



Saint Michael and All Angels Church

Bedford Park

Annual Report and Accounts 2020





**St Michael and All Angels
Year to 31st December 2020**

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St Michael and All Angels Parochial Church Council (PCC)

St Michael and All Angels Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, Father Kevin Morris, in promoting within the ecclesiastical parish the whole mission of the Church – pastoral, evangelistic, social and ecumenical. This includes responsibility for the administration and finances of the parish, the acquisition and management of Church property, the framing of an annual budget for maintenance of the Church's work, and the care, maintenance, preservation and insurance of the fabric of the Church and its grounds, together with its goods and ornaments. All this is done within the framework of the Church's mission statement:

St Michael's exists within the Anglo-Catholic tradition: to offer worship to God, to proclaim the gospel and share the experience of the love of God with all people.

Members of the PCC are either ex-officio (The Vicar, the Curate, the Wardens and Deanery Synod members) or elected at the Annual Parochial Church Meeting (APCM) to serve a term of three years, in accordance with The Church Representation Rules. The PCC is registered as a charity with the Charity Commission (registered number 1133805). Members of the PCC are trustees of the charity. Since the last APCM on 12 October 2020, the members of the PCC have been:

Ex-officio Members

Incumbent	Father Kevin Morris – Chairman
Curates	Father Thomas Couper
Churchwardens	Ms Dinah Garrett (Vice-Chair) (also Deanery Synod Representative) Mrs Helen Wareham (also Deanery Synod Representative)
Deanery Synod Representatives	Mrs Mary Pears (also member of the Archbishop's Council) Mrs Alyson Mitchell Dr Alison Baker

Elected Members of the PCC

Dr Alison Baker – Secretary
Mrs Alyson Mitchell – Treasurer
Mr Allan Donner
Mr Andrew Maud
Ms Sarah Popoola
Sir Michael Pownall
Mrs Jane Trigle
Mrs Christina Whiteway
Mr Tony Simkin (co-opted October 2020)^

Committees

The PCC is assisted in its work by several committees:

Standing Committee – this is the only committee required by law. It is made up of the Vicar, the Wardens, the Treasurer, and the Secretary. The PCC may delegate to the Standing Committee the power to transact specific items of PCC business between meetings.

Charities Group – co-ordinates the Church's charitable giving.

Children's Church Group – attends to matters relating to children's worship.

Baptism Visitors Group – undertakes baptismal visits and preparation within the parish in co-operation with the Vicar and Curate.

Festival Committees – two committees which oversee the management of the Bedford Park Festival and the Chiswick Book Festival respectively.

Sidespeople – volunteers who welcome people to services, take the collections and support the smooth running of the services.

The mission of the Church is also pursued through a wide range of other groups of volunteers including servers, readers, gardeners, flower arrangers, brass cleaners, Reflections Group, hospitality teams, photographers, two Book Clubs and two choirs. Due to the restrictions imposed by the pandemic, these groups have been less active in 2020.

Public Benefit

The Church not only serves the congregation but the entire local community in Chiswick by:

- Being open to the public each day to provide a space for worship, personal prayer or quiet reflection. This has continued throughout the year whenever government regulations have allowed.
- Providing a meeting place for community groups, concerts, functions and providing additional space for two local schools.
- Organising the Bedford Park Festival and the Chiswick Book Festival which attract hundreds of local people, provide entertainment and education, and offer local businesses an opportunity to showcase their work. These took place online this year.
- Supporting two local food banks with regular donations.
- Fundraising for three selected charities each year.
- Publishing a weekly, online newsletter giving notice of Church services and meetings, and publicising other community events. This is delivered in hard copy to those who cannot access the internet.



Achievements and Performance

The Church during the Pandemic

Public worship was suspended in late March in line with government requirements and daily live streaming of services, either from SMAAA or St Peter's, our sister Church, began. Although the technology was initially rudimentary, good quality streaming was generally achieved and music, in the form of solo singers or instrumentalists, was soon added to Sunday worship. The importance of the streamed services for both the congregation and for a much wider national, and even international, audience was apparent from the positive comments received. We were particularly grateful to the Morris family who provided much of the music during the lockdown and decorated the Church with flowers, so that the online services recreated something of the sense of worship in Church. Many worshippers contacted Fr Kevin to say how uplifting and comforting they found the streamed services.

The streamed services were augmented by weekly podcasts, each including music, prayer, scripture reading and a homily. Fr Kevin wrote open letters to the parish in the SMAAA newsletter, reflecting on the meaning of Christianity in troubled times and offering spiritual guidance and support.

The Church re-opened for private prayer in the spring and public worship resumed in early June. Appropriate Covid security was put in place to ensure the safety of the congregation and compliance with government regulations. Mass was celebrated twice on Sundays to avoid overcrowding at services and one service continued to be live-streamed.

A list was drawn up of volunteers who were willing to help in all sorts of practical ways.

In practice they were only used on a few occasions as most of the vulnerable in the congregation had friends or family to whom they could turn: a tribute to the strong community values in Chiswick. However, the simple fact that there was a source of help available through the Church provided important reassurance to many in the congregation. People who lived alone received socially distanced doorstep visits and little gifts at the major Church festivals.

