



The Parish of All Saints', East Finchley

*Address for correspondence:
All Saints' Church, 35a Durham Road, East Finchley, London, N2 9DP*

**Annual Report
and
Financial Statements
of the Parochial Church Council**

for the year ended
31st December 2024

Vicar:
The Ven Ian Chandler

Bankers:
Barclays Bank
Leicester
LE87 2BB

Independent Examiner:
Mr Jeffrey Nettleton

The Parochial Church Council is a registered charity, Charity Commission Number 1130392.

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**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ALL SAINTS, EAST FINCHLEY
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024**

Aim and Purpose

All Saints' Parochial Church Council (the PCC) has the responsibility of cooperating with the Incumbent, The Venerable Ian Chandler, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the Church which is a Grade II Listed Building

Objectives and Activities

All Saints' PCC has the responsibility of co-operating with the incumbent in promoting within the parish the whole mission of the Church (pastoral, evangelistic, social and ecumenical).

We are:

- a family of people of all ages, for whom God is important and has a central place in our lives;
- ordinary people who try to follow Jesus Christ;
- people who care about the values of our society and the life of our local area as well as the world around us;
- part of the Church of England, administering the sacraments and teaching the faith as received from the Apostles; and
- a very social group of people who enjoy meeting together for quiz evenings, beetle drives, parties, afternoon teas and much more...

The parish is part of the Society of St Wilfrid and St Hilda and is under the jurisdiction of the Bishop of Fulham. An "Open Church" strategy lies at the heart of our thinking in terms of outreach and mission. As a church in the Catholic tradition, we hope to bring the life of prayer and the transformation of all things in Christ to the day-to-day concerns of all men and women of good will in our community. We want our church to be an Open Church.

ACHIEVEMENTS AND PERFORMANCE

Masses are usually said on four weekdays as well as on Sunday, and the Thursday morning service is followed by refreshments and has a regular attendance.

Members of the congregation regularly attend Forward in Faith services, and in October Fr Ian led a small group of parishioners on pilgrimage to Walsingham. Sadly our organist Graham Lunn had to leave after Easter, but we were fortunate to appoint Gary Cheung who has continued the musical tradition of the parish, with a small but excellent choir.

We held several social events in 2024. After the Easter Vigil service we celebrated with sparkling wine and canapes, and then we held a frugal lunch in May for Christian Aid Week. In July we held our Summer Fair, which together with the Christmas Fair at the end of November are our main fund-raising events of the year. Several members of the congregation went on pilgrimage to Walsingham for the weekend in October. In November we celebrated All Saints' Day with a parish lunch, and we held a table-top sale with local residents taking tables to sell their goods. We were pleased to hold the ecumenical Advent Carol service, inviting other members of Churches Together in Finchley to join us. We had a full range of Christmas services including Carols by Candlelight the Sunday before Christmas and the ever-popular children's service on Christmas Eve. Bookings to use the church for recordings continue to provide much needed income.

We are most grateful to Fr Ian for continuing to serve the parish and encouraging us in our spiritual life, and for the support we receive from Fr Richard.

SAFEGUARDING

The PCC has given due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults., by accepting and endorsing the principles set out in the Diocesan policy for safeguarding children, young people and vulnerable adults, 'Safeguarding in the Diocese of London'. The PCC has adopted a policy statement which confirms, as follows:

- Every person has a value and dignity, which comes directly from the creation of people in God's image. Christians see this potential as fulfilled by God's re-creation of us in Christ. Among other things this implies a duty to value all people as bearing the image of God and therefore to protect them from harm.
- We commit ourselves to nurture, protect and safeguard all our members, particularly children, young people and adults at risk.
- We recognise that safeguarding is the responsibility of the whole church.
- We undertake to exercise proper care in the selection, appointment, training and support of those working with children or vulnerable adults.
- We will respond without delay to concerns or allegations that a child or vulnerable adult may have been harmed, cooperating fully in any investigation.
- We will challenge any abuse of power by anyone in a position of trust.
- We will seek to offer pastoral care to anyone who has suffered abuse.
- We will seek to offer pastoral care and support, including supervision and referral to the proper authorities, to any member of our church community known to have offended against a child, young person or vulnerable adult.

