

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL, SOUTH HARROW

England & Wales · Charity number 1130975

Details

Other names ST PAUL'S, SOUTH HARROW

Status Registered

Legal form Previously excepted

Registered 2009-08-04

Register [View on the Charity Commission register](#)

Contact

Address St. Pauls Church
Corbins Lane
Harrow
HA2 8EL

Phone 02084222991

Email office@stpaulsharrow.org.uk

Website www.stpaulsharrow.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: St Paul's seeks to promote Christianity in South Harrow and to partner with other organisations in bringing social and spiritual transformation locally and globally.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Harrow

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£148,988	£144,320	-	-
2023-12-31	£176,465	£242,679	-	-
2022-12-31	£247,134	£203,679	-	-
2021-12-31	£188,057	£162,719	-	-
2020-12-31	£131,249	£157,659	-	-

Trustees

Name	Role	Appointed
Rev Stephen Taylor	Chair	2024-09-05
Anne Lesley Cox		2023-03-26
Augustine Naz M.Div.		2024-04-21
Boma Ere Fiberesima		2022-03-22
Bruce Sean Stevens		2023-03-26
Chandima Tharangani Mallikarachchi		2023-03-26
Kwame Asare-Boateng		2018-04-22
Lesley Menabney		2024-04-22
Linda Margaret Swain		2023-03-26
Melanie Ann Merle		2023-03-26
Nita Sherylann Nathaniel		2020-09-27
PAMELA MARY CLISSOLD		
Phyllis Anne Denise Grant		2023-03-26
Rev Alison Taylor		2024-09-05
Richard Tubb		2023-03-26
Shenique Shelome Remekie LLB Hons		2023-03-26
Teresa Osborne		2016-03-21

Accounts

ST PAULS CHURCH SOUTH HARROW

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

The PCC members (PCC members) present their annual report together with the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St Paul, South Harrow (the church) for the year ended 31 December 2024. The Trustees confirm that the Annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

Structure, governance and management

a. Organisational structure and decision making

The management of the church is the responsibility of the PCC members who are elected by/from the electoral roll. The method of appointment of PCC members is set out in the Church Representation Rules.

The PCC has the responsibility of co-operating with the joint vicars, Revds Ali and Steve Taylor in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The Parochial Church Councils (Powers) Measure 1956 is the charity's governing document. The PCC is registered with the Charity Commission (charity number 1138031).

The PCC met a total of six times in 2024.

The PCC has a building committee and a finance committee which deal with these particular areas of church administration. Both of these committees met three times in 2024.

b. Risk management

The PCC members have assessed the major risks to which the church is exposed, in particular those related to the operations and finances of the church, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

Objectives and Activities

a. Policies and objectives

The primary object of the PCC is the promotion of the Gospel of our Lord Jesus in the ecclesiastical parish.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit and in particular to its supplementary public benefit guidance on advancement of religion for the public benefit.

b. Activities for achieving objectives

St Pauls Church welcomed its new vicars, Rev Steve and Rev Ali Taylor in September 2024. The first nine months of the year, the church activities were co-ordinated by the church wardens, Bruce Stevens and Phyllis Grant.

In addition to the main worship services the charitable objectives are achieved in practice by undertaking the following supplementary activities:

1. Providing building and open space to local population. The church is used by Roxmead nursery, Eleonora Ballet School and Multi-horizons contact centre.
2. Running regular religious education for both adults and children.
3. Running a community coffee morning each Wednesday.
4. Running a Tuesday lunch club after the mid-week communion service each week.
5. Working alongside other local churches in South Harrow to sing carols and support local community events

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ST PAULS CHURCH SOUTH HARROW

TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 DECEMBER 2024

Further examples of how the church sought to continue to build relationships within the local community in the year were through:

- Hosting visits from our local primary school twice (year 4 and year 1).
- Renting the church building to local families for birthday parties and celebrations.

c. Charitable giving

We give financial support to individuals and charities all over the world. Beneficiaries of our support typically already have some connection to the church or some of its members and we seek to build ongoing relationships with our beneficiaries.

Financial review

a. Financial performance

The accounts are available on request and can be found on the Charity Commission's website. Income dropped in line with a drop in membership. Hall rental income remained steady from the nursery, dance school and contact centre who use our premises. We continue to benefit from rental income from the curacy house in Eastcote lane but this may end in 2026 if the church appoints a curate.

b. Reserves policy


St Pauls PCC has adopted a reserves policy, to be reviewed annually. It was ratified at our meeting of 10th June 2024.

