

Charity number

1129564

St Paul's Church, Crofton  
Report and Accounts  
31 December 2024

## Contents

	<b>Page</b>
Annual report from the PCC	3
Financial Review	14
Independent examiners' report	18
Consolidated statement of financial activities	23
Consolidated balance sheet	24
Notes to the consolidated financial statements	25-35

## **2024 ANNUAL REPORT AND ACCOUNTS**

### **for the Parochial Church Council of**

### **ST PAUL'S CHURCH CROFTON**

The Parochial Church Council of Crofton St Paul is a registered charity number 1129564.

Chairman & Incumbent: The Reverend Canon B Abayomi-Cole  
The Vicarage  
2 Oakwood Road  
Orpington  
BR6 8JH

Registered Office St Paul's Church  
Crofton Road  
Orpington  
BR6 8JE

Bankers Virgin Money (Clydesdale Bank)  
154-158 Kensington High Street  
London W8 7RL

National Westminster Bank  
High Street  
Orpington Kent BR6 0NS

Hon Treasurer Victor Brittain-Wong

Hon Bookkeeper Edmund Boyden

Independent Examiner Rosaline Olojede- Nelson FFA FAIA FIPA

## **AIMS AND PURPOSES**

St. Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Bimbi Abayomi-Cole, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church building of St Paul's Church, Hall, 55 Place Farm Avenue and 205 Crofton Road Orpington.

## **OBJECTIVES AND ACTIVITIES**

### **Review of the year**

The agenda for the council continues to be driven by the Vision for the church community at St Paul's adopted in 2009:-

**To serve Jesus Christ: to serve His world**

**Seeking His presence** with all at our disposal

**Embracing His will** for our lives

**Reaching His world** in love

**Valuing His creation** from his perspective

**Enabling His children** to come to Him

Through Prayer      God's Word      Mission      Worship      Pastoral Care

### **Vicar's Report**

The Vicar reported as follows:

Thanks be to God St Paul's continues to be a hive of activity (as the various organisation reports in these accounts show) serving both the congregation and the wider community. We are grateful for so many who volunteer of their time, talent and efforts to keep all these plates spinning in the air, even when a particular area or ministry is under resourced in terms of manpower. Our gratitude in particular to Helen Stiff for her efforts to maintain and grow both Youth Ministry and Children's Ministry despite the continuing lack of a paid full-time colleague to take up the slack left by the loss of one and a half members of staff. Our thanks too to the team of volunteers who have rallied and supported Helen in this crucial area of ministry.

House groups continue to be the main vehicle apart from Sunday's worship and teaching over three services by which we attempt to deepen our individual knowledge and love of God through corporate bible study, worship and prayer. These are supplemented by the New Wine Summer camps, Band Of Brothers and Ladies Prayer Fellowship weekends, and the provision of training days/weekends bringing in 2024 inspiring and anointed leaders like Raj Hare (Agape), Joanne Moody and William Hinn to minister to those wanting to experience more of the reality and goodness of God. We continue to pray for the revival our town, community and nation so badly needs.

As always, a special thank you to those whose efforts are not always seen or noticed publicly, our PCC members and especially its Standing Committee comprising the Churchwardens Ali Heath (who admirably heads the Site Committee and ensures the 'plant' is kept in good order) and Dr Funke Tikare (Churchwarden), our Hon Treasurer Victor Brittain-Wong and Chris Stern (LLM). Their wisdom, prayer and support is invaluable.

## **REPORTS FROM ST PAUL'S ORGANISATIONS 2024**

### **Band of Brothers**

In 2024, we had 26 men attending the men's weekend at Ashburnham on 15th-17th March 2024, which was led by Simon Bate. We are running men's football on a Monday night that has seen 26 different men attend, including the young men that have recently starting to attend on a Monday night.

We ran other socials such as Christmas meal and a BBQ. Dave Allison continues to organise a jogging group for all in the church. The heart of the men's outreach is to create a community of men who are chasing after God. Please pray for this as we continue into 2025.

Stephen Read

### **Churchwarden's Report (Incorporating Site Committee Activities)**

We are grateful to the many members of St Paul's who help in so many ways with the upkeep of the Church and buildings. In order to carry out the task of maintaining the buildings across the site the Church Wardens are assisted by a constituted Site Committee which meets regularly to discuss and identify any matters pertaining to the buildings and grounds. To assist this process a Schedule of Essential Maintenance (PPM) has been drawn up and is updated and added to when deemed necessary.

Thank you especially to the members of the Site Committee: Cyril Kinch, Liz Cameron, Lyn Rowles, Paul Biggs, Songyan Sui and to Malcolm King, Duncan Cameron and Mike Heath whose expertise we continue to rely on. We have also recently welcomed Chris Adams, our resident gardener. We thank them all for their hard work and input behind the scenes. In April we employed a new gardener to oversee the maintenance of the flower borders around the Church building. And while Julie Wawn has stepped down from this role, she is still keen to input at our biannual grounds work parties - a very big thank you to Julie for voluntarily looking after the flower beds for many years.

The Church itself, hall and VCR continue to be well used with both regular hirers, one-off users and visiting film crews. We have also benefitted from an increase in rentals following the knock-on effect of the temporary closure of the Walnuts Leisure Centre.

We are still seeking the recruitment of a facilities manager and/or site caretaker who would oversee the maintenance, health and safety, fire safety, access & security, and custodial needs of the church buildings, which are currently being carried out by the staff and volunteers.

Meanwhile we have been working closely with the Site Committee, PCC, and our volunteers in various areas from regular maintenance, servicing, and repairs to working on the fabric, fixtures and fittings of our buildings. In 2024 these included:

- Basement boiler re-sited to external wall
- Hedge lowered between hall and paddock to improve light/view
- Hall flat roofs replaced

- Quinquennial inspection of the Hall
- Leaks repaired in roofing over the sound desk and over the office
- Damaged tiles on Church and Chapel roof replaced
- Exterior of Hall repaired and repainted
- Ongoing gardening works
- Updates to CCTV system
- Ongoing improvements to 205 Crofton Road - Bamboo fence fitted along public footpath to provide privacy, MEV unit and additional vents installed to improve internal conditions, tree and hedge work around the building to improve air circulation

In addition, there has been some general upkeep in relation to the replacement of light fittings, bulbs and small electrical items in the church, hall and other areas, as well as some redecoration across the building as and when it has been required.

Finally, we had two very successful work parties during the year and managed to tackle many areas inside and outside the church buildings and tidy up the grounds.

Ali Heath and Funke Tikare

### **The Elderberry Cafe**

The Elderberry Cafe goes from strength to strength, open at the church hall every Wednesday morning. It is run by two teams of volunteers who work alternate weeks. The guests who come along are a mix of those from the local community and those from our church community. The aim of the cafe is to share Gods love with all who walk through the door. To this end we spend time each week talking with the guests and sharing, when appropriate, the message of Good News that Jesus brings.

The cafe offers a Prayer Station for those who would like to write out a confidential prayer request and be assured of a prayer being said for them on a daily basis the following week. A book stall with a range of books to borrow is available and home-made cards are also for sale for a small donation.

The volunteer team meet on a regular basis to discuss the work of the cafe, to undertake training or to enjoy a social occasion together.

So, coffee and home-made cakes form the basis of the cafe but so much more goes on. If you'd like to come along, we would love to welcome you or if you can offer some time to support the running of the cafe and join the team, we would love to talk to you about this.

As well as being a cafe, each week at 11.45am a movement to music class is offered to all guests. This is run by Margaret Jacob and runs for 20 minutes in the VCR. Following this class, there is a weekly communion service.

A big thank you goes to all the volunteers who make the Elderberry Cafe happen each week. May God bless you as you serve Him in this way and may many people come to find faith and friendship at the café.

Ally Willis

### **Friends of St Pauls - Planned Giving**

Thank you very much to all who give to St Paul's. Friends of St Paul's is the name of the church's Gift Aid reclaim scheme. The Gift Aid scheme enables the church to reclaim from HMRC the income

tax paid by donors on their donations. Through this scheme, St Paul's can reclaim 25p for every £1 donated, subject to donors completing a formal declaration. St Paul's reclaimed over £31,000 from HMRC, on donations made in 2024.

We do not reclaim tax back on all donations. Some donors give through schemes (e.g. Charities Aid Foundation) where the tax reclaim is already included in the amount passed to St Paul's. Other donors do not pay income tax.

Tax reclaims are made quarterly, for the prior quarter. Michael and Ed meet regularly to reconcile their figures, and discuss current issues relating to Friends of St Paul's.

If you would like to know more about giving, including how to Gift Aid your donations, please talk to Michael or Ed, or see Giving – St Pauls Crofton (<https://stpaulscrofton.org.uk/give/>)

Michael Lacaille  
Ed Boyden

## **House-Groups**

### **Keith's Home Group**

Our group went through many difficulties this year. Still, Keith led us from April to early July and then from September to October. We had a summer break in between.

We met on Wednesdays every other week mostly at the Itsagwede's house. We studied Revelation the 7 letters and also a session on Revelation – Worship. Keith helped us to understand the mysteries and symbolism written in Revelation.

Several members of the group had health issues: Ellie, Stephen, Tom; we prayed for them as they went through various operations and treatments. We praised God for his touch for each one of them. Jenny also had to deal with her health issues and on some occasions, Keith was not able to lead as he was supporting Jenny at home.

Our group seems to be a "travelling group" as various members had been blessed with nice holidays and special trips. We thank God for those times of relaxation and opportunities to visit other places in this world.

From September Keith's health began to deteriorate but he would still try to come to the meetings. Keith and Jenny loved the home group and were very keen to continue supporting all of us. We began a study of the book of Philippians and for the last meeting we had together we all brought our favourite Psalm. It was a beautiful meeting; we all shared our psalms and what God had spoken to us through it.

We never thought about a name for this group as it was always "Keith's home group". We are now going through various changes, reorganising the group, trusting that God has a plan for each one of us individually and as a group.

We are thankful to God for his blessings in the past and the future. Thank you Lord for your faithful servants Keith and Jenny Foot.  
Priscila Itsagwede

### **Living Stones Home Group**

Living Stones HG continues to thrive. We meet on Thursday mornings in term time, meeting the needs of those with young families – although several of us are in the 'retired' bracket, while others are able to work flexibly. We are warmly and lovingly hosted by Ping and Songyan each week and it has been such a blessing to get to know each other in a deeper way as we reflect on God's Word

and Jesus's teaching. We are also blessed to have Pam welcome us into her home on occasions when an alternative venue is needed.

During the past year, we have been delighted to have Hayleigh (and baby Isaiah) and Nadege (and baby Chukwuma) join us. During the Autumn term, we looked at the life of Peter and what we can learn from his words and actions. During the Spring term we have looked at (and been challenged by!) the call to Unity. We've enjoyed having "brunch" (late breakfast!) together as the mornings suit everyone.

We also met up for a summer picnic in High Elms Country Park – the children beating the adults at our pop-up Badminton net! It is a joy to meet together, to support one another in prayer during the ups and downs of life, and to dig deep into Papa God's heart for us, His children.

Lyn Rowles MBE & Songyan Sui

### **House Group at the Lakes'**

In January 2024 we started our third year and it has been lovely to see our group flourish and bloom with friendships and faith, and at least once a term with some food!

Although there are 15 people who are in our group, we have a core group of 8 who meet regularly at The Lakes'.

Over the past year we have studied various topics including the Journey of Generosity course and the book of Haggai. We regularly pray for one another and have times of sharing words and pictures from the Holy Spirit.

One of the highlights of our times together is the welcome from Johnny as he greets us all with questions about our dinner and our bin collections!

Rachael & Ed Boyden

### **Petts Wood's Home Group**

Over this last year, attending Petts Wood's Home Group, in short, has been full of constant and brilliant blessings, brimming with amazing Bible studies, and the Goodness of God has provided great guidance and divine discussions, very special spiritual scriptures, and wondrous wisdom to us all, over this past year!

We have a very strong and friendly fellowship within our group, and there's always a willing to LISTEN to others, LEARN new studies and scriptures and experiences, and to continually LOVE one another, as we immerse in God's amazing presence.

As the Holy Spirit guides us and leads us all, there is a wonderful wisdom, as we each learn to grow in love and faith together!

The prayers are precious, the divine discussions are confidential always, and the blessings within this really great group are such a joy, as we have full trust within one other, and the most important of all, trusting in our loving, faithful and most merciful Lord, always.

These blessings are a continual joy, as the Holy Spirit continues to move within us, and Jesus continues to walk alongside us all, both daily, and in all the coming days ahead.

THANK YOU Judith and Victor, for all that you do for us all, in the name of Jesus.

Debbie Hale

### **House group Coordinator Report**

The 6 housegroups (5 evenings, 1 daytime) continue to provide a source of good teaching, worship & support in a smaller setting generating a deeper bond between the core members who attend.



The housegroups were encouraged to attend the Lent course in March providing an opportunity for the wider church to come together.

In August, the Housegroup leaders met together at The Vicarage for time to pray, share thoughts and ideas for going forward. The meeting provided the opportunity to discuss future guidelines for existing/future housegroup members. Church members are regularly encouraged to join a housegroup to support their Christian journey.

Anthea Abayomi-Cole

### **Ladies Prayer Fellowship (LPF)**

As ever, it has been good to meet together throughout the year. Each month, we offer our thanks and praise to Father God for His many blessings and answers to prayer, and pray for the needs both within the fellowship, the wider community of St Paul's and beyond. It is always a real joy to hear how people have been ministered to through our prayers. We have continued the practice of having a passage to reflect on for the entire year. Since July, we have been reflecting on Psalm 103: "With my whole heart, with my whole life, and with my innermost being, I bow in wonder and love before you, the holy God!" Verse 1 (TPT).

To keep in touch between meetings, we have a monthly 'Love Letter' which records a summary of our prayers of thanksgiving and intercession – this also helps to connect with those who were unable to join the prayer meeting. We welcome all ladies who are part of the St Paul's community to join us. There is no pressure to pray out loud: you are invited simply to 'be' in the Lord's Presence.

In June 2024, twenty-three ladies were blessed to have the opportunity to go away together for a weekend retreat, staying at the beautiful and peaceful surroundings of Crowhurst Christian Healing Centre. Revd's Suzanne Owen and Steve Gendall, Chaplains at the Healing Centre, sensitively and knowledgeably led our weekend reflections which were entitled "Let your living water pour over my soul" as we followed the conversation between Jesus and the woman at the well (John 4:4-30). In particular, we looked at the theme of shame: what it is; what the result of it is; and what freedom from it looks like. Amongst the tears and laughter, much healing took place. As well as reflecting on the John passage, we enjoyed going deeper in our relationships with each other, whether over a meal, a walk in the surrounding East Sussex countryside, or as we got 'crafty' in the well-stocked art room. On Saturday evening, there is the opportunity to play board games, charades, etc. Margaret Flowers is our champion two years running at the "Shopping List Memory Game"! We returned encouraged and refreshed.

We meet in the Chapel at 8pm on the 4th Monday of each month (except August and December). To find out more, please contact Lyn Rowles MBE.

Lyn Rowles MBE

### **Pastoral Care Team (incorporating the Bereavement Team Activities)**

The Pastoral Team members are in touch with a variety of different people, from those who are ill or housebound, to families in need of support, those who have suffered a bereavement and some of our elderly parishioners. Their role is to provide a friendly and listening ear, and be someone who can offer pastoral and prayer support during times of difficulty. This work is, by its definition, usually unseen but vital as we show God's love and care to each other, and I am so grateful to our team members for giving up their time to serve God in this way.

Some of the work is done via groups we are already running such as Tea and Chat and the Elderberry Café whilst other contacts are made directly with individuals. In addition, we have, with the help of other church members, distributed Harvest gifts to the bereaved, supported people attending the Annual Memorial Service and hosted a couple of teas for those who are bereaved. We meet as a team regularly and seek to ensure that nobody who needs extra support slips through the net.

We would love to expand our team, and if you are interested in joining us please speak to Bimbi or Mandy. A DBS check will be required and some guidance can be given too, but most of all you need to be willing to be God's hands and feet and to be able to draw alongside people when they are in need of support.

Mandy Tutt

### **Prayer Ministry**

During the greater part of 2024, 13 prayer ministers made up the prayer ministry team. In April we welcomed Helen Stiff and Judith Brittain-Wong on the team and in October Dennis and Sheila Chapple returned after a lengthy break - then making a team of 17 prayer ministers.

We had several opportunities throughout the year to attend and/or have visiting speakers at St Paul's church. These were namely:

- In March, Simon Bates during the Sunday evening service further encouraged in praying and being encouraged in seeing answers, even incremental to our prayers.
- In June, a 2-day conference by Jesus Culture in Birmingham.
- In July, William Hinn and Habitation Ministries, led an evening of worship, praise and a powerful ministry time.
- In October, Dr Kim Mass held several meetings around London. We had the opportunity to go and be greatly encouraged.
- Finally in November, Reverend Jo Moody & Agape Freedom Fighters led an evening which proved to be so powerful in releasing, restoring & refreshing many who attended.

We have been blessed greatly by the diligence & faithfulness of the prayer team of whom at least 2 have ministered every Sunday morning during 2024. We thank Father God for so many answered prayers.

Anthea Abayomi-Cole

### **Social Committee**

A new Social Committee was re-established following last year's APCM. Current members are Funke Tikare, Dele Ogundere, Paul and Buck Biggs and Lyn Rowles MBE. While we are the core team, we couldn't put on events without the help of many in the church family. Many thanks to all who have prepared the hall; prepared or cooked food; washed up; and put away tables and chairs, amongst other things.

This year we have been very grateful to Sarah Elkington, Ally Willis and Pippa Rowles for offering to organize and run this year's Pastoral Celebration, which was a huge success. Other events have included a Bring & Share YCT Thanksgiving Lunch in July and a Harvest Lunch in September. If you have ideas for future events or would like to help organize social events for the church family do speak to a member of the team. Thank you! Lyn Rowles MBE

Lyn Rowles MBE

## **Welcome Team**

The Welcome Team is a key role at St Paul's. As the first face that people see on a Sunday morning, their greeting represents, for many, their first impression of St Paul's Church. I am a testament to that: I am at St Paul's because of the warm welcome I received on my first Sunday – I had planned to try other churches before I settled somewhere!

We are currently a team of fifteen and cover all the 10:15am Sunday services. This year we have welcomed (no pun intended!) Ally, Ping and Margaret Jacob to the team. Sophia Connell (PUSH) has also joined us once a month.

A big THANK YOU to them and to Barbara Taylor, David & Mathilda Armstrong, Di Stewart, Fay Nurse, Jan Whitehead, Joy Corbett, Joyce Heath, Liz Cameron, Paul Biggs, Tinu Okeremi and Willette Domingo for faithfully serving each month, offering a welcome smile, handing out pew sheets, helping and directing where needed and helping to keep the church space clean and tidy after the service has finished

Lyn Rowles MBE

## **Tea & Chat**

A group of us meet for Tea and Chat in the Victor Childs room on a Friday afternoon fortnightly from 2.30 until 3.30. We enjoy lively chat over a cup of tea and a piece of cake.

We go on a few outings for lunch or afternoon tea when we can. Our next lunch out will hopefully be around Easter.

If you would like to join us on a Friday afternoon we would be pleased to welcome you to our small group.

Val Burnett

## **Worship Team**

This past year has been a season of growth and development for the worship team. One of the most notable improvements has been in the overall vocal ability of our team members. Through dedication, practice, and a deepening understanding of worship, everyone has grown in confidence and skill, resulting in a richer and more unified sound.

A particularly exciting development has been seeing certain members step into leadership roles. Some who previously served as background vocalists are now taking on the challenge of leading, which has been encouraging both for them personally and for the team as a whole. This shift has allowed for greater variety in leadership and expression during worship.

The evening service continues to see strong participation from the worship team. It is heartening to see such consistent commitment, and it speaks to the team's passion for leading the congregation in praise. Feedback from the congregation remains positive, with many people regularly sharing how much they enjoyed the worship and how it has impacted their experience in the service.

With time and experience, we have naturally begun to 'gel' together as a team, developing an ability to communicate intuitively during worship. This has created an environment where we can respond dynamically to the movement of worship without needing to rely on spoken instructions.

On a personal note, I have begun the journey of learning to play the organ. While I am far from calling myself an organist, it is a skill I am committed to developing with the hope of incorporating it more into our worship in the future.