The wardens undertook a great deal of work in a short period of time at the start of the pandemic to ensure the safety of staff, while the administrative work of the parish continued, and the building was maintained in good condition. Some staff were furloughed, and arrangements were made for office staff to work from home as much as possible. Besides dealing with many enquiries, they took the opportunity to review and streamline office procedures, and to work with external contractors to set up and familiarise themselves with new IT systems.

The treasurer worked with the PCC to ensure SMAAA had sufficient income to cover immediate outgoings and to provide financial stability over the year. The PCC met by Zoom.

The lockdown demonstrated an urgent need for new office IT, Wi-Fi and media equipment. The PCC approved a fundraising campaign to which the congregation responded generously, thus enabling the project to move ahead rapidly.

Major Church Events

Our confirmation service was held in February, before Covid restrictions were introduced. The Right Reverend Michael Marshall, Honorary Assistant Bishop in the Diocese of London, officiated.

No public worship was possible at Eastertide, although services were held in Church and livestreamed. On 8th May the bell at St Michael's was rung ahead of the two-minute silence for the 75th anniversary of VE Day.

On 20th September Fr Thomas was ordained by the Bishop of London at SMAAA and he celebrated his first Mass the following day. The congregation was strictly limited but both events were livestreamed.

On Remembrance Sunday, an Act of Remembrance was held at the Bedford Park memorial seat after morning Mass, attended by a small and socially distanced congregation. Our trumpeter, Frazer Tannock, was in attendance to play the "Last Post".

Christmas celebrations were adapted to the requirements of Covid security, but the Church was decorated with trees and lights so that it presented a welcoming, festive appearance. As numbers attending each service had to be limited, two Christmas carol services were held and there were three Masses on Christmas Eve and two on Christmas Day. Services were ticketed to ensure everyone had an opportunity to attend at least one service without the government guidelines being breached.



Church Attendance

Average attendance at Sunday Mass varied considerably across the year. The average for the weeks when the Church was open was 81, compared with 170 in 2019, but the figure for 2020 does not include the large numbers joining the service online.

The Electoral Roll

The Electoral Roll is the Church's official register of those qualified to attend and vote at the Annual Parochial Church Meeting, where elections are held for the PCC and for representatives on the Deanery Synod. The Electoral Roll is intended to enable the congregation to be part of the whole Church and to take part in decision-making. At a more personal level, being on the Electoral Roll is an act of commitment to St Michael's and to the wider Church.

The Electoral Roll stood at 273 in 2019. During 2020 five electoral roll members died and there was one new joiner, resulting in a roll of 269 at the end of 2020.

The numbers are slightly confused due to the timing of the report for 2019 being near the end of 2020. As the congregation returns to Church, we will need to encourage more people to join the electoral roll and to identify any members of the Youth Church who have turned 16.

Vicky Brooke is our Electoral Roll Officer and we should like to thank her for her work this year.

Children's Ministry

In normal times SMAAA has a thriving Children's ministry. This includes: a Family Service once a month; a Junior Church; a Youth Church, a 'Little Angels' playgroup which meets once a week; and a crèche.

2020 Children's Church Report by
Christina Balmer

We began 2020 by running a series of Children's Church sessions about the catechisms, which was as much of an education for some of the adults as well as the children! It also made us much more aware of the beautiful depiction of the Seven Sacraments in the stained-glass window behind the altar. Fr Thomas was a great inspiration behind this piece of ministry and really brought the wonder of the catechisms to life.

The first lockdown meant Children's Church could not meet, but we were able to move online, using our page on the SMAAA website to deliver a scripture lesson and a selection of activities each week.

There were some lovely responses from some of the children, including photos of Lazarus's rock cake bake activity from Passion Sunday, as well as some of the work they did around Jesus Healing a Blind Man.



They made signs and pictures to put up in their front windows to send messages of hope to the world and wrote prayers on tiny bits of paper to send private messages to God.

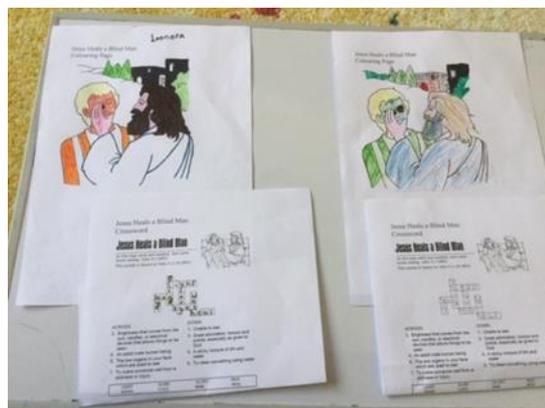
In the autumn, we managed to hold some Children's Church sessions during Sunday Mass and it was wonderful to see the children again and listen to their lockdown stories, though many stayed away, still shielding with their families.



The virus and the interruption of normal life gave some of our Children's Church leaders pause for thought and they took the opportunity to bow out. Jon Fuller, Jane McCabe and Elizabeth Whelan have all given many years' commitment to the Children's Church and I would like to take this opportunity to thank them for their dedication, support and energy. We have also temporarily lost some more leaders as they have decided to stay shielding for the foreseeable future and not come to Church.