The PCC has appointed a Church Safeguarding Officer and a Children's Champion, as required by the Diocesan policy, and all members of the PCC have been DBS checked. No safeguarding issues were reported during 2025.

FINANCIAL REVIEW

I feel I must begin my annual report by thanking the Vicar, the Wardens and the PCC Secretary for their support in my first year of office. Particular mention has to be made of the debt of gratitude I owe to Jenny Daybell for handing over the accounts in such a good shape given the unexpected circumstances in which she found herself in early 2024 following Robert Wills' untimely passing.

The total receipts for the year of unrestricted funds was £36,114. A large proportion of that was Robert Wills' bequest which although not formally restricted the PCC is ring-fencing in order to make an improvement to the fabric or worship of the Church which we believe Robert would have approved of. The value of our share portfolio, which is held in trust for the Church, started the year with a value of £105,252 and ended on 31st December 2024 with a value of £110,838. It is the current policy of the PCC to ask the trust to reinvest the income.

Expenditure last year was £53,990, down from £98,154 in 2023. This is largely due to the PCC's decision mid-year founded on the uncertainty of our income and rising utility and maintenance costs that we could no longer afford to meet the full Diocesan Common Fund quota, and so our contribution reduced from £50,500 in 2023 to £11,000 in 2024. Last year the PCC had to spend £10,266 on maintenance of the Church, hall and garden and a further £21,507 on running expenses.

The net result is that in 2024 is that there was a £19,784 surplus of income over expenditure; however, if Robert's bequest is removed from that figure it is much more modest. At 31st December 2024 the Church held £33,097 in cash at the bank and in hand, of which £11,000 were restricted funds (£1,000 for garden maintenance and £10,000 for the refurbishment of the Lady Chapel). As stated above our total investment funds, both restricted and unrestricted totalled £110,838.

The Investment funds are made up of the following:

- (i) The White/Lord Bequest – this is restricted. Interest from this account can only be used for the floral beautification of the church. At 31st December 2024 the total funds available are £7,552.33.

- (ii) Brett/Waller Fabric Fund – this is restricted for the use of altar cloths or vestments, and then fabric generally. At 31st December 2024 the total funds available are £32,624.98.
- (iii) Vicar and Churchwardens' Fund – this is restricted for the use for capital purchases or specific projects at the Vicar and Churchwardens' discretion. At 31st December 2024 the total funds available are £13,162.55.
- (iv) Discretionary Fund – this is restricted and not to be used to meet general expenditure. At 31st December 2024 the total funds available are £56,754.34.
- (v) Music Fund – this is restricted for paying for music related items. At 31st December 2024 the total funds available are £744.10

The Church also received an income of £20,000 from the Baker Trust which is not controlled by the PCC and so does not feature in our accounts. This income is unrestricted.

The PCC currently banks with Barclays where we have a general cash business account. The PCC's aim is to maintain a balance of at least £2,000 to meet day-to-day expenditure. If cash above £8,000 is held consideration will be given to transferring some monies to a deposit account.

Looking ahead the PCC is aware that the Quinquennial will raise a number of items of work with respect to the fabric of the church, and foreseeable capital projects are the potential roofing works above the sanctuary and renewal of our heating system.