Looking ahead, there are exciting plans to introduce many new songs into our worship repertoire. This will allow us to continue growing musically and spiritually, bringing fresh expressions of praise to our services.

Beyond the music, one of the greatest joys of this past year has been the deep sense of love and compassion within the team. Around rehearsal times and even after church, we often take time to pray for one another, strengthening not just our musical unity but our community in Christ.

As we move into another year, I am grateful for the dedication, passion, and faithfulness of every team member. May we continue to grow together in worship, skill, and spirit as we lead our church in praising God.

Thank you all for your commitment and heart for worship.

Worship Leader

## **Youth Band**

This past year has been one of growth, creativity, and spiritual learning for our kids' band at St Paul's Crofton. Catering to children aged 5 to 13, our group has experienced both artistic development and a deepening understanding of worship as a celebration of God's glory rather than our own talents.

Band Membership and New Additions: Although our numbers have slightly decreased due to several members beginning secondary school, the quality of our musical journey continues to flourish. We are delighted to welcome our new drummer, Timothy, whose excellent skills and enthusiastic playing have already made a significant impact on the group.

Musical and Artistic Development Original Song Creation: The band's creativity shone brightly this year as the children collaborated to write their very own song. We are excited about the prospect of introducing this original piece to the congregation in the near future.

Improved Vocal Ability: Our young vocalists have made notable progress. Their growing confidence and improved technique promise even more polished performances moving forward.

Microphone Technique: Alongside their musical skills, the children have been focusing on their microphone technique, ensuring that every note and word reaches the audience with clarity and power.

Performance and Worship Rehearsal Shows: During rehearsals, the kids have taken every opportunity to put on mini-shows, showcasing their diverse talents. These rehearsals have become a fun and supportive space where each child feels empowered to express their creativity.

Spiritual Growth: Beyond musical achievements, a key highlight of our journey has been the growing understanding among the children that worship is not about showcasing personal talent, but about coming together to honour and celebrate God.

In conclusion, this year at St Paul's Crofton has been marked by creative achievements, dedicated practice, and meaningful spiritual lessons. Despite a few changes in membership, the ongoing

improvements in musical ability and the deepening commitment to worship remind us that every moment is an opportunity for growth.

We look forward to what the coming year holds for our young musicians as they continue to inspire our community through their talents and faith.

Worship Leader

## Youth & Children's Work

Here is a brief summary about all that has been happening in the Youth and Children's Work here at St Paul's during 2024.

With regards to Children's Work, **Junior Church** is going well. We have welcomed in several new families in 2024, who are settling in well. For teaching, Junior Church has used World Changers resources from Eastgate – looking at Easter Freedom and all that Jesus won for us on the cross, as well as the power of testimony and amazing miracles in the Bible. We get to say, 'Wow God, that's amazing! Do it again.' After Easter, Junior Church have journeyed through the New Testament looking at resurrection stories of Jesus, the great commission and Jesus' ascension, Pentecost, letters from Paul and James, and Revelation 21. Into the Autumn term, time have been spent focusing on creation and stewardship, before embarking on a 10-week series following the life of Moses and the exodus, based on X-Cavate resources from New Wine.

In September, there were some big changes as groups shifted. Year 6s transitioned into PUSH along with the new Year 7s, which means that Junior Church is now up to Year 5. The rooms have changed too. All children now meet in the VCR for worship together before Bubbles (0-4s) leave for their group time in the Chapel. Splash (Rec-Year 2) and X-Stream (Year 3-5) have story and games together. Some weeks the groups split – X-Stream meet in the Vestry and Splash remains in the VCR – other weeks the groups stay together for further teaching, discussion, craft and prayer activities.

2024 has seen St Paul's 3<sup>rd</sup> annual **Football Camp** in conjunction with Ambassadors Football and led by Stephen Read. This 4-day football camp in May half-term, saw 28 children attend and learn football skills, play lots of fun games as well as find out that 'there is a friend who sticks closer than a brother' – Proverbs 18v24. The cost of camp was offset with money from CYP fund received from the Diocese of Rochester in 2022. In addition to Football Camp, **Kids Football @St Paul's** launched at the end of April. This weekly hour-long football session meets at St Olave's Grammar School and condenses all elements from Football Camp together into the shorter time. Kids Football is for children in school years 3-6 and there is a lovely core group of children in attendance, who have attended and had fun even in the colder and wetter weather in the autumn term.

**Open the Book** assemblies happen on Wednesday afternoons at Darrick Wood Infant School. The team are blessed to be able to go into school most weeks during term time to share Bible stories with the children and staff. The children are always excited to be able to be part of the drama and a couple of children from Griffins (who are deaf or have hearing impairments) have joined in the action too! Stories have included: the Nativity, Easter and Holy Week, Jesus' ascension and Pentecost, Jesus' baptism and calling of the disciples, various miracles and parables, Elijah, Elisha, Gideon, Ruth, Esther, Deborah and Hannah. In June, St Paul's welcomed Reception classes for a Church visit. The children spent time finding different items used for worship around the Church, colouring

their own stained-glass windows, as well as talking to Bimbi about being a vicar. In December, Darrick Wood Infant School, Darrick Wood Junior School and Tubbenden Primary School all held Carol Services at St Paul's too.

A great year has been had at **Toddlers**! There are new families in each week as well as a regular core group of parents, carers (grandparents, child minders and nannies), and children. Numbers have hit highs of 98 adults, children and babies in a single week! It is great building relationships with all who come and find opportunities to share God and faith with them as well as pray. In June, St Paul's hosted a Toddler prayer meeting led by Laura Webster (Diocesan CYP Mission & Ministry Advisor) for other Toddler group leaders across Orpington and Bromley. It was great to share and pray together.

At Toddlers, each Monday there are a variety of toys and activities including: climbing frame, mini slides, painting, sticking, and play dough, making cards, making poppies, Mother's Day, Father's Day, Easter and Christmas crafts. In the warmer months, it has been wonderful to use the outside Paddock space, and the children absolutely love it! At the end of each morning, all the children and adults gather together for what's in the bag, story time and song time. Each story is linked to biblical truths and share about God's love, His provision, how God is with us, how He has made each of us and knows us. We also sing and dance to a worship song before continuing with nursery rhymes.

At the end of the summer term and at Christmas, Toddlers celebrates with parties which include all the regular toys, activities and crafts as well buffet lunch for both adults and children. In the summer, we have a bouncy castle too for children to enjoy and at Christmas, Father Christmas makes a special visit and gives a present to each child. We also held a Macmillan Coffee Morning in September and raised £115.