We have been lucky enough to welcome three new members to our team: Debbie Neil, Martyn Evans and Charmaine Stone, and are very thankful for their support.

Unfortunately, due to the second lockdown, our usual Christmas celebrations could not happen, including our crib service. However, Fr Kevin and Fr Thomas made a tremendous effort and provided beautiful, meaningful services throughout the festive period.



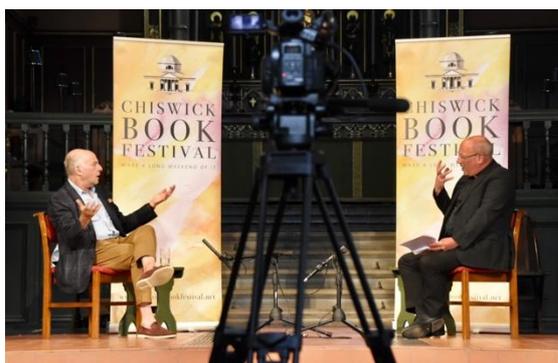
Outreach

2020 was the first year in over half a century that we did not hold our popular Green Days fete. However, both the Bedford Park Arts Festival and the Chiswick Book Festival went online, so the continuance of these outreach events was ensured, albeit in a different form.

The 54th Bedford Park Festival, organised by Nicola Chater, included an online fancy dress competition and a virtual football skills competition for children. There was a virtual wine-tasting, podcasts, a silent auction, virtually open gardens and an art exhibition. A favourite hymn was chosen by public donation and the most popular choice, "Dear Lord and Father of Mankind", was recorded by singers in their home. 'Choosing the Hymn' raised £3,025 for the Festival charities.

The 12th Chiswick Book Festival, directed by Torin Douglas, took place in September and included panel discussions filmed at Chiswick House and Pitshanger Manor, podcasts and a wide range of online interviews with authors. An online children's festival ran alongside the main programme. The Book Festival newsletter appeared throughout the year, including a children's festival edition with resources and suggestions for young readers.

Both festivals involved a considerable amount of work on the part of the organisers and the volunteers who supported them. We are very grateful to them for enabling these events to take place in new ways, and by so doing to maintain the profile of SMAAA in the community and raise funds for our charities.



Music

Music is normally an integral part of worship at St Michael's. At the beginning of the year, we were able to hold the first two of our planned organ recitals and we hosted a joint Evensong with the choir of St Mary's Richmond who joined our choir at Candlemas.

From March onward, however, government regulations meant music in the Church was limited. Congregational singing was not allowed from the start of the first lockdown. At first there was no music to accompany worship, but a combination of our musicians recorded from home, solo singers, instrumentalists, organ playing and small, distanced groups of choir singers gradually brought music back into worship whilst maintaining covid safety. We are very grateful to the people who contributed their skills to enhance our worship in this way.

The choristers, under the direction of Vicky Brooke, sang at a small number of family services at the beginning of the year. Towards the end of the year some of the choristers played their instruments as part of the service. They appreciated being involved and the congregation enjoyed their contribution.

Thanks are particularly due to our Director of Music, Jonathan Dods, who has worked tirelessly and imaginatively to bring music to the congregation in the different formats which Covid security has permitted. He also arranged the music for the weekly podcasts which were put on the SMAAA website during the first lockdown.

The Departed

Sadly, we lost some long-standing members of the congregation during the year, including Jen Jeremy, Ken Woollam, Mike Blanckenhagen, Graeme Smart, and Simon Kverndal. They are all missed, and we remember with gratitude the contributions they made to St. Michael's over the years.

Financial Report

The Church Account

Income from our Planned Giving donors in 2020 was more important to the running costs of the church than ever. We were very grateful for this continued support, which showed only a minimal decrease from £115,345 in 2019 to £112,695.

Understandably, collections at our services were significantly reduced from £18,907 in 2019 to £10,101 as many services were live streamed from an empty church when congregations were not allowed to attend.

We succeeded in maintaining our Common Fund contribution to the London Diocese at £96,000, as in 2019. This is significantly above the standard cost of a London parish in 2020 (£85,800), which means that, as usual, St Michael's helped support those less well-resourced churches which are unable to meet the standard cost. We were asked to continue to pay half of the salary and associated costs of our Curate for a further six months until 30 June.

There remains some restoration work to be carried out on the north side of the Church, as recommended in the 2015 quinquennial inspection, but this was postponed from 2020 and will be reviewed when the Covid restrictions are lifted.

A further quinquennial inspection took place in November 2019 but did not result in any significant new works to be considered.

The Church continues to support its sister Church, St Peter's, Acton Green, including providing part of the cost of its Parish Administrator, Tassy Russell.

The Parish Hall Account

Income from the Parish Halls in 2020 totalled £98,069, which was significantly lower than in 2019 (£134,979) and relied heavily on the continuing support of our two school hirers. Total costs associated with the Halls, which include management and administration costs, increased to £113,889. As a result of reduced activity in community Hall usage, we took the opportunity to reorganise the office systems, both manual and electronic. We needed reliable Wi-Fi access across the buildings to enable the live-streaming of services and upgraded our IT capabilities to enable our office managers to work effectively from home.

