

The Parish of St Margaret of Antioch and St Clement, Ilford

## Annual Parochial Church Meeting

The Annual Parochial Church Meeting will be held on Sunday 27 September 2020 at 11.15am in St Margaret's Church, Balfour Road. All members of the congregation are invited to attend, and those on the Electoral Roll are entitled to vote.

### AGENDA

#### Meeting of Parishioners for the Election of Churchwardens

1. Apologies for absence.
2. Election of two Churchwardens

#### The Annual Parochial Church Meeting

1. Apologies for absence
2. Minutes of the APCM held on 7 April 2019
3. Matters arising
4. Election of **two** members to serve on Redbridge Deanery Synod for three years
5. Election of **nine** members to serve on the Parochial Church Council for one year
6. Report on changes to the Electoral Roll since the last APCM
7. Annual Report of the proceedings of the PCC and the activities of the parish generally
8. Financial statements of the PCC for the year ending 31 December 2019
9. Appointment of Independent Examiner
10. Report on the fabric, goods and ornaments of the church
11. Report on the proceedings of Redbridge Deanery Synod
12. Other matters of parochial or general church interest

The Parish of St Margaret of Antioch  
and St Clement, Great Ilford



Annual Report  
and  
Financial Statements  
of the  
Parochial Church Council  
for the year ended 31 December 2019

## St Margaret's Church, Balfour Road, Ilford IG1 4HZ

**Incumbent:** Fr Stephen Pugh 70 Brisbane Road, Ilford IG1 4SL

**Bank:** The Co-operative Bank, PO Box 250, Delf House, Southway, Skelmersdale WN8 6WT

**Independent examiner:** Mr Martin Charlesworth 65 Rous Road, Buckhurst Hill IG9 6BU

**Parish web site:** [www.stmargaretilford.org.uk](http://www.stmargaretilford.org.uk)

**Charity number:** 1128169

### Administrative information

The Church of St Margaret of Antioch is situated in Balfour Road, Ilford IG1 4HZ. It is part of the Diocese of Chelmsford, and in the Episcopal Area of Barking. The correspondence address is: 70 Brisbane Road, Ilford IG1 4SL.

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. Under provisions of the 2006 Charities Act, implemented in 2008, parishes with an annual income over £100,000 have to register with the Charities Commission; the PCC registered at the beginning of 2009.

PCC members who have served from 1 January 2018 until the date this report was approved are:

<i>Incumbent</i>	Fr Stephen Pugh	Chair
<i>Churchwardens</i>	Gladstone Rajakulendran Charles Acolatse	
<i>Representatives on Redbridge Deanery Synod</i>	Terry English Glen Thomas	
<i>Elected members</i>	Jannis Abley Jenny Bowen Helen Cansick (Secretary) Ann Edwards (Treasurer) Peter Fox Vijin Paulraj Stephen Romaniuk Ray Wood	
<i>Co-opted</i>	Wendy Everingham	

### Structure, governance and management

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

Since the 2018 APCM there have been five meetings of the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

### Aims and purposes

The PCC of St Margaret of Antioch and St Clement has the responsibility of co-operating with the incumbent, Fr Stephen Pugh, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Parish Church and church hall of St Margaret of Antioch and the house at 80 Ingleby Road, Ilford.

### Mission Statement

Welcoming, transforming and growing together in God's love

### 8. Annual report on the financial affairs

Ann Edwards talked through the finance. Firstly she explained the income, of which a small amount is restricted for charity purposes when we do a formal collection. The income is made up of voluntary giving, investments and "church activities", which includes rent from hall and Ingleby Road. Payments include activities like the Parish Share (£53,800) and general expenses, including utilities bills. The surplus at the end of the year is £22,709, which is about £2k more than last year. Ann reminded everyone that the largest fund we have (from the sale of St Clements) is held in trust by Chelmsford, and requires special permission for restricted use. Ann was thanked for all her hard work in managing and compiling the accounts.

**9. Election of an independent examiner** - Martin Charlesworth has agreed to the role for 2019.

### 10. Churchwarden's report on the fabric, goods and ornaments of the church

The report was noted.