Richard Doman

RESERVES POLICIES

Barclays Current Account	General fund. Maintain at least £2000 to meet day to day expenditure. If fund grows to over £8000 transfer of some monies to the Main Deposit Account should be considered.
Main Deposit Account	General unrestricted funds held in this account to be used at discretion of PCC. Minimum reserve should be able to meet the costs of the PCC for at least 6 months (£50,000). Reserve, if possible, of one to two years' costs of the PCC (£100,000 to £200,000).
White/Lord Bequest	Restricted. The interest from this account can only be used for floral beautification of the church. £2,000 of the original capital is also restricted as above. The rest of the original capital (£4,885) can be used for general funds, but only if absolutely necessary.
Brett/Waller Fabric Fund	Restricted, first call for altar or vestments, then fabric.
Music Fund	Fund restricted to paying for music related items (ie purchase of sheet music, hire of singers etc). No difference between capital and interest.

The Vicar and Churchwardens' Discretionary Fund is restricted to use for capital purchases or specific projects at the Vicar's and Churchwardens' discretion. It is not to be used to meet general expenditure.

The Baker Fund, a charitable trust whose income supports the parish, is administered by trustees and is not part of the parish funds.

It is our general policy to invest our funds balances with the CBF Church of England Deposit Fund. Balances of accounts as of 31st December 2024 are detailed in the Financial Statements.

CHURCHWARDENS' REPORT

Fabric Report

Under the "Care of Churches and Ecclesiastical Jurisdiction Measure 1991" the Churchwardens are required to:

- compile and maintain a full terrier of all lands appertaining to the church
- compile and maintain an inventory of all articles appertaining to the church
- record all changes in a log-book.
- make an annual inspection of the fabric and furnishings of the Church.

They are also required to report on the above to both the PCC and the APCM.

As a result of the Churchwardens' inspections of 2024 the following were identified, and works undertaken:

- the replacement and re-siting of the main electric board
- PAT testing on all electrical appliances

The following maintenance was undertaken:

- the annual heater maintenance.
- the annual fire extinguisher maintenance.
- the replacement of lamps as necessary
- repairs were carried out as required during the year

We had our 5 yearly Quinquennial inspection in October this year, the architect visited to inspect the church for any works needed to the fabric of the building.

We need to look at replacing the heating system and lighting within the Church.

The logbook was updated. The new terrier is in the process of being of being updated.

Review of the Year

During this year we were visited by the Archdeacon in July to meet with Fr Ian, the Churchwardens and the PCC. During his visit with us he looked at the Church Terrier which contains records of items belonging to All Saints' also the Log book which is used to keep an update of all works carried out at the church. We discussed how the church was doing in terms of attendance and any plans for the future.

The most significant element of our outgoings is our Common Fund payments to the diocese and in previous years we have undertaken to meet 75% of our parish cost. Once again, this year we were unable to meet our commitment to the Diocese, as Church funds are so low.

These costs as well as the general running costs of the church will continue to rise. Bookings for recordings have been steadily coming in and the income from these helps to balance our books during the year. We have continued to take an income from our investments and that is going some way towards balancing the books. We are grateful to all those who have continued with their regular contributions throughout the year. However, we do ask that everyone continue to review their giving on a yearly basis.

We have a good working relationship with Fr. Ian and greatly appreciate all his support in our work. We are thankful for his leadership, care and support in all aspects of our parish life. We would also like to thank Fr Richard for all the support he gives us.

The Churchwardens would also like to take this opportunity to thank all of those who continue to work so hard to support the church in so many ways:

Barry Law for his duties as caretaker and for seeing that those hiring the church are both welcomed and dispatched.

All of you who give your time during the year on social and fundraising activities, serving, flower arranging, and welcoming. We thank our sidespeople, readers, organist and choir, and all who ensure we have tea and coffee after the Parish Mass each Sunday.

A big thank you to everyone who continues to worship here; you are an important part of the All Saints' family and without your regular attendance, prayers and encouragement All Saints' would not be able to flourish.