Normal practice designates a proportion of the Hall income each year towards the cost of redecorating the Hall rooms; this was not carried out in 2020 but we hope to carry out in 2021. The Hall income also maintains the parish house in Quick Road, which benefitted from significant work in the garden to create more open space. The SMAAA Trust generously contributed to the cost of this.

25% of the Hall management and administration costs are usually charged to the Church account as a reasonable approximation of the Parish Managers' time in supporting the activities of the Church. This arrangement goes some way to ensure that more of the direct costs of the Church are funded by the congregation. In 2020 this was reduced to 12.5% in line with reduced Church activity creating less demand on the staff's time.

The Festival Account

As described on page 7 of this report, both our major community festivals were held online in 2020 due to Covid restrictions. Much hard work by the organisers of the Bedford Park Festival raised a commendable income of £16,058. In recognition of the difficult year that our charities have suffered, the St Michael's Trust agreed its 25% share of the profits would be used to support our three chosen charities: The Upper Room, West London Welcome and Water Harvest. Thus, we were able to donate £1,800 to each charity.

The Chiswick Book Festival was a great online success and raised a total income of £9,463. It was therefore able to make payments of £500 to each of the three charities supported by the Festival: Interact Stroke Support, The Felix Project and Doorstep Library Network.

Balance Sheet

Cash in the bank at the year-end was £223,097 (2019: £261,881). At the balance sheet date, the Parish has net current assets of £202,191 and hence is able to meet its liabilities as they fall due. The PCC is satisfied that the parish has sufficient resources, along with income received in 2020, to meet its liabilities as they fall due.

Reserves Policy

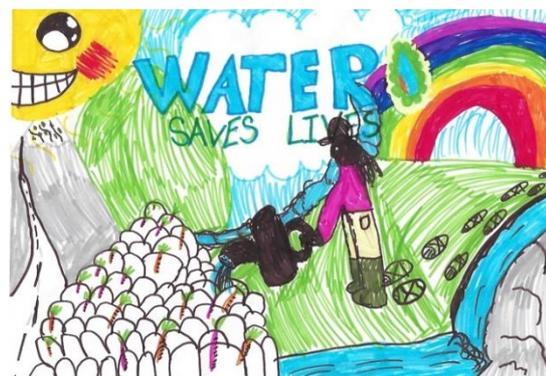
It is the PCC's policy to maintain a balance on unrestricted funds wherever possible equal to six months' expenditure. This has been maintained despite the reduction in 2020 income. It is our policy to invest funds in high interest savings accounts, which is currently producing a much higher return than deposit bank options.

Charities Group Report 2020 (from John Clark)

It was a challenging year for charitable fundraising, with many of the usual events either cancelled or curtailed. However, the generosity of the St Michael's community meant that we were able to provide a pleasing level of financial support for the three Church charities, as well as the Book Festival charities. Much of this was online through the SMAAA Virgin Money Giving page. £17,130 was raised specifically for the benefit of the Upper Room, WaterHarvest and West London Welcome; this figure includes £5,400 from the profits of the Bedford Park Festival. A more detailed account of charitable fundraising in 2020 will be made available at the APCM by the Charities Group. A further sum of £1,500 was divided equally between the Book Festival charities (Doorstep Library, InterAct Stroke Support and the Felix Project).

Our three-year commitment to the Amber Trust ended in 2019 and in January, we welcomed our new charity, West London Welcome. This is a drop-in centre and support service for refugees and asylum seekers, serving the boroughs of Hammersmith and Fulham, Kensington and Chelsea, Ealing, Hounslow and Hillingdon. During the pandemic, there were many individual gestures of support, including through a weekly fruit and vegetable collection.

Our annual Christian Aid Week appeal in May was curtailed by the lockdown, but members of the congregation donated directly online.



Governance

Clergy

Father Kevin Morris is our Vicar and Father Thomas Couper our Curate. Father Fabrizio Pesce is Associate Vicar. Father Graham Morgan, Father Neil Evans and Mother Maggie Davidge-Smith are our Honorary Assistant Priests. Our reader is Anne Mower and Graham Holderness is our Licensed Lay Preacher.

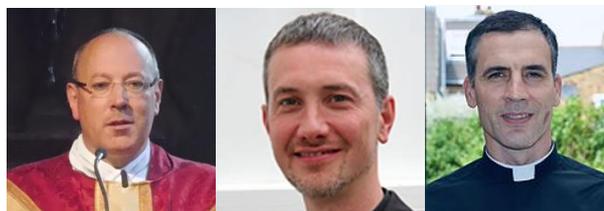
The PCC in 2020

The PCC met seven times in 2020: three of these meetings were held online and one was held by email. Average attendance was 84% (78% in 2019).

Meetings start with Mass or with prayers. Much of the discussion focused on how SMAAA could continue to support both the congregation and the wider community during the pandemic. The Church plays an important role in contributing to personal resilience and mental health during the lockdowns and it was agreed it should be open whenever government regulations allowed.

The PCC also reviewed the financial position on a regular basis, taking advice from our Treasurer, Alyson Mitchell, on how we could ensure sufficient funding during a time of reduced income. Other topics included a discussion on how we can make the displays in the porch and at the back of the Church more interesting and informative. Action from work on this by Christina Whiteway and Andrew Maud has had to be put on hold for the time being.