Other one-off events and activities, include having a 2<sup>nd</sup> year **Ordinand student**, Ajisola Adeloye, joined St Paul's on a 2-week placement in March within Youth and Children's Work. Whilst with us, Aji got involved in Toddlers, PUSH, Junior Church, Open the Book assemblies, kids' worship rehearsals, and also attended Elderberry Café, mid-week Communion, and prayer meetings. On **Good Friday All Age Service**, Aji spoke and shared the Gospel. In the Easter holidays, over 75 people attended **Easter Family Activity Morning**. Together, we baked bread, found the hidden Easter egg trail, made Easter cards, decorated eggs, enjoyed yummy cake and reflected on the Easter story. Particularly thinking about how Jesus is the bread of life and how *'unless a kernel of wheat falls to the ground and dies, it remains only a single seed. But if it dies, it produces many seeds.'* John 12v24. It was wonderful to have a mix of Church families as well as families from Toddlers. At Christmas, over 280 people attended **Christingle Service** on Christmas Eve. It was wonderful to have members of Junior Church and PUSH act out the Nativity drama as well as extra angels and shepherds who joined on the day, as well as singing some carols and receiving Christingles.

On a **Youth Work** front, PUSH has been going from strength to strength. PUSH have attended **various worship events** at other churches including Harvest 24 at Eastgate, FUSE on Pentecost Sunday with Dioceses of Rochester and Canterbury, and a youth worship night hosted by Chislehurst YFC. In the summer, 6 teenagers from PUSH Plus attended **Luminosity @New Wine United**, camping with PUSH leaders and joining other teenagers and children in attendance with their families. Other trips and outings included camping in the Paddock in July and ice skating at Canary Wharf in December.

**Club Night** activities regularly feature food including making pancakes, making pizzas and end of term meals as well as eating biscuits, cakes and nachos. Since September, the number of hot chocolate mountains (hot chocolate with cream and marshmallows) has increased exponentially as the current Year 6s and 7s have joined PUSH! Other Club Night favourites are variety of card games such as Uno, Uno flip, Uno no mercy, and Dobble, the Nintendo Switch, movie nights, and big games such as dodgeball or camouflage.

On **Sunday mornings**, PUSH and PUSH Plus have been blessed by visitors to St Paul's such as Agape Team, Simon Bate, William Hinn, as well as our own Anthea Abayomi-Cole who has shared from her and Bimbi's ministry trip to Brazil, and has led times of soaking and declarations with the teenagers. Other teaching has included YFC resources entitled 'Frames', which goes deeper exploring who God is, what He is like, and what relationship and identity with God looks like. In September, Year 6 as well as Year 7 moved into PUSH. Year 9s had the choice to stay in PUSH or move into PUSH Plus. Both groups have food and drinks with games together in the Hall before splitting for separate teaching and group time. PUSH have been using Connected Hearts resources, whilst PUSH Plus have embarked on a Bible study about justice. PUSH meet 3 times a month, whilst PUSH Plus remain in the service when it is Family Communion. In October, we celebrated 4 teenagers who were **confirmed** by Bishop Simon at a joint service hosted by St Mary's, Green St Green.

None of this would be possible without an amazing team!! Thank you so much to everyone who is involved with Junior Church, PUSH, Toddlers and Open the Book. Thank you too to the PUSH teenagers who are young leaders and serve at Club Night, Junior Church, Football Camp and Kids Football. A big welcome to Annie Harrington who has joined the PUSH team.

In 2024, we have also said goodbye to Jeanette Hassaine and Paul Biggs, who after 16 years and 30 years respectively have stepped down from YCT. Thank you does not begin to say all that is needed to each of them, for their many years faithful service, for their love and care for children, teenagers and their families, for support given to others on the team, for Holiday Clubs, outings and residentials, Sunday mornings, Club Nights, Cell group, Football (Jeanette!), for sharing their faith and witnessing to so many individuals. Thank you abundantly!!

There are also other members of YCT, who are taking a break at the moment due to health or family. We pray for complete healing and restoration for all those unwell and recovering at the moment. We also give thanks for 2 (separate) hip operations and speedy recoveries for 2 members of YCT.

God is always good and faithful. We thank God for His continued provision, goodness, and grace. This remains at the heart of all that we do in Youth and Children's Ministry: For each of our children, teenagers, and families – both in Church and in the community. *'I keep asking that the God of our Lord Jesus Christ, the glorious Father, may give you the Spirit of wisdom and revelation, so that you may know him better. I pray that the eyes of your heart may be enlightened in order that you may know the hope to which he has called you, the riches of his glorious inheritance in his holy people, and his incomparably great power for us who believe.'* (Ephesians 1v17-19)

Helen Stiff

## **FINANCIAL REVIEW 2024**

The financial operations of the PCC are shown in the financial statements for St Paul's Church, which are shown in the following pages.

In Summary, the overall consolidated position for 2024 was a surplus of income of £44.5k, (compared to a surplus of £50.1k in 2023), for which we continue to give thanks to God's for his generosity and for all those who have given time, talents, and/or money, in support of St Paul's as we continue to serve our community and those who worship at St Paul's.

### *Incoming Resources*

Total Incoming Resources for St Paul's was £387.0k, a decrease of £10k on last year

The largest revenue source for St Paul's Church continues to be Voluntary Income from our church members, which in total amounted to £263.2k, a decrease of £32k from 2023 as we received additional large donations that were not repeated in 2024.

We received legacy giving of £3k from N Mitchell and P Chadwick in 2024.

### *Resources Expended*

Total expenditure at £342.5k a saving of £4.4k compared to 2023. We had full year staff salaries for the Worship Pastor and Office Administrator while the Youth and Families Worker post remain unfilled. We increased our Diocesan Offer contribution to the diocese to £88.5k.

Charitable Giving is also included in this section and we continue to tithe our discretionary Income, (Restricted and Unrestricted income).

### *Church Hall*

Income from the Church Hall hire was £54.9k (2023: £48.7k)

## **FUTURE PLANS**

The steady growth in numbers attending, especially after livestreaming ended has been encouraging as indeed, the number of children and young adults. This is a boon given the paucity nationally of young people in the Church of England and raises the issue of how the church builds on this to attract, retain and mentor even more of this age group. Careful consideration needs to be given to how we evolve our service provision/facilities over time for this demographic which is vital for the church to continue to grow.

## **RESERVES POLICY**

The PCC has a responsibility to ensure that its reserve funds are maintained at a sufficient level so as to be able to cover the day-to-day operations of the charity in the event of short term fluctuations in income, and to provide for identifiable potential areas of unplanned capital expenditure. There are also occasions when those funds need to be used to further the objectives of the charity.



To this end the PCC aims to ensure that sufficient funds are retained in our bank accounts so as to cover three months operating expenses, assuming no income is received during this time (this would be an amount of £64k). Longer term we plan to move towards six months' worth of reserves for this purpose (which would be a sum of approximately £128k).

All designated and restricted funds are held as cash in interest bearing accounts by the Diocesan Board of Finance as Custodian Trustee with the PCC responsible for the management of the funds as managing trustee.

At the 2024 year end the Unrestricted Reserve Funds totalled £308.9k (2023: £259.2k).