### 11. Report on the proceedings of the Deanery Synod

The report was noted.

### 12. Other matters of parochial or general church interest

- Helen made a plea for help with Discoverers. We started the year with three leaders, but Fiona has had to step down due to work commitments. Gabriella Armstrong (Norma's granddaughter), and Krystyna Retecka both indicated interest.
- Mayfayre – this year on 11 May

## **The Parish of St Margaret of Antioch and St Clement, Great Ilford**

### **Annual Parochial Church Meeting held on**

**Sunday 7 April 2019 at 11.45am**

*The meeting was chaired by Fr. Stephen Pugh and there were 30 parishioners present.*

#### **Meeting of Parishioners for the purpose of electing churchwardens**

- 1. Apologies for absence** - none received
- 2. Election of two churchwardens** - Fr Stephen thanked Gladstone Rajakulendran for all his years of service as churchwarden. He is stepping down now. His easy going manner has been a real asset to the role. Charles Acolatse and Vigin Paulraj had been nominated as churchwardens. They were elected.

#### **Annual Parochial Church Meeting**

- 1. Apologies for absence** - as above
- 2. Minutes of the APCM meeting held on 2 April 2017** - The minutes were signed as a true record.
- 3. Matters arising** - none.
- 4. Election of nine members to serve on PCC for one year**  
The following members of the congregation were elected to serve on the PCC for one year; Jannis Abley, Jenny Bowen, Helen Cansick, Ann Edwards, Peter Fox, Gladstone Rajakulendran, Stephen Romaniuk.

#### **5. Appointment of Sunday Welcome Team**

Charles thanked everyone on the rota for the last year. And thanks also to the tea and coffee team, who are always there to help everyone get together, socialise and chat. And thanks also to the sound team. Charlotte Nielsen has requested to step down from the Welcome Team, and Yvonne Thomas will join the team. Members of the Welcome Team are: Ray Wood; John Nouchin; Jannis Abley; Barbara Haler; Yvonne Thomas; Faustina Bainbridge; Dorish Thason.

#### **6. Annual report** - no comments or questions

#### **7. Electoral Roll Officer's Report**

Sharon Daughters reported that there were 72 people on the electoral roll, one third of whom live outside of the Parish (we must be a great parish because people want to keep coming even if they move!). We have started a new Roll from scratch this year.

## **Objectives and Activities**

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our worshipping community. We try to enable all people to live out their faith through:

- Worship and prayer; furthering their knowledge about the Christian faith
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

## **Report on proceedings of the Parochial Church Council and activities of the parish**

The Parochial Church Council meets six times a year, in alternate months of the year. There is a conscious determination to use PCC meetings to develop our thinking about the Christian faith and our vision for St Margaret's and its role in the community we serve. The catalyst for much of the PCC discussion is the five aspirations developed as part of our centenary year in 2014 which were intended to provide a framework for parish thinking and development for a five year period until 2019. The aspirations are:

*To be a welcoming community*

*To be a family which values and uses the gifts of each person  
to contribute to the life of St Margaret's*

*To be a Christian presence in our community*

*To grow as Christians, expressing our faith through our lives*

*To share our Christian faith with others.*

Safeguarding is taken seriously by the PCC and each year the PCC reviews and re-affirms its Safeguarding Policy for the parish, to ensure we give the proper protection to children, young people and vulnerable adults. In 2019 the policy was re-written to bring it into line with current national and diocesan policies, and was approved at the September PCC meeting. Safeguarding appears as an agenda item at every PCC meeting.

During the year we continued to build working relations with two of our neighbouring parishes in Ilford, St Mary the Virgin and St Luke. The priests of the three parishes met together, and the three PCC's separately discussed how we might co-operate and work together. Discussions culminated in the three parishes forming a Mission and Ministry Unit (MMU). Our vision is for the three parishes to be a transforming presence in our communities both individually and collectively, by supporting the life and witness of each parish and exploring fresh ways of advancing the Kingdom of God. In June the PCC hosted a barbecue for members of the PCC's of the other two churches, as a means of members of all three churches starting to get to know one another.