At the APCM 2021, we will be saying goodbye to three PCC members, Michael Pownall, Sarah Popoola and Tony Simkin. We are very grateful to them for their contributions.



Health and Safety/Risk Management

During 2020 the PCC:

- Re-appointed Chris Bradley as Health and Safety Officer and approved an updated Health and Safety Policy, which takes account of government guidance and regulations on Covid security.
- Re-appointed Jane McCabe as Safeguarding Officer and Jim Russell as Disclosure and Barring Service (DBS) checker and approved the Safeguarding policy.
- Was updated on safeguarding as a standard item on the PCC agenda. There were no significant issues during the year.

General Data Protection Regulations (GDPR)

These regulations have been in force since 2018. The data controllers for the Church are Dinah Garrett and Christina Whiteway, working closely with the Parish Managers. The Church mailing lists keep names unseen in emails except for small working groups, where members have positively opted into disclosure. Care is taken that any sensitive information is kept safe in the Parish Office. There were no recorded breaches of the regulations during 2020. The Church's Privacy Notice is available at the back of the Church and online.

The Church Building

The quinquennial inspection, which took place in 2019, identified a number of areas where work is required. As Covid restrictions ease, a plan will be drawn up for carrying out these works in the most cost-effective way. In the meantime, the Wardens, working with the caretaker, have ensured that no significant damage or deterioration has occurred during the year. In the longer term there will need to be a fund-raising appeal to support the renovation of the north side of the building.

Work was carried out on the garden of 33 Quick Road, which is owned by the Church and occupied by the Curate. It is now much more attractive and suitable for family use; it will require less maintenance in future.

Environmental Issues

St Michael's recognises the importance of caring for our environment as part of our Christian stewardship. We are continuing to seek out ways of reducing use of paper, encouraging less use of cars and reducing the use of non-recyclables. Environmental themes are often included in prayers and sermons. An energy audit was commissioned and action will be taken to improve areas identified when Covid restrictions are lifted.



Staff

Anna Benson and Claire Barrell have shared the work of the Parish Office, working from home for much of the year, and we are greatly indebted to them for maintaining the office as a hub of activity and communication in challenging circumstances. Our caretakers, Ken Phayre and Lee Griffin have been furloughed or partially furloughed for much of the year but Lee Griffin remained available to ensure the building was secure and to assist with cleaning and other duties.

Statement of Responsibilities of the Parochial Church Council

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

In preparing these financial statements, the members of the PCC are required to:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- prepare the financial statements on the going concern basis, unless it is not appropriate
- assume that the charity will continue in operation.

The members of the PCC are responsible for keeping sufficient accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and thus for taking reasonable steps to prevent and detect fraud and other irregularities.

St Peter's Church, Acton Green

Report by Fr Fabrizio Pesce and Sara Gronmark.

In December 2020 St Peter's Church, Acton Green, sister Church to St Michael and All Angels, moved to join the Kensington episcopal area of the London Diocese. Father Kevin Morris is Vicar of St Peter's and the Associate Vicar is Father Fabrizio Pesce.

During the Covid-19 lockdown period, St Peter's remained open for public worship. While regular congregation numbers have fallen, daily services live-streamed between St Michael's or St Peter's, and always accompanied by a sermon, have been very well received and some people have described them as a lifeline in their isolation. The Italian community has been supported with recent bi-lingual Sunday services in Italian/English (also live-streamed) and a radio podcast broadcast on London One Radio from March to December 2020.

The St Peter's Centre for Mindfulness and Spirituality produced a series of online podcasts and videos on Christian mindfulness and meditation. Many regular activities in the Church have had to stop during the pandemic but we have been able to offer space to a children's group who will be using the Church hall for the time being. Our Italian Club - "Impariamo Insieme" - offers online Italian classes to a group of more than 20 children.

An online quiz was organised as St Peter's contribution to the Green Days Festival. We had a successful Christmas concert at the beginning of December 2020, and a beautiful online Nativity Play organised by the families and the children of our Sunday School.

Fundraising activities continued with an online Christmas raffle and a 'Click-and Collect' produce stall outside the Church. The Click-and-Collect Sale is planned to become a regular event.

The fundraising campaign 'The Big Give' ran in December as part of the plans to develop the Church as a community hub and raised over £13,000.

SMAAA and St Peters into 2021

New Wi-Fi and IT equipment in SMAAA will continue to improve the quality and reliability of streaming and, as Covid regulations ease, it is hoped we can explore new ways of using the technology at events in the Church and the Church halls. The system of phoning round parishioners was reinstated for the spring 2021 lockdowns.

During Lent, SMAAA provided several online resources for prayer and reflection, including a series of reflections which addressed themes in the stained-glass windows. The St Peter's Centre offered a 21 Day Meditation Challenge with video/podcasts to help people pray, meditate and contemplate.

The second lockdown and school closures have meant that Children's Church cannot meet as regularly as in previous years. However, Mother Sarah Lenton, of St Matthew's Westminster, is very kindly sharing her online provision with videos, cartoons and tasks, which are colourful, fun and informative.