## **GOING CONCERN**

The PCC regularly reviews the financial position and other indicators of growth and health and considers that the organisation may be regarded as a going concern for the foreseeable future. We prepare a financial budget each year and we continue to see church attendance grow with many of our ministries flourishing.

The PCC has not identified nor aware of any material uncertainties relating to events of conditions that, individually or collectively, may cast significant doubt on the ability to continue as a going concern.

## **RISK POLICY**

The PCC regularly reviews the risks incurred by its operations and activities to ensure there is no exposure to unacceptable levels of risk and to comply with the requirements of our insurers. Where appropriate professional advice is sought to provide the PCC with the information it requires to manage the risks on behalf of the charity.

The church has adhered to the government and Church of England guidelines on keeping safe as identified from the risk assessments.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Church Electoral Roll and Attendance

As of 19<sup>th</sup> April 2024 there were 212 (188 in 2022) members on the Church Electoral Roll, 96 of whom do not reside in the parish.

### PAROCHIAL CHURCH COUNCIL

The Parochial Church Council (PCC) is a registered charity (number 1129564) and PCC Members are Trustees. PCCs are governed by two pieces of Church of England legislation, these are: **The Parochial Church Councils (Powers) Measure 1956** as amended. This defines the principal function, or purpose, of the PCC as “promoting in the parish the whole mission of the Church” and **the Church Representation Rules** (contained in Schedule 3 to the Synodical Government Measure 1969 as amended) which provides guidance as to governance procedures and regulations. The PCC meets bi-monthly except during August and December.

Membership of the PCC is open to all those whose names appear on the Electoral Roll of the Parish at the time of the Annual Parochial Church Meeting and to those who are licensed by the Bishop; hold certain ex-officio offices; or membership of a Deanery, Diocesan or General Synod.

During the year ended 31 December 2024 the following served as members of the Council:

#### Ex-Officio

<b>Incumbent</b>	The Revd Canon Bimbi Abayomi-Cole
<b>Curate</b>	None
<b>Licensed Lay Minister</b>	Mr Christopher Stern
<b>Churchwarden</b>	Mrs Alison Heath and Dr Funke Tikare
<b>Elected to the Deanery Synod</b>	Mr Cyril Kinch and Mr David Armstrong
<b>PCC Secretary</b>	Vacant

#### Elected Members

Mrs Anthea Abayomi-Cole  
Mr David Armstrong  
Mrs Valerie Burnett  
Dr Liz Cameron  
Mrs Linda Rowles MBE  
Mr Dennis Chapple  
Mrs Jeanette Hassaine  
Mrs Nicolene Platt  
Mr Cyril Kinch  
Mr Stephen Read  
Miss Philippa Rowles  
Mrs Jan Raggett  
Mr Songyan Sui

Mr Dele Ogundere  
Mr Paul Biggs  
Mr Victor Brittain-Wong (Treasurer)

The PCC operates through a number of sub-committees, which meet between PCC meetings and which provide regular reports to the PCC.

**a. Standing Committee**

Required by the Synodical Government Measure 1969 to transact the business of the Council between meetings subject to any directions by the Council. It also oversees the detailed financial management information provided by the Treasurer; prepares financial advice for the PCC including the Budget; and considers requests for expenditure outside the agreed budget.

**b. Site Committee**

Responsible for the maintenance of the site including the church, hall and 205 Crofton Road; providing support for the churchwarden in the discharge of his responsibility for the fabric of the church building; and managing all premises for the generation of funds for the charity.

**c. HR Committee**

Responsible for ensuring good HR practice is followed through appropriate HR systems and practices.

## **SAFEGUARDING**

The Parochial Church Council acknowledges its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) and confirms that it has complied with this duty. The Parochial Church Council has adopted the Safeguarding Policy Statement of the Church of England entitled 'Promoting a safer church' published in 2018 for the House of Bishops of the General Synod of the Church of England.

Compliance with this policy is achieved through the appointment of qualified and experienced Safeguarding Officers (Annie Harrington and Vanessa Lake) and through regular and appropriate risk assessments as well as training of appropriate personnel.

The leadership of the church have continued to keep up to date with their Safeguarding training. Written guidance is available for the members of the pastoral team who carry out home visits. The names of the Safeguarding Officers are clearly on display on our Weekly Bulletin, in our Church Magazine, and on the website. We continue to be vigilant, to adhere to Diocesan guidelines when running groups and recruiting team members and ensure our volunteer teams understand the regulations and how to respond if they are concerned for the welfare of anyone in their care.



Independent Firm of Accountants

03 May 2025

### **Independent Examiner's report to the Member/Trustees Of St Paul Crofton**

I report on the accounts for the year ended 31 December 2024 which are set out on the pages following.

#### **Respective responsibilities of the Trustees and Independent Examiner**

The church's trustees are responsible for the preparation of the accounts. The church'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 the 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **Independent Examiner's statement**

Since the gross income for the year exceeds the amount provided in section 143(3) of the Act, I confirm that I am qualified to act as an Independent Examiner under the provisions of that section of the Act and that my qualifications are set out as below.

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting records have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Yours sincerely

A handwritten signature in black ink, appearing to read 'R. Nelson' with a stylized flourish at the end.

Rosaline Olojede-Nelson

FFA FAIA FIPA

RNSBS

6-7 St Mary's at Hill

London

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e-mail: [rose.nelson@rnsbs.com](mailto:rose.nelson@rnsbs.com)

**St Paul's Church, Crofton**  
**Statement of financial activities**  
**for the year ended 31 December**  
**2024**

		<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b>Incoming resources</b>	Notes				
Voluntary income	2	256,276	6,944	263,220	295,493
Activities for generating funds	2	90,821	-	90,821	71,720
Income from investments	2	9,581	1,067	10,648	5,824
Income from Church Activities	2	22,281	-	22,281	23,863
		<u>378,959</u>	<u>8,011</u>	<u>386,970</u>	<u>396,900</u>
<b>Resources expended</b>					
Church activities	3	289,715	6,944	296,659	309,925
Fundraising trading costs	4	44,992	-	44,992	36,088
Bank Charges		<u>831</u>	<u>-</u>	<u>831</u>	<u>807</u>
		<u>335,538</u>	<u>6,944</u>	<u>342,482</u>	<u>346,820</u>
<b>Net incoming resources</b>		43,421	1,067	44,488	50,080
<b>Transfer between funds</b>		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		<u>43,421</u>	<u>1,067</u>	<u>44,488</u>	<u>50,080</u>
Balance at 1 January		<u>1,239,783</u>	<u>32,326</u>	<u>1,272,109</u>	<u>1,222,029</u>
Balance at 31 December		<u>1,283,204</u>	<u>33,393</u>	<u>1,316,597</u>	<u>1,272,109</u>