Jennifer Daybell and Peter Kinch, Churchwardens

REPORT ON BARNET DEANERY SYNOD

All Saints now has one representative. The number of people is determined by the electoral roll. Meetings are held 3 times a year, March, June and October. Due to the large geographical area of the deanery, synod meets in different areas across this area. This period, it has met in Church End, Child's Hill and Colindale. The meetings begin with worship, that usually over runs. The format is notices, School Governor appointments and new clergy to the deanery. There is then a speaker who focuses on relevant topics. At the last meeting the topic was: The Way of Life – presentation by Mirjam Ngoy-Verhage (Diocesan Discipleship Enabler). Points were made, then discussed in small groups and shared together. It was emphasised the lifestyle of Discipleship should be focused on 3 parts; Staying With God – Sharing Our Journey – Serving Our World. The next meeting in March will focus on: Sharing our Hopes and Prayers, and A Time for Prayer for our Deanery. We also have to appoint 3 Diocesan Synod Members.

Brian C Hooper, Deanery Synod Representative

REPORT ON THE PROCEEDINGS OF THE PCC, 2024

The Parochial Church Council met six times in 2024.

The major topics at every meeting have been finance, and the fabric of the church building. Richard Doman was elected as Treasurer at the 2024 APCM after an interval without following Robert Wills's untimely death in early 2023. It has been agreed to purchase an accounting package to simplify the record-keeping and any handover of the parish's financial records in future. Richard has accepted the challenge and is enabling us to see our financial position clearly and plan accordingly. The parish's financial situation is not strong; regular congregational giving has fallen, while costs have increased. Hall rental fees have been reviewed and increased with effect from 1 January 2025 – these are our main source of income, but of course letting the hall restricts the use we as a parish can make of it. Unfortunately we were not able to pay our pledged Quota to the Diocese in full in 2024, and the PCC decided to reduce the amount pledged for 2025 but with the determination to pay that sum in full. It was agreed to join the Parish Giving Scheme (recommended by the Diocese) and to hold a general Stewardship Campaign at the same time, and also to buy a card-reader so visitors can easily make donations.

The Archdeacon's Visitation took place in July, when the Archdeacon met the Vicar, Churchwardens and then the PCC to ensure the running of the parish is in order. The Quinquennial Survey of the church took place in October 2024, and once the PCC have considered the report a plan of essential repairs will be made.

In November 2024 Fr Ian held a Parish Consultation Day, when members of the congregation met to explore what they each value about All Saints', and how parish could grow. The parish website will be relaunched shortly.

Sally Atkinson, PCC Secretary

ADMINISTRATIVE INFORMATION

All Saints' Church is situated in Durham Road, East Finchley, London N2 9DP. It is in the Edmonton Area of the Diocese of London within the Church of England. The correspondence address is All Saints' Vicarage, Twyford Avenue, London N2 9NH.

The Parochial Church Council (PCC) is a registered charity, Charity Commission Number 1130392.

PCC members who have served from 1 January 2024 until the date this report was approved are:

Incumbent:

Fr Ian Chandler SSC Chairman

Honorary Assistant:

Fr Richard Buckingham Co-opted

Wardens:

Ms Jennifer Daybell
Mr Peter Kinch

Representatives on the Deanery Synod (Term of Office – 2023-26):

Mr Brian Hooper (Elected APCM 2023)

Elected members (Members are elected at the APCM and the term of office normally runs for 3 years).

Mrs S Atkinson	(2024-27), also Electoral Roll Officer and PCC Secretary
Mr R Doman	(2023-26), also Treasurer
Mrs Joan Law	(2023-26)
Ms Francesca Ross	(2022-25)
Mr John Shepherd	(2024-27)
Mr Nicholas Starling	(2024-27)
Miss R Tillier	(2023-26)

There were two vacancies throughout 2024.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. The Standing Committee consists of the parish clergy, current and previous churchwardens, the Treasurer and the Parish Secretary.

All regular attendees are encouraged to register on the Electoral Roll, and the number on the Roll in 2024 was 69.

Approved by the PCC on 29 May 2029 and signed on its behalf by:

IN Chandler

.....
The Ven Ian Chandler

R Doman

.....
Mr Richard Doman (Treasurer)

**Independent Examiner's Report
to the Trustees (the PCC) of All Saints' Church, East Finchley**

I report on the accounts of the Church for the year ended 31 December 2024.