In May, we held our annual community Mayfayre, with May Queen, maypole dancing, barbecues, teas and refreshments, and stalls and children's games in the hall.

At our Patronal Festival in July 2018 to celebrate St Margaret's Day, we welcomed as our preacher Fr Martyn Hawkes, Parish Priest of St Gabriel, Aldersbrokk and Area Dean of Redbridge.. At our Dedication Festival in October, marking the 105th anniversary of the consecration of St Margaret's Church, our preacher was Fr Mark Kenny. A 'Bring and Share Lunch' was held on both occasions, and in conjunction with our Dedication Festival we held our annual Gift Day. The money raised was used towards the cost of redecorating the church hall.

Another successful 'Cathedral Pilgrimage' was held in September, the fifth, this time to Peterborough Cathedral. As previously, it was a joint event with St Luke, Ilford and St Gabriel, Aldersbrook. We travelled by coach, and on arrival had a guided tour of the Cathedral led by Cathedral Guides. We then held a Eucharist in the nearby parish church of St John the Baptist, Stanground. In the afternoon there was free time to eat and to visit Peterborough.

Two new initiatives we started in 2018 continued to grow and develop in 2019. 'Tea's Company', a monthly opportunity for people to meet and chat, with tea, coffee and cakes. There has been an encouraging response. Sharon Daughters who organises this has written more about it in this booklet. We have also started a monthly time of 30 minutes of silent prayer in the church, concluding with Night Prayer (Compline). Again, it has been encouraging to see the number of people who have come along.

Students from Year 2 at Christchurch School came to visit St Margaret's during the autumn term, as they have done for many years. It was a pleasure also this year to welcome students from Years 1 and 2 of Seven Kings Primary School to visit St Margaret's for the first time.

St Margaret's hosted a Redbridge Deanery Congress Meeting in December. The Bishop of Barking and Archdeacon of West Ham spoke about challenges facing the Anglican Church in Chelmsford Diocese, and in particular financial difficulties and, as a consequence, the allocation of priests in future years.

Marjorie Tarran, a member of St Margaret's congregation, died during the year. Marjorie was a stalwart and key member of St Margaret's all her life. She was one of the founders of the annual Mayfayre in the years after the Second World War. For many years after her retirement as a school teacher, Marjorie took on the role of Sacristan. She kept the vestments, altar linen etc. in immaculate condition, and of such a high standard to make St Margaret's the envy of other parishes. Edith Cole also died during the year. Edith had started to take on some of Marjorie's roles in preparing for midweek services. In earlier years Edith had been a member of the church choir, the Mothers' Union, and a member of the PCC. Another member of St Margaret's to die during the year was Marie Litson. Marie had started coming to St Margaret's in more recent years when she moved to Ilford to be nearer her daughter, Ann Marney. Marie had been a life-long church member, and particularly enjoyed singing hymns.

## **Redbridge Citizens**

*Jenny Bowen*

Andrea Kiso and Jenny Bowen continue to represent St Margaret's on Redbridge Citizens Housing Team. 2019 was a busy year for the Housing Team working towards the provision of 250 CLT homes in the Borough. Regular meetings were set up with the Development Manager of Redbridge Living (RL), the council's own development company, and members of their team. These meetings were chaired by members of our team and also attended by staff from London CLT. Apart from progressing various practical issues, our aim is to establish a proper working partnership with RL.

The Housing Team partnered with RL in public consultations on 2 of the first tranche of designated sites, successfully leading, with the assistance of London CLT and Architects Sans Frontieres, the first consultation on the development of flats in Clements Road, and promoting CLTs to members of the public at a consultation on the site in Loxford.

October saw the launch of Ilford Citizens as part of Redbridge Citizens, bringing in 10 new member institutions and consequently new leaders to strengthen the various teams working on issues raised prior to the last local elections. The new members are St Peter and St Paul's, St Cedd's, St John the Baptist, St Bede's and St Theresa's Catholic Churches, St Mary's, City Gates, Palmer Academy, Mayes Park Primary School and Sikh Support. St Margaret's is part of Ilford Citizens and 5 members attended the launch event at City Gates Church.