**St Paul's Church, Crofton**  
**Balance sheet**  
**as at 31 December 2024**

	Notes	2024 £	2023 £
<b>Fixed assets</b>			
Unrestricted designated property assets	6a	886,925	886,925
		<u>886,925</u>	<u>886,925</u>
<b>Current assets</b>			
Deposits at Diocese	6b	115,097	120,275
Debtors	7	10,481	12,531
Cash at bank and in hand	6c	<u>323,854</u>	<u>276,605</u>
		449,432	409,411
<b>Creditors: amounts falling due within one year</b>	8	<u>(19,760)</u>	<u>(24,227)</u>
<b>Net current assets</b>		429,672	385,184
<b>Total assets less current liabilities</b>		<u>1,316,597</u>	<u>1,272,109</u>
<b>Net assets</b>		<u><b>1,316,597</b></u>	<u><b>1,272,109</b></u>
<b>Funds</b>			
Unrestricted	10	308,862	259,196
Unrestricted designated reserves	10	87,417	93,662
Unrestricted designated property assets	10	886,925	886,925
Restricted reserves	10	33,393	32,326
<b>Total Funds</b>		<u><b>1,316,597</b></u>	<u><b>1,272,109</b></u>

The notes on pages 25 to 35 form part of these accounts.

Approved by the Parochial Church Council on 28 May 2025

PCC Chairperson



**St Paul's Church, Crofton**

## Notes to the financial statements for the year ended 31 December 2024

### 1 Accounting policies

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. The financial statements have been prepared under FRS102 as the applicable accounting standards and the latest version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP FRS102).

#### ASSETS

##### **Consecrated and benefice property**

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements. For clarity, the church building is excluded from the balance sheet.

##### **Moveable church furnishings**

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

##### **Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts- in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalized cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

·	Land	Nil
·	Fixtures & Fittings	20 years
·	Computers	3 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

##### **Investments**

As at the date of these financial statements, there were no investments.

##### **Short term deposits**

These are the cash held on deposit either with the Rochester Diocesan Board of Finance or at the bank.

#### FUNDS

##### **Unrestricted Funds**

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the Trustees' report. As at the date of the financial statements, designated funds have been shown separate from general unrestricted funds, but can be used for any purpose of the PCC. When money is earmarked for a designated purpose it is made clear that funds not used for that purpose may be used for any purpose of the PCC.



### Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

### Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. As at the date of these financial statements, there were no endowment funds.

<b>2 Incoming resources</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>TOTAL 2024 £</b>	<b>TOTAL 2023 £</b>
<b>Voluntary income</b>				
Standing orders	168,869	1,200	170,069	178,057
Income tax recoverable	29,597	300	29,897	37,387
Gift aided donations	17,990	-	17,990	19,825
Collections at services	7,751	5,444	13,195	10,224
Other donations (inc. disc fund)	29,069	-	29,069	50,000
Legacies	3,000	-	3,000	-
	<u>256,276</u>	<u>6,944</u>	<u>263,220</u>	<u>295,493</u>
<b>Activities for generating funds</b>				
Rent: 55 Place Farm & 205 Crofton	35,952	-	35,952	23,017
Church Hall & VCR	<u>54,869</u>	<u>-</u>	<u>54,869</u>	<u>48,703</u>
	<u>90,821</u>	<u>-</u>	<u>90,821</u>	<u>71,720</u>
<b>Income from investments</b>				
Short term deposit Interest	3,364	-	3,364	-
Diocesan deposit Interest: hall	3,017	-	3,017	2,583
Restricted reserve funds	-	1,067	1,067	828
Bank Deposit Interest	<u>3,200</u>	<u>-</u>	<u>3,200</u>	<u>2,413</u>
	<u>9,581</u>	<u>1,067</u>	<u>10,648</u>	<u>5,824</u>

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
<b>Income from Church Activities</b>				
DBF fees	2,161	-	2,161	7,303
PCC fees	1,572	-	1,572	1,538
Magazines	253	-	253	208
Elderberry/Lunch club	1,855	-	1,855	1,793
Children and Youth	6,706	-	6,706	4,730
Events (excluding C&Y)	9,520	-	9,520	7,971
Miscellaneous	214	-	214	320
	<u>22,281</u>	<u>-</u>	<u>22,281</u>	<u>23,863</u>
<b>Total incoming resources</b>	<b><u>378,959</u></b>	<b><u>8,011</u></b>	<b><u>386,970</u></b>	<b><u>396,900</u></b>

### 3 Resources expended

#### A. Church activities

Diocesan offer	88,515	-	88,515	84,300
Salaries, pension and NI	88,206	-	88,206	82,304
Clergy Expenses	8,091	-	8,091	9,793
Music and AV	2,787	-	2,787	2,710
Lunch club	-	-	-	106
Discretionary fund	-	-	-	5,974
	<u>187,599</u>	<u>-</u>	<u>187,599</u>	<u>185,187</u>

#### B. Charity giving

Total charitable giving	<u>27,760</u>	<u>7,196</u>	<u>34,936</u>	<u>36,370</u>
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The following table shows charitable donations by bandings of amounts.

£100 - £250	Friends of Rochester Cathedral, Rochester Cathedral Trust, Churches Together in Orpington, Kings College Hospital Trust, Bible Society
£251 - £500	Compassion UK, Open Doors, Childrens Society, Rochester DBF & Hope, Bromley Latch, Crisis, Demelza House, Friends of Orpington Hospital, Royal Star and Garter Homes, Shelter

£501 - £1,000	Church Army, Orpington Christian Counselling, London City Mission, Bromley CAP, Friends of PRU Hospital, Mildmay Mission Hospital, Bromley Mind, Orpington Samaritans, St Christophers Hospice
£1,001 - £2,000	Christian Aid, Oasis Trust, Bromley Welcare, New Wine Trust, Simon Bate Ministries
£2001 - £3,000	Tear Fund, Agape Freedom Fighters, Agape
£3,001 plus	Ambassadors Football, CMS

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
<b>C. Church running expenses</b>				
Insurance	4,876	-	4,876	5,317
Heat & light	9,711	-	9,711	10,377
Water	310	-	310	232
Cleaning	5,078	-	5,078	8,576
Buildings and Housing	12,007		12,007	11,051
Sanctuary supplies	148	(232)	(84)	4,632
Grounds	6,172	-	6,172	11,868
	<u>38,302</u>	<u>(232)</u>	<u>38,070</u>	<u>52,053</u>
<b>D. Other parish costs</b>				
Children and Youth	9,034	-	9,034	6,245
Training	7,386	-	7,386	4,424
Subscriptions & copyright fees	185	-	185	242
Office, administration and governance	6,210	-	6,210	7,684
Parish events (excluding C&Y)	11,635	-	11,635	9,535
Miscellaneous	1,604	-	1,604	8,185
	<u>36,054</u>	<u>-</u>	<u>36,054</u>	<u>36,315</u>
Total: church activities	<u>289,715</u>	<u>6,944</u>	<u>296,659</u>	<u>309,925</u>
<b>4 Fundraising trading costs</b>				
55 Place Farm & 205 Crofton	10,936	-	10,936	20,967
Church hall expenses	34,056	-	34,056	15,121
	<u>44,992</u>	<u>-</u>	<u>44,992</u>	<u>36,088</u>

## 5 Employment Costs

	2024	2023
Total wages and salaries		
Church	£88,206	£82,304
Total	£88,206	£82,304
Full-time equivalent at end of 2024		
Church	3.0	3.0
Total	3.0	3.0

There were two employees with a pension within the Church Workers Pension Scheme which is a group pension scheme. Total contributions made to the scheme by the PCC were £3,932 (2023: £4,153). Under FRS102 it is necessary to include the scheme deficits as a liability of the employer.

However, as a group pension scheme it is not possible to determine the relevant amounts relating to these individuals and therefore no additional liability is shown other than the payments made during the year. The most recent valuation of the relevant scheme was completed in 2019 and showed that the scheme was currently in surplus. More information can be obtained from the PCC Treasurer.

### 5a Related Party Transactions

	2024	2023
Total donations made by PCC members	£66,311	£58,970

This includes donations from a limited company, of which a PCC member is a Director, and over which they have 'significant control'.

Mrs A Abayomi Cole (PCC) is married to the Vicar, and is noted as potential interested party for certain expenditure

### 6a Unrestricted designated property assets

	Land and buildings	
	2024	2023
	£	£
<b>Cost</b>		
At 1 January	886,925	886,925
At 31 December	886,925	886,925
<b>Depreciation</b>		
No depreciation has been provided on these assets for either the current or the preceding year		
<b>Net book value</b>	886,925	886,925

The property assets comprise the properties of the Church Hall, 205 Crofton Road and 55 Place Farm Avenue and are shown at the deemed cost under FRS15 transitional provisions under which the property valuations have not been updated. The insurance policies of February/March 2020 valued the rebuild cost of 205 Crofton Road and 55 Place Farm Avenue as £213,051 and £267,604 respectively. The Church Hall is now insured under the same policy as the Church building, so no separate valuation is available. The most recent valuation in 2018 was £827,161

There are no other assets owned by the church included within this fixed asset note

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>6b Deposits at Diocese</b>		
Balance at 1 January	120,275	109,325
Movement	(9,261)	7,539
Interest	4,083	3,411
	<hr/>	<hr/>
Balance at 31 December	<u>115,097</u>	<u>120,275</u>

There were no other deposit or investment holdings

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>6c Bank Account Balances</b>		
Church	202,645	156,525
Church – Fixed Term Bond	86,362	85,000
Friends of St Pauls	34,847	35,080
	<hr/>	<hr/>
	<u>323,854</u>	<u>276,605</u>

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>7 Debtors</b>		
Friends of St Pauls (Tax reclaim)	8,698	11,549
Residential Centres	1,480	1,480
Other Debtors	<hr/>	<hr/>
	304	(498)
	<hr/>	<hr/>
	<u>10,482</u>	<u>12,531</u>

<b>8 Creditors</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Governance	-	650
Hall deposits	-	-
Residential Fees	-	-
External Giving paid after year end	2,563	4,536
Other Creditors	17,197	19,041
	<hr/>	<hr/>
	<b>19,760</b>	<b>24,227</b>
	<hr/>	<hr/>

## 9 Funds

### *Designated Funds*

- Church Repair Fund – funds set aside and held by the Diocese for repair and maintenance of the church building
- 205 Crofton Road Repair Fund – funds set aside and held by the Diocese for repair and maintenance of 205 Crofton Road
- Church Hall Repair Fund – funds set aside and held by the Diocese for repair and maintenance of the church hall
- Vicar's Discretionary Fund – money given to be used at the discretion of the incumbent
- Property Assets – book value of the Church Hall, 205 Crofton Road and 55 Place Farm Avenue

### *Restricted Reserves*

- Organ renovation fund: Money given for organ repair and renovation inc regular maintenance.
- Music Group Keyboard Fund: Money given for purchase of new keyboard/stage piano
- Projector and AV Fund: Money given to replace Audio Visual equipment
- Youth and Children specific funds: Money given for youth and children's ministry
- Hardship Fund: Money given for those in financial hardship
- Specific Away Giving Fund: money given for a specific purpose, usually visiting team

**10 Summary of Fund Movements**

	<b>Balance</b>	<b>Incoming</b>	<b>Resources</b>	<b>Transfers</b>	<b>Balance</b>
	<b>31/12/23</b>	<b>Resources</b>	<b>Expended</b>		<b>31/12/24</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted</b>	259,196	368,404	(318,738)	-	308,862
<b>Unrestricted designated reserves</b>					
Church Repair Fund	28,967	3,421	-	-	32,388
205 Crofton Road Repair Fund	9,024	707	-	-	9,731
Church Hall Repair Fund	48,070	6,122	(16,800)	-	37,392
Vicar's Discretionary Fund	7,601	305	-	-	7,906
Property Assets	<u>886,925</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>886,925</u>
<b>Total Designated Funds</b>	<u>980,587</u>	<u>10,555</u>	<u>(16,800)</u>	<u>-</u>	<u>974,342</u>
<b>Total Unrestricted Funds</b>	1,239,783	378,959	(335,538)	-	1,283,204
<b>Restricted reserves</b>					
Organ Renovation Fund	26,061	1,045	-	-	27,106
Music Group Keyboard Fund	551	22	-	-	573
Projector and AV Fund	822	-	-	-	822
Youth and Children specific funds	2,345	-	-	-	2,345
Hardship Fund	2,547	-	-	-	2,547
Specific Away Giving Fund	<u>-</u>	<u>6,944</u>	<u>(6,944)</u>	<u>-</u>	<u>-</u>
<b>Total Restricted Funds</b>	<u>32,326</u>	<u>8,011</u>	<u>(6,944)</u>	<u>-</u>	<u>33,393</u>
<b>Total Funds</b>	<u><u>1,272,109</u></u>	<u><u>386,970</u></u>	<u><u>(342,482)</u></u>	<u><u>-</u></u>	<u><u>1,316,597</u></u>

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<b>11 Summary of Assets by Fund</b>	Unrestricted	Restricted	Total
Tangible fixed assets	886,925	-	886,925
Current assets	416,039	33,393	449,432
Liabilities falling due within one year	<u>(19,760)</u>	<u>-</u>	<u>(19,760)</u>
	<u><u>1,283,204</u></u>	<u><u>33,393</u></u>	<u><u>1,316,597</u></u>

## **12 Church Hall**

	Hall <b>2024</b>	Church including Hall <b>2024</b>	Hall <b>2023</b>	Church including Hall <b>2023</b>
Income	54,869	386,970	48,703	396,900
Expenditure	<u>(17,256)</u>	<u>(342,482)</u>	<u>(15,121)</u>	<u>(346,820)</u>
Net income	<u><u>37,613</u></u>	<u><u>44,488</u></u>	<u><u>33,582</u></u>	<u><u>50,080</u></u>