	-
	<u>380,685</u>	<u>22,836</u>	<u>(75,327)</u>	<u>39,162</u>	<u>-</u>	<u>367,357</u>
<i>General Unrestricted Funds</i>	33,862	476,425	(446,545)	(39,563)	-	24,179
Total Unrestricted Funds	<u>414,547</u>	<u>499,261</u>	<u>(521,872)</u>	<u>(401)</u>	<u>-</u>	<u>391,535</u>
<i>Restricted Funds</i>						
Site development fund	24,256	1,325	(621)	-	-	24,960
Site development fund tithe	22,832	-	-	-	-	22,832
Hardship fund	-	-	(461)	461	-	-
Ukraine	2,503	510	(3,012)	-	-	(0)
Other restricted funds	764	4,189	(3,155)	(60)	-	1,738
	<u>50,355</u>	<u>6,023</u>	<u>(7,249)</u>	<u>401</u>	<u>-</u>	<u>49,530</u>
Aggregate of funds	<u>464,902</u>	<u>505,284</u>	<u>(529,120)</u>	<u>(0)</u>	<u>-</u>	<u>441,066</u>

The transfers referred to above were made for the following reasons:

- Transfer to clear the deficit on the Hardship Fund at the year end from the General Fund.
- Transfer from General Fund to the External Giving Committee reflects the policy of the PCC that 10% of annual unrestricted income is used to support mission partners across the world.
- Transfer from General Fund to the Weekend Away fund to clear the year-end deficit
- Transfer from another restricted fund to General Funds to reflect prior expenditure

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			2023 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	20,873	352,000	-	372,873
Debtors	7,724	-	128	7,852
Cash at bank and in hand	14,243	15,357	49,402	79,002
Creditors falling due within one year	(18,661)	-	-	(18,661)
	<u>24,179</u>	<u>367,357</u>	<u>49,530</u>	<u>441,066</u>

In the **previous year** the movements in the charity's funds were as follows:

	Opening balance 2022 £	Incoming resources 2022 £	Outgoing resources 2022 £	Transfers in the year 2022 £	Gains and losses 2022 £	Closing balance 2022 £
<i>Designated Funds</i>						
Old Vicarage Fund	368,000	-	(8,000)	-	-	360,000
Fabric Fund	-	-	-	-	-	-
External Giving Committee	10,527	-	(39,066)	49,224	-	20,685
	<u>378,527</u>	<u>-</u>	<u>(47,066)</u>	<u>49,224</u>	<u>-</u>	<u>380,685</u>
<i>General Unrestricted Funds</i>	85,709	424,273	(433,220)	(42,900)	-	33,862
Total Unrestricted Funds	<u>464,236</u>	<u>424,273</u>	<u>(480,286)</u>	<u>6,324</u>	<u>-</u>	<u>414,547</u>
<i>Restricted Funds</i>						
Site development fund	24,686	188	(617)	-	-	24,256
Site development fund tithe	22,832	-	-	-	-	22,832
CAP	619	-	(314)	(306)	-	(0)
Hardship fund	421	-	(862)	442	-	(0)
Listening for a change	4,410	-	-	(4,410)	-	-
Ukraine	-	2,503	-	-	-	2,503
Other restricted funds	3,364	1,415	(1,965)	(2,050)	-	764
	<u>56,332</u>	<u>4,105</u>	<u>(3,759)</u>	<u>(6,324)</u>	<u>-</u>	<u>50,355</u>
Aggregate of funds	<u>520,568</u>	<u>428,378</u>	<u>(484,044)</u>	<u>-</u>	<u>-</u>	<u>464,902</u>

Notes to the accounts

Analysis of net assets by fund

In the **previous year**, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			2022
	General	Designated	Restricted	
	funds	funds	funds	
	£	£	£	£
Tangible fixed assets	23,256	360,000	-	383,256
Debtors	23,905	-	38	23,942
Cash at bank and in hand	(1,766)	20,685	50,318	69,237
Creditors falling due within one year	(11,533)	-	-	(11,533)
	<u>33,862</u>	<u>380,685</u>	<u>50,355</u>	<u>464,902</u>

Site Development Fund: Main working fund for the redevelopment of the site.

Site Development Tithe Fund: 10% of gifts to the initial appeal for the Site Development Fund are allocated to support other similar building projects around the world.

Hardship Fund: Support of those in need due to Covid-19

Other Restricted Funds: Support of those in need and specific missionaries and events.

15. Operating lease commitments

As at 31 December 2023, the charity had no remaining operating leases for property rented for the clergy and Interns (2022: two). The minimum amount

	2023	2022
	£	£
Payments falling due:		
Within one year	-	2,200
Between one and five years	-	-
After five years	-	-
	<u>-</u>	<u>2,200</u>

During the year the charity was charged £15,774 (2022: £35,750) for its one (2022: two) remaining operating leases prior to surrender.

16. Transactions with related parties

During the year the charity:

a) received donations totalling £56,124 (2022: £60,606) from related parties (which includes members of the PCC, any other members of key management and anyone closely connected to them).

Except as disclosed in note 8 'Analysis of staff costs', there have been no other transactions with related parties during the year.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES FOR THE YEAR ENDED 31 DECEMBER 2023

Note	<u>Unrestricted funds</u>				
	General	Designated	Restricted	Total	
	2023	2023	2023	2023	
	£	£	£	£	
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	422,778	1,898	5,959	430,634
Charitable activities	4	5,625	20,939	64	26,628
Other trading activities	5	47,234	-	-	47,234
Investments	6	788	-	-	788
Total income and endowments		476,425	22,836	6,023	505,284
EXPENDITURE ON:					
Charitable activities:	7	446,545	75,327	7,249	529,120
Total Expenditure		446,545	75,327	7,249	529,120
Net income/(expenditure)		29,880	(52,491)	(1,225)	(23,837)
Transfers between funds	14	(39,563)	39,162	401	(0)
		(9,683)	(13,329)	(825)	(23,837)
Other recognised gains/(losses):					
Gains/(losses) on revaluation of fixed assets		-	-	-	-
Other gains/(losses)		-	-	-	-
Net movement in funds		(9,683)	(13,329)	(825)	(23,837)
Reconciliation of funds:					
Total funds brought forward		33,862	380,685	50,355	464,902
Total funds carried forward	14	24,179	367,357	49,530	441,066

<u>Unrestricted funds</u>				
General	Designated	Restricted	Total	
2022	2022	2022	2022	2022
£	£	£	£	£
385,447	-	4,105	389,552	
3,343	-	-	3,343	
35,198	-	-	35,198	
92	-	-	92	
424,080	-	4,105	428,185	
433,220	47,066	3,759	484,044	
433,220	47,066	3,759	484,044	
(9,140)	(47,066)	347	(55,859)	
(42,900)	49,224	(6,324)	-	
(52,040)	2,158	(5,977)	(55,859)	
-	-	-	-	
193	-	-	193	
(51,847)	2,158	(5,977)	(55,666)	
85,709	378,527	56,332	520,568	
33,862	380,685	50,355	464,902	



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