It is hoped that more concerts will take place in both Churches during the year as Covid restrictions are eased. Green Days will not be possible in 2021 but it is hoped there will be live events at the Bedford Park Arts Festival and the Chiswick Book Festival.

It is still difficult to plan ahead for major projects, including work on the fabric of SMAAA. The financial position will remain challenging during the year, but the PCC is very aware that we need to balance investment in the long-term care of the building with re-establishing a stable budgetary position.

Conclusions

St Michael and All Angels Church is a welcoming and inclusive church with a focus on worship as a means of loving service to God and our neighbours. The pandemic has inevitably limited many of our regular activities, but it has also shown the determination of the Vicar and congregation to continue coming together in worship, offering guidance and inspiration to parishioners, providing support to the community and adapting our ministry to the new circumstances.

It is our hope to grow stronger in our faith through worship, more hospitable through our fellowship, deeper through discipleship, broader through our ministry, mission and evangelism and more generous in our giving.

Alison Baker
PCC Secretary
May 2021



**Independent Examiner's Report to the Members
of the Parochial Church Council of St Michael and all Angels, Bedford Park London**

Year Ended 31 December 2020

I report on the accounts of the PCC of St Michael's and All Angels, Bedford Park for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Cashflow Statement and the related notes.

Responsibilities and basis of report

The PCC Members 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 PCC of St Michael and All Angels Church accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ICAEW.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that in, any material respect:

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

Anne Harraghy BA FCA
PK Audit LLP
Chartered Accountants
1 Parkshot
Richmond
Surrey
TW9 2RD

Date:-----

St Michael and All Angels PCC
Statement of Financial Activities
For the Year ended 31st December 2020

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds	
					2020 £	2019 £
Incoming Resources						
Incoming resources from donors	2a	127,042	-	5,000	132,042	137,529
Other voluntary incoming resources	2b	3,933	0	18,999	22,932	39,552
Income from charitable & ancillary trading	2c	126,355	-	-	126,355	304,151
Other ordinary incoming resources	2d	2,245	-	-	2,245	2,957
Total Incoming Resources		259,575	0	23,999	283,574	484,189
Resources Expended						
Charitable Givings	3a	6,900	-	18,999	25,899	41,731
Activities directly relating to the work of the Church	3b	159,220	-	-	159,220	168,055
Fund raising	3c	133,067	-	-	133,067	193,990
Church management & administration	3d	11,981	-	-	11,981	22,284
Total Resources Expended		311,168	0	18,999	330,167	426,061
Investment Gain		8,486			8,486	

St Michael and All Angels PCC

Statement of Financial Activities (continued)
For the Year ended 31st December 2020

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£	£	£
Excess of Income over Expenditure	(43,107)	0	5,000	(38,107)	58,128
Hall Redecoration		0		0	(150)
Balance as at 1st January 2020	826,007	161,069	0	987,077	929,099
Balance as at 31st December 2020	782,900	161,069	5,000	948,969	987,077

St Michael and All Angels PCC
Balance Sheet as at 31st December 2020

	Notes	2020 £	2019 £
Tangible Fixed Assets	5	758,778	749,132
Current Assets			
Debtors & Prepayments	7	13,110	6,170
Cash at Bank		223,097	261,881
+ unrestricted		236,207	268,052
Current Liabilities			
Creditors: Amounts falling due within one year	8(a)	(34,016)	(30,107)
		(34,016)	(30,107)
Net Current Assets / (Liabilities)		202,191	237,945
Total Assets less Current Liabilities		960,969	987,077
Creditors: Amounts falling due after more than one year	8(b)	-	-
Net Assets		960,969	987,077
Funds			
Unrestricted Funds	2 & 3	782,900	826,007
Designated Funds	4	161,069	161,069
Restricted Funds	4	5,000	0
		948,969	987,077
		948,969	987,077

Approved by the Parochial Church Council on

May 2021 and signed on its behalf by:

The Revd Kevin Morris
Incumbent

Alyson Mitchell
Treasurer

The notes on pages 20 to 30 form part of these accounts

St Michael and All Angels PCC
Notes to the Financial Statements
Year to 31st December 2020

Accounting Policies

a) Accounting Convention

The financial statements have been prepared in accordance with the Charities Act 2011 and in accordance with the Accounting and Reporting by Charities; Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to nearest £.

The accounts have been prepared under the historical cost convention, modified to include financial instruments at fair value. The principal accounting policies adopted are set out below.

The accounts have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)) - Charities SORP (FRS 102) the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) Section 1A and the Charities Act 2011.

The PCC continues a public benefit entity under FRS 102. The PCC consider that there are no material uncertainties about the Church's ability to continue as a going concern

b) Reconciliation with previous Generally Accepted Practice

In preparing the accounts, the PCC have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

c) Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Designated funds are sums set aside out of general funds for specific designated purpose. The funds can be transferred back to General funds at any time. Restricted funds represent donations or grants received for a specific purpose. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

d) Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised on an accruals basis.

Income from investments

Interest is accounted for on receipt.

e) Resources Used

Donations

Donations are accounted for when payable.

Activities directly relating to the work of the Church

The diocesan quota is accounted for when payable.

f) Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10 of the Charities Act 2011.

Expenditure on Consecrated and beneficed property is written off when incurred.