Respective Responsibilities of Trustees and 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
- To follow the procedures laid down in the General Direction given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act) and
- To state whether particular matters have come to my attention

Basis of Independent Examiner's Report

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

Independent examiner's statement

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

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



Mr Jeffrey Nettleton BA FCA
14 April 2025
13 Stanhope Court, East End Road, London, N3 1IJ

Receipts and Payments Accounts							
PAROCHIAL CHURCH COUNCIL OF ALL SAINTS' CHURCH, EAST FINCHLEY							
	Financial Statements for the Year ended 31 December 2024						
			Unrestricted	Restricted	Endowment	TOTAL	TOTAL
		Note	funds	funds	funds	2024	2023
			£	£	£	£	£
RECEIPTS							
Voluntary receipts:							
	Planned giving		14,458			14,458	18,846
	Collection at services		740			740	726
	All other giving/ voluntary receipts	5a	22,743	188		22,931	15,017
	Gift Aid recovered					- 0	
			37,941	188		38,129	34,589
Activities for generating funds		5b	3,104	- 0		3,104	2,349
Investment income		5c	22,860	2,726		25,586	23,269
Church activities		5d	22,107	2,525		24,632	11,713
Total receipts			86,012	5,439		91,451	71,920
PAYMENTS							
Charitable giving and donations		5e	550	2,623		3,173	2460
Church activities		5f	50,054	- 0		50,054	86,349
Cost of generating funds			56	- 0		56	135
Support costs		5g	9,143	- 0		9,143	9,210
Total expenditure			59,803	2,623	- 0	62,426	98,154
Excess of receipts over payments			26,209	2,816	- 0	29,025	- 26,234
Transfers between funds			- 0	- 0			
Increase/ reduction in funds			26,209	2,816	- 0	29,025	26,234
Cash at bank and in hand at 1 January			57,244	62,646		119,890	146,124
Cash at bank and in hand at 31 December			83,453	65,462	- 0	148,915	119,890
Deposit accounts			56,754	54,084		110,838	105,252
Current accounts			26699	11378		38,077	14638
			83,453	65,462	- 0	148,915	119,890

5. Further Analysis of Receipts and Payments Accounts							
		Note	Unrestricted funds	Restricted funds	Endowment funds	TOTAL 2024	TOTAL 2023
			£	£	£	£	£
Receipts							
	a) All other giving / voluntary receipts:						
	Donations		7265	90		7,355	4,921
	Legacy / Bequest		15478			15,478	10,000
	Mothers' Union Subs			98		98	96
			22,743	188		22,931	15,017
	b) Activities for generating funds:						
	Parish magazine - advertising						
	Fund-raising events		2898			2,898	2,212
	Candleboxes		206			206	137
			3,104	- 0	- 0	3,104	2,349
	c) Investment income:						
	CCLA Deposit Fund interest		2,860	2,726		5,586	3,269
	Transfers from trust account		20000			20,000	20,000
			22,860	2,726		25,586	23,269
	d) Church activities:						
	Fees for weddings and funerals		587			587	747
	Church and Hall Lettings		21490			21,490	9,060
	Other:-						
	Energy grants					- 0	
	Bank Loyalty Payment		20			20	40
	Electricity refunds		10			10	10
	Walsingham deposits			2,525		2,525	1,856
			22,107	2,525		24,632	11,713
Payments							
	DEC Turkey / Syria appeal					- 0	180
	East Finchley Food Bank					- 0	268
	Walsingham		546	2525		3,071	1,916
	Mothers' Union		4	98		102	96
			550	2,623	- 0	3,173	2,460
	f) Church activities:						
	Diocesan parish contribution		11000			11,000	50500
	Clergy and staffing costs		1905			1,905	2124
	Church running expenses		13406			13,406	14228
	Hall running expenses		8073			8,073	9726
	Church repairs and maintenance		4803			4,803	1730
	Hall repairs and maintenance		1723			1,723	65
	Parsonage repairs and maintenance		295			295	
	Garden Maintenance		3740			3,740	2370
	Altar requisites		2721			2,721	2342
	Printing and stationery		725			725	1861
	Advertising		1663			1,663	1403
						- 0	
			50,054	- 0	- 0	50,054	86,349

	g) Support costs						
	Choir & Organist		8887			8,887	8,850
	Bank charges		256			256	360
			9,143	- 0	- 0	9,143	9,210