The year ended with a fun action on the Town Hall steps with a Salvation Army band, carols specially adapted to a housing theme by Andrea and Shonagh, and mince pies. Several members of St Margaret's attended this event. The leader of the council was present and agreed to meet with the team in the new year as we want to ensure that the community and the future residents are truly involved in the development and management of new homes, not just on the first sites but beyond.

If anyone would like to find out more about Redbridge/Ilford Citizens or CLTs, please speak to Andrea or Jenny.

## **Traidcraft**

*Sharon Daughters*

Traidcraft is organised at St Margaret's by Sharon Daughters. Traidcraft settled well with its new business plan in 2019, the items for sale still being ethical and fair. It's good to report that the amount brought by the church from Traidcraft was almost the same as 2018. This is especially pleasing as there was a 20% increase in 2018. Unfortunately in buying so much there is quite a gap between sales and purchases, there is now extra sales stock brought at the end of 2019 ready to sell in events due to be held in 2020. These are regular events not only in St Margaret's but other local churches and community events. Despite sales at events, Traidcraft does still rely on people buying in church too, to maintain current increases. There were also two afternoon teas held during the year which raised £270 for Traidcraft Exchange (the charity arm of Traidcraft).

## **Discoverers**      *Helen Cansick*

There are around 20 children on the Discoverers' register, with ages ranging from 3 upwards. Most weeks see around 6-10 children attending, with significant festivals and baptisms see slightly higher numbers, sometimes up to 15 children. Some children whose families have moved away from the parish have attended very occasionally and we are always pleased to see them.

Throughout the year there have been 2 leaders, Helen and Jenny, who have planned and lead Discoverers on alternate weeks. Fortunately, a number of parents are willing to stay with their children to be an additional responsible adult, as required for safeguarding. The children attending are usually of the younger age group, so the lesson is planned and delivered to suit them, with more challenging questions and activities in reserve and included as necessary to help older children stretch their thinking and engage with the session.

The objective of Discoverers is to introduce the basics of Christianity to the children and to help them discover the bible and the teachings of Jesus, and to feel a part of the church family. We aim to achieve this through a range of fun and engaging activities, including prayers, stories, games, dressing up and drama, and arts and crafts. Sometimes a short film or songs might be included. We continue to use the Roots course material, although on some occasions, such as baptisms, Patronal and Dedication Festivals, Mothering Sunday, Fathers' Day and Lent, we use other ideas and resources. The focus is on simple lessons to help the children know God's love for them and to understand the importance of kindness, respect, love and forgiveness, and how they can demonstrate them in their everyday life at home and at school. The children enjoy lighting the candle and taking the collection at the start of each session and carrying the collection into church at the end. When the session closes, the children come into church for a blessing, after which they talk about what they have been doing and show anything that they have made. It is good to see the young children continuing to grow in confidence when speaking in front of the congregation. After the service, a number of the children enjoy helping to collect up the hymn books.

During Lent, Discoverers joined with the rest of the church in learning about and collecting money in a jar for WaterAid. During Advent, the children coloured wooden decorations for the church tree, which some of them then helped to decorate. Some of the children also helped to clean the church ready for Christmas.



## **Churchwardens Report on the fabric, goods and ornaments of the church**

*Charles Acolatse and Vijin Paulraj*

The PCC have continued with work to improve the interior look of both St Margaret Church and the Church Hall. New draught excluder strips have been added to the doors to improve warmth in the Church. The wooden floor has been lightly sanded and lacquer applied which has brightened up the Church. In the Church Hall and the corridors the broken and split pine blocks that make up the flooring have all been repaired, sanded and resurfaced with hardwearing lacquer. The Hall ceiling have been enforced with insulation as a measure to retain heat and new Fan Heaters installed above the doors to keep the corridors and the Hall warmer. Our main focus and challenge now is to have the Hall redecorated this summer to achieve our set goal for this year. A big thank you to the PCC members for turning the year into an exciting one and rising above all challenges.

The inventory system used at St Margaret Church makes it simple and easy to keep track and account for and maintain the Church valuables, furniture, vestments and altar furnishings to ensure they are kept in very good order. We are optimistic we will have a good report from the auditors again this year.

The Quinquennial Inspection carried out in October 2019 was very complimentary about how well the Church is kept. However there were some few minor but urgent issues, such as dislodged church tiles, gullies and gutters to be cleared, repair of the outside tap that was coming away from the wall and broken quarry tiles. As at now all the issues have been resolved successfully.

The gardens and grounds around St Margaret Church have always been the pride of the Church. Thanks to our dedicated gardeners these have always been kept looking lush green, attractive and welcoming. The noticeboard on the corner of Perth Road, under the lime tree, has been moved near to the North door of the Church on the same Perth Road. It's now visible and less prone to the mess of the birds that perch on the lime tree.

We wish to congratulate and thank the whole congregation for their continued support and contribution to ensure St Margaret Church is ever clean, presentable and welcoming.

## **Support for Charities**

Helping those in need is a demonstration of our faith. During Lent we collected money to support the appeal of the Archdeacon of West Ham to provide motorbikes to enable priests in the Diocese of Marsabit, an area of north Kenya, to be able to travel around. Our Lent collection raised £518. The Archdeacon was presented with a cheque for that amount when he came to preach at St Margaret's at Pentecost.

We supported the Macmillan Cancer Support 'World's Biggest Coffee Morning' in September, and raised £253.

During Advent we again had an 'Advent Box of Hope' in church to collect items of food and clothing requested by the Redbridge Cold Weather Centre (Night Shelter) based at the Salvation Army in Ilford, working with homeless people during the winter months.

In 2019 we donated £359 from collections at our Christmas services to the Children's Society, to support their work with vulnerable children and young people. £109 of that was raised at the Christmas Eve Christingle Service.

## **Church Attendance**

The number on the Church Electoral Roll at the APCM in 2019 was 71.

During 2019 there were five baptisms. Five young people were prepared for, and admitted to Holy Communion. There were no weddings in church. Five funerals took place in church.

Sunday attendance remains fairly constant, averaging about 70 adults and children. Although numbers remain fairly constant faces change, a reflection of the transient population in Ilford and more generally across the whole of London. The decline in the number of occasional offices reflects the increasingly multi-faith composition of the community and the decline in general in the number of baptisms, and weddings and funerals that take place in church. We continue to have large congregations with a fairly full church on both Easter Day and Christmas Midnight Mass. We place an advertisement for our Christmas services in the *Ilford Recorder*, as well as detailing our services on the parish web site and the Church of England web site *A Church Near You*.

## **Redbridge Deanery Synod**

Terry English and Glen Thomas are the two elected representatives from St Margaret's to the Deanery Synod. They report on each Synod meeting to the PCC thus providing the PCC with a link between the parish and the wider structures of the church.

## **Children's Society**

*Sharon Daughters*

£431 was sent to The Children's Society from box collections last year. This is only a small reduction on what was sent in 2018 (and this was a good year). During the year we had a speaker from The Children's Society explaining the work they do and how our money helps their work. Following this visit two additional box holders were added. If you too would like a box for your loose change, please let me know. £112 was also donated in December during carol singing around the parish, which is always well received by the locals.

## **The Church Hall**

*Ann Edwards*

The hall is the meeting place for local community groups of children and adults. Little Rascals Pre-School children meet on weekday mornings and afternoons. Other activities for children and young people include Brownies and Guides on Wednesday evenings, Sanskriti Dance on Friday and Saturday and 11+ tuition on Sunday afternoons. St Margaret's Discoverers enjoy their time together in the hall on Sunday mornings. Adult groups include Keep Fit on Tuesdays and Ilford and District CHA Rambling Club on Friday evening. The hall provides opportunities for links with the local community and is an important source of regular income for the church.

## **Tea's Company**

*Sharon Daughters*

We continued having our monthly tea's in church on the last Thursday of the month (not December). It is a successful community event, with numbers increasing to over 20 people coming along each month. About half of these are not from St Margaret's congregation which shows this event is reaching out to the wider community. We also have people coming into the church just to visit and pray. The regular volunteers have been great- making delicious cakes and easy work of the washing up! More people on the rota would always be welcome to make cakes, wash up or just chat with guests (you don't have to stay the whole time). Tea's Company is really appreciated by the people that come along.

## **Liturgical Music**

*Mike Coy*

The use of music in the liturgy of the church is based up the premise that its purpose is to add an extra dimension to the spoken word and to the silence where holiness can be experienced and in which personal prayer takes place. In so far as music takes this “background” role, it is not performance and, whilst all involved should aspire to high standards, I hope that the occasional signs of human frailty can be excused by the noble intentions!

I'd like to thank Fr. Stephen, the parish council, the congregation and the wonderful band of cantors who support the liturgical music in St. Margaret's. The liturgy continues to be well planned and the level of co-operation by all involved is most pleasing.

The Organ and Piano are in good condition. The piano is still responding quite well and should be serviceable for the near future. However, it is an extremely old instrument and can no longer hold concert pitch. Our tuner has eased the stress on the inner workings by tuning it a semi-tone lower than concert pitch. It would be worthwhile keeping a weather eye open for a newer instrument. Both organ and piano suffer from the large range of humidity and temperature in the church. I congratulate the Parish on the regular tuning and maintenance of both instruments.

I'm continually delighted by the commitment and performance of those parishioners who give their services as Cantors. Their commitment to preparation, rehearsal and leadership is quite remarkable and I commend them for their enthusiasm and their good humour. We lost Alison this year and, with our best wishes for her future with Glen up in Staffordshire, we acknowledge her long service as a cantor and thank her for it. We would welcome anyone who would like to offer their service as a cantor: please make yourself known to Fr. Stephen, myself or any of the cantors.

The standard of involvement and active engagement in the liturgy through singing by the congregation seems to improve year on year making my involvement always enjoyable. Thank you and Congratulations!

## **Financial Review**

*Ann Edwards*

Total receipts on unrestricted funds for the year ending 31 December 2019 were £133,782. The main sources of income, detailed on the financial statements, were voluntary giving by members of the congregation, investment income, hall rents and rents from the property at 80 Ingleby Road, Ilford. Expenditure of unrestricted funds, detailed on the financial statements, totalled £129,467. The largest single item of expenditure was the £54,719 Parish Share paid to the diocese. The net result for the year was a surplus of £4,315 on unrestricted funds.

The PCC held total assets of £1,646,932 at the end of the year, an increase of £157,836 on the 2018 figure. The increase was due to high stock market share prices at the end of the year. Details of fixed assets, investment and trust assets are listed on the financial statements. The PCC holds two CBF Investment Funds, an M&G Investment Fund, and a CBF Deposit Fund. The PCC current account is held at the Co-operative Bank. Interest from the CBF Investment funds is paid into the CBF Deposit Fund. Interest from M&G is paid directly into the current account. The house at 80 Ingleby Road was professionally valued at £600,000 in 2016, the three flats at the property are managed for the PCC by Clintons Management Ltd.

### **Reserves Policy**

The PCC does not have a specific reserves policy. The balance of the current account is normally maintained at a level sufficient to cover two months average expenditure. To keep a workable balance funds may be transferred from the CBF Deposit Fund, £15,000 was transferred during the year to help cover the cost of the resurfacing of the hall and church floors and the insulation of the hall ceiling. Major capital projects are funded, where possible, from the CBF Sale of St Clements Fund, this account is held by the Chelmsford Diocesan Board of Finance, the capital may only be used for major projects at the discretion of the Board. There were no withdrawals from the account in 2019.

The Independent Examiner for the parish accounts is Martin Charlesworth, of 65 Rous Road, Buckhurst Hill IG9 6BU.