No value is placed on movable church furnishings.

Church Halls and Other Property is stated at historical cost. No provision is made for depreciation as there is likely to be a long unexpired life and high residual value in each case (based on current values). Routine additions and replacements to Church Hall contents are charged to expenditure.

Other fixtures, fittings and office equipment

Depreciation is charged over the useful economic life of the asset – 10% to 20% straight line.

St Michael and All Angels PCC
Notes to the Financial Statements
For the Year ended 31st December 2020

		Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
		£	£	£	£	£
Note 2						
Incoming resources from donors						
Voluntary income	2a					
Planned giving		112,695	-	-	112,695	115,345
Collections at all services		10,101	-	-	10,101	18,908
Sundry Donations		4,247		5,000	9,247	3,276
		127,042	-	5,000	132,042	137,529
Other voluntary incoming resources	2b					
Candles		815	-	-	815	1,488
Legacies			-		0	13,740
Fees		2,286	-	-	2,286	3,729
Music Income		622			622	1,031
Little Angels		210			210	1,264
Special Appeals	4	-	-	18,999	18,999	18,298
		3,933	-	18,999	22,931	39,551

St Michael and All Angels PCC
Notes to the Financial Statements (continued)
For the Year ended 31st December 2020

Note 2 (continued)	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Incoming resources from donors					
Income from charitable & ancillary trading	2c				
Bedford Park Festival	16,058	-	-	16,058	110,648
Chiswick Book Festival	9,463	-	-	9,463	51,042
Rentals, concerts & other trading activities	2,765	-	-	2,765	7,482
Parish Hall Lettings	98,069	-	-	98,069	134,979
	126,355	-	-	126,355	304,152
Other ordinary incoming resources	2d				
Miscellaneous	2,245	-	-	2,245	2,957
	2,245	-	-	2,245	2,957

St Michael and All Angels PCC
Notes to the Financial Statements (continued)

For the Year ended 31st December 2020

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
Note 2 (continued)	£	£	£	£	£
Incoming resources from donors					
Total Incoming Resources	259,575	0	23,999	283,574	484,189

St Michael and All Angels PCC
Notes to the Financial Statements (continued)
For the Year ended 31st December 2020

Note 3	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Resources Expended					
Donations					
Charitable Givings	6,900	-	18,999	25,899	41,731
	6,900	0	18,999	25,899	41,731

St Michael and All Angels PCC
Notes to the Financial Statements (continued)
For the Year ended 31st December 2020

Note 3 (continued)	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Resources Expended					
Activities directly relating to the work of the Church Ministry:	3b				
Ministry:					
Curate (50% of salary)	9,975	-	-	9,975	9,875
Diocesan quota	96,000	-	-	96,000	95,207
Clergy expenses	4,200	-	-	4,200	5,347
Other Ministry expenses	1,358	-	-	1,358	1,644
Education	2,853	-	-	2,853	3,723
Worship	2,943	-	-	2,943	5,963
Music(including organists)	14,908	-	-	14,908	19,111
Publicity	245	-	-	245	954
Church running cost	17,993	-	-	17,993	17,951
Expenditure on St Peter's	3,744	-	-	3,744	3,431
Memorial Space		-		0	0
Major Quinquennial Works				0	0
Repairs, maintenance & renewals	5,001	-	-	5,001	4,848
	159,220	0	0	159,220	168,055

Memorial Space project is being funded by the legacy received.

St Michael and All Angels PCC
Notes to the Financial Statements (continued)
For the Year ended 31st December 2020

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
Note 3 (continued)	£	£	£	£	£
Resources Expended					
Fund raising:					
3c					
Costs of Bedford Park Festival	11,034	-	-	11,034	74,329
Costs of Book Festival	8,143	-	-	8,143	20,385
Costs of Hall Lettings & Parish Office	113,889	-	-	113,889	99,276
	133,067	0	0	133,066	193,990
Church management & administration					
3d					
Administrator Salaries & overheads	11,981	-	-	11,981	22,284
	11,981	0	0	11,981	22,284
Total Resources Expended	311,168	0	18,999	330,167	426,061
Investment Gain	8,486			8,486	
Net Incoming/ (Outgoing) Resources	-43,107	0	5,000	-38,107	58,128

Administrator salaries & overheads represent 12.5% of total staff and office costs.

St Michael and All Angels PCC
Notes to the Financial Statements (continued)
For the Year ended 31st December 2020

Note 4 Designated Funds

Analysis of Funds

	Designated		Total	Restricted	
	Legacies	Chapel Memorial Space		Special Appeals	Other Restricted Funds
	£	£	£	£	£
Balance as at 1st January 2020	150,550	10,518	161,068	-	-
Incoming resources from donors	-	-	-	18,999	5,000
Activities for generating funds	-	12,000	12,000	-	-
	-	12,000	12,000	18,999	5,000
Cost of generating funds					
Expenditure	0	-	-	18,999	-
Net operational deficit/surplus	-	12,000	12,000	-	5,000
Intra-fund transfers				-	
Balance 31st December 2020	150,550	22,518	173,068	-	5,000

St Michael and All Angels PCC

Notes to the Financial Statements (continued)

For the Year ended 31st December 2020

Note 5 Fixed Assets

	Parish Hall	Parish House	Office Equipment	Total
	£	£	£	£
Gross Book Value				
At 1 January	589,407	158,910	39,985	788,302
Additions	10,078	-		10,078
	<u>599,485</u>	<u>158,910</u>	<u>39,985</u>	<u>798,380</u>
Depreciation				
At 1 January	-	-	39,170	39,170
Charge for the year	-	-	432	432
	<u>-</u>	<u>-</u>	<u>39,602</u>	<u>39,602</u>
Net Book Value 2020	<u>599,485</u>	<u>158,910</u>	<u>383</u>	<u>758,778</u>
Net Book Value 2019	<u>589,407</u>	<u>158,910</u>	<u>815</u>	<u>749,132</u>

The Parish House

The freehold land and buildings represent the Parish House situated at 33 Quick Road, Chiswick.

The Parish Hall

The valuation of the Parish Hall represents the cumulative costs to 31 December 2020 of the redevelopment.

Consecrated and Benefice Property

This is not included in the accounts in accordance with s.10(2)(a) of the Charities Act 2011.

St Michael and All Angels PCC
Notes to the Financial Statements (continued)
For the Year ended 31st December 2020

Note 6 Analysis of Net Assets by Fund

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	
	£	£	£	2020 £	2019 £
Fixed Assets	758,778	-	-	758,778	749,132
Current Assets	70,138	161,069	5,000	236,207	268,052
Current Liabilities	(34,016)	-	-	(34,016)	(30,107)
Non current Liabilities	-	-	-	-	-
	<u>794,900</u>	<u>161,069</u>	<u>5,000</u>	<u>960,969</u>	<u>987,077</u>

Note 7 Current Assets

Within Current Assets:

+ Sundry Debtors & Prepayments	13,110	-	-	13,110	6,170
	<u>13,110</u>	<u>-</u>	<u>-</u>	<u>13,110</u>	<u>6,170</u>

Note 8(a) Current Liabilities

Within Current Liabilities:

+ Creditors & Accruals	(34,016)	-	-	(34,016)	(30,107)
	<u>(34,016)</u>	<u>-</u>	<u>-</u>	<u>(34,016)</u>	<u>(30,107)</u>

Note 9 PCC Employees & Members

The PCC employed two parish managers on a job share and two caretakers, none of whom were paid more than £60,000 for these services (2019: Nil).

The Vicar and Curate were paid a total of £8,897(2019: £5,347) in expenses, fees and allowances in 2020.

Nicola Chater was paid £4,000 for her work as Bedford Park Festival Administrator.

St Michael and All Angels PCC
Notes to the Financial Statements (continued)
For the Year ended 31st December 2020

Note 10 Independent Examiner's fees

Independent Examination fees are £3,190 inclusive of VAT (2019 £3,190).

Note 11 Related Party Transactions

Fr Kevin Morris is a trustee of The St Michael & All Angels Church Bedford Park Trust, a registered charity (number 1099117) founded in 2003. The other trustees are Eileen McGregor (a former member of the PCC and former churchwarden) and John Little (a former PCC Treasurer). The objects of the Trust are i) to further the religious and pastoral work of the Church of England in the ecclesiastical parish of St Michael & All Angels, Bedford Park, and ii) to support the ecclesiastical parish of St Michael & All Angels, Bedford Park in its responsibility for maintaining and developing the fabric of the buildings used by the parish in its worship and other aspects of its ministry. The PCC has received the declaration of Trust and the audited financial statements of the Trust for the year ending 31st December 2020.

It is the current policy of the PCC that all legacies received be passed on to the Trust; however in 2020, there were no legacy received (2019 £13,740).

Details of expenses reimbursed to PCC members for purchases made on behalf of the Church.	2020	2019
	£	£
Nicola Chater (Church Warden)		488
Dinah Garrett (Church Warden)	522	1128
Michael Pownall (Treasurer)		
Christina Balmer		194
Claire Barrell		802
Ian Flatman		590
Alyson Mitchell	5000	7090
Kay Porter		15

The expenses claimed by Alyson Mitchell were for a payment made on behalf of the Church to the charity Water Harvest which facilitated matched funding to the Charity. As authorised by the Members of the PCC and discussed in advance with PK Audit LLP, the Independent examiners.

St Michael and All Angels PCC
Notes to the Financial Statements (continued)
For the Year ended 31st December 2020

Note 12 Capital Expenditure Commitments

There are no capital commitments outstanding as at 31 December 2020.

Note 13 Other Commitments

At 31 December 2020, the PCC has a lease rental obligation to pay 8 quarterly instalments of £2,000 plus VAT to CF Corp Finance Financial Services Limited for the photocopier in the Parish Office.

Note 14 Loans

No outstanding loans.

Note 15 Restricted & Other Restricted Funds

Special Appeals - Charitable donations raised and payable to the three charities supported by the Church and certain other charities.
Other Restricted Funds - No restricted funds



St Michael and All Angels Church
Bath Road, London W4 1TT

Parish Office:
St Michael & All Angels Parish Hall
Priory Avenue, London W4 1TX

Telephone: 020 8994 1380
Email: parishoffice@smaaa.org.uk

Charity Commission Number: 1133805