Appendices

A **MINUTES OF THE ANNUAL PARISH MEETING 2024, HELD ON SUNDAY 14 APRIL 2024**

Present: Fr Ian and 18 members of the congregation.

1. Apologies for absence

Apologies were received from Christina Davis, Francesca Ross and Nick Starling.

2. Minutes of the meeting held on 23 May 2023, and any matters arising

The minutes of the meeting held on 23 May 2023 were agreed.

There were no matters arising.

3. Election of Churchwardens

Two nominations had been received for the post of Churchwarden: Jennifer Daybell and Peter Kinch. The two candidates were elected unopposed.

There being no other business, Fr Ian closed the meeting.

B **MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING, HELD ON SUNDAY 14 APRIL 2024**

Present: Father Ian and 18 members of the congregation

1 Apologies for absence

Apologies were accepted Christina Davis, Francesca Ross and Nick Starling.

2 Minutes of the meeting held on 23 May 2023, and any matters arising

The minutes of the meeting held on 23 May 2023 were agreed. There were no matters arising.

3 Electoral Roll

Received: In 2023 the names of Ron Toms and Robert Wills were removed from the Electoral Roll and Richard Doman was added, making 68 members. In 2024 there had been no need to remove any names but Tomislav Masle was added to the roll, making a total of 69 names.

4 Annual Report and Accounts for the year ended 31 December 2022

Received:

- a) The report on the proceedings of the PCC in 2022
- b) The Churchwardens' Fabric Report
- c) The report on the proceedings of the Deanery Synod.
- d) The accounts for 2022 which had been inspected by the PCC's Independent Examiner and accepted by the PCC. Fr Ian pointed out that the cost of running the parish had been £97,008 while the parish giving (which should maintain the parish) was £18,942. Although the income from recordings helped to reduce the deficit this situation was clearly unsustainable. It was essential to increase giving – either by everyone giving more, or growing the congregation. It was hoped that, now that the effects of Covid are behind us and we have a more stable PCC, the parish would be able to hold a stewardship campaign and join the Parish Giving Scheme and concentrate on growth.

4. Annual Report and Accounts for the year ended 31 December 2022

Received:

5. The report on the proceedings of the PCC in 2022
6. The Churchwardens' Fabric Report
7. The report on the proceedings of the Deanery Synod.

6 Annual Report for the year ended 31 December 2023

Received:

- a) The report on the proceedings of the PCC in 2023
- b) The Churchwardens' fabric report
- c) The report on the proceedings of the Deanery Synod. It was noted that All Saints' parish is now only entitled to one representative at the Deanery Synod.

The Accounts for 2023 had not yet been examined by the Independent Examiner or approved by the PCC.

7 Safeguarding Report

Received: there had been no safeguarding issues of concern in 2023.

8 Elections:

Deanery Synod Representative 2023 – 2026: Brian Hooper.

PCC members: Sally Atkinson, Richard Doman, Joan Law, Ros John Shepherd, Nick Starling and Ros Tillier,

9 Independent Examiner

Appointed: Jeffrey Nettleton.

10 Other Business

None had been notified. The Vicar thanked everyone for their contribution to parish life, and Peter Kinch thanked Fr Ian in turn for his leadership and support.

The meeting was then adjourned until 26 May, when the 2023 accounts which had been inspected by the PCC's Independent Examiner and accepted by the PCC were received.