**Parochial Church Council of Great Ilford,  
St Margaret of Antioch and St Clement**

**Financial Statements for the year ended 31 December 2019**

**Receipts and Payments**

	Unrestricted	Restricted	Total	Last year
	£	£	£	£
<b>RECEIPTS</b>				
<b>Voluntary income</b>				
Tax efficient planned giving	11,956	-	11,956	12,192
Other planned giving	153	-	153	215
Collections at services	5,279	880	6,159	6,119
Other giving	1,451	-	1,451	1,748
Gift Aid recovered	4,576	-	4,576	6,344
Legacies	-	-	-	250
<b>Total voluntary income</b>	<b>23,415</b>	<b>880</b>	<b>24,295</b>	<b>26,868</b>
<b>Activities for generating funds</b>	<b>2,387</b>	<b>-</b>	<b>2,387</b>	<b>2,305</b>
<b>Income from investments</b>	<b>32,216</b>	<b>-</b>	<b>32,216</b>	<b>30,958</b>
<b>Church activities</b>				
Statutory fees received	643	-	643	(105)
Income from hall	37,417	-	37,417	37,731
Income from Ingleby Road	35,229	-	35,229	26,695
Traidcraft sales	2,475	-	2,475	3,048
<b>Total from church activities</b>	<b>75,764</b>	<b>-</b>	<b>75,764</b>	<b>67,369</b>
<b>Other income</b>				
Insurance claims	-	-	-	-
<b>Total income</b>	<b>133,782</b>	<b>880</b>	<b>134,662</b>	<b>127,500</b>
<b>PAYMENTS</b>				
<b>Costs of generating income</b>	<b>1,256</b>	<b>-</b>	<b>1,256</b>	<b>1,073</b>
<b>Church activities</b>				
Charitable donations	200	880	1,080	1,017
Diocesan parish share	54,719	-	54,719	53,800
Payments to organists	3,600	-	3,600	2,885
Clergy expenses	617	-	617	667
<b>Total cost of church activities</b>	<b>59,136</b>	<b>880</b>	<b>60,016</b>	<b>58,369</b>
<b>Church expenses</b>				
Church running expenses	16,429	-	16,429	16,588
Church utility bills	1,387	-	1,387	1,307
Hall expenditure	38,290	-	38,290	17,928
Ingleby Road expenditure	9,782	-	9,782	6,331
Traidcraft purchases	3,037	-	3,037	3,045
<b>Total cost of church expenses</b>	<b>68,925</b>	<b>-</b>	<b>68,925</b>	<b>45,199</b>
<b>Governance costs</b>				
Independent examination of accounts	150	-	150	150
<b>Total expenditure</b>	<b>129,467</b>	<b>880</b>	<b>130,347</b>	<b>104,791</b>
<b>Surplus (deficit)</b>	<b>4,315</b>	<b>-</b>	<b>4,315</b>	<b>22,709</b>
<b>Brought forward 1 January 2019</b>	<b>1,484,721</b>	<b>60</b>	<b>1,484,781</b>	<b>1,491,430</b>
Revaluation of fixed assets	-	-	-	-
Unrealised gain (loss) on investments	157,836	-	157,836	(29,358)
<b>Carried forward 31 December 2019</b>	<b>1,646,872</b>	<b>60</b>	<b>1,646,932</b>	<b>1,484,781</b>

**Statement of Assets and Liabilities**

	Unrestricted	Restricted	Total	Last year
	£	£	£	£
80 Ingleby Road (valuation)	600,000	-	600,000	600,000
M & G Charifund	128,870	-	128,870	110,505
CBF Investment account	303,439	-	303,439	255,008
CBF Deposit account	24,688	-	24,688	23,913
CBF investment account (Sale of St Clement's)	577,753	-	577,753	486,713
Current account	12,122	60	12,182	8,642
	<b>1,646,872</b>	<b>60</b>	<b>1,646,932</b>	<b>1,484,781</b>

**Notes:**

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
2. Restricted funds represent £60 collected for the Community Land Trust, but not forwarded during the year.
3. The freehold land and buildings at 80 Ingleby Road, Ilford was professionally valued in December 2016 at £600,000.
4. The investment assets, i.e. M & G Charifund and the CBF Investment accounts are valued at the mid market value on 31 December 2019.

**Independent Examiner's unqualified report**

I report on the accounts of the PCC for the year ended 31 December 2019, which are set out on pages 1 to 2

**Respective responsibilities of the PCC and the examiner**

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with s.130 of the 2011 Act; or
  - to prepare accounts, which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.