Plans for the future

St Pauls is continuing to explore how, although our church family speak different languages, we all belong to one body. We are also looking at how we are a blessing to our parish in the way we live our lives day by day.

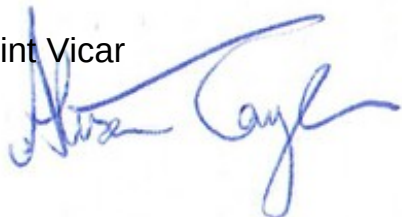
We are looking at what work we might do to improve our church building to make it more accessible and useful to our local community. This will involve making it more ecologically-friendly and installing better accessible toilets.

We also hope to re-start a carer & toddler group to support parents and carers in our community.



.....
Revd Steve Taylor

Joint Vicar



.....

Revd Alison Taylor

Joint Vicar

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The Trustees are:

Rev Steve Taylor (Clergy)

Rev Ali Taylor (Clergy)

Melanie Merle

Linda Bradley

Pam Clissold

Boma Fiberesima

Lesley Menabney

Chandima Mallikarachchi

Teresa Osborne

Richard Tubb

Augustine Naz

Nita Nathaniel

Gill Thomson - Secretary

Kwame Asare-Boateng - Treasurer

Ann Liebman - Synod Rep.

Phyllis Grant - ChurchWarden

Bruce Stevens - ChurchWarden

Management Report

St Paul's Church South Harrow

For the period ended 31 December 2024

Prepared on

29 October 2025

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Statement of Activity

January - December 2024

	Total
INCOME	
ACTIVITIES FOR GENERATING FUNDS	
Misc Income	54.00
Total ACTIVITIES FOR GENERATING FUNDS	54.00
CHURCH ACTIVITIES INCOME	
Fees Received	590.00
Total CHURCH ACTIVITIES INCOME	590.00
INVESTMENT INCOME	
Interest Received	132.47
Total INVESTMENT INCOME	132.47
RENTAL INCOME	
Hall Lettings	62,238.63
Rents 39 ECL	20,300.00
Total RENTAL INCOME	82,538.63
VOLUNTARY INCOME	
Collections	2,813.16
Donations non GA	5,669.30
Donations Received	4,211.74
Gift Aid recieved	6,715.59
Grants Received	2,365.00
Planned Giving STO	43,897.73
Total VOLUNTARY INCOME	65,672.52
Total Income	148,987.62
TOTAL	148,987.62
EXPENDITURES	
ADMINISTRATION	
Bank Charges	190.55
Equipment purchased	532.83
Equipment Rental	987.27
IT Costs	971.40
Postage	10.00
Stationery	280.08
Telephone & B Band	642.15
Trustees Meeting Exp	52.00
Website	268.78
Total ADMINISTRATION	3,935.06
BUILDINGS	
39 Eastcote lane	
39 ECL Mainenance	834.00
Total 39 Eastcote lane	834.00
Cleaning	784.41
Insurances	3,251.69
Light & Heat	9,563.21

	Total
Maintenance	3,632.19
Major Building Works	
Flat roof project	174.83
Total Major Building Works	174.83
Waste Disposal	943.00
Water Rates	997.93
Work on vicarage	70.00
Total BUILDINGS	20,251.26
EVANGELISM	
MISSION	
Missionary Giving	9,256.00
Vicar's Discretionary Fund	100.00
Total MISSION	9,356.00
One Church Harrow	74.90
Publicity	394.85
TLC / Doorways	841.00
Total EVANGELISM	10,666.75
STAFFING	24.43
Clergy Costs	800.72
Common Fund	77,500.80
Payroll Costs	27,074.93
Staff Training Costs	93.40
Total STAFFING	105,494.28
WORSHIP & PASTORAL	
After Worship Refreshments	425.90
Creche	26.99
Fees Costs/Expenses	401.57
Kings Club	141.34
Music & Sound	382.55
Pathfinders	252.00
Worship Exp	2,347.04
Total WORSHIP & PASTORAL	3,977.39
Z Uncategorised Expense	-4.72
Total Expenditures	144,320.02
NET OPERATING INCOME	4,667.60
NET INCOME/(EXPENDITURE)	£4,667.60

A/P Ageing Detail

As of December 31, 2024



This report contains no data for your specified date range.

Expenses by Supplier Summary

January - December 2024

	Total
AA SUBS	96.98
Amazon	50.54
AUGUSTINE NAZ	826.80
BANHAM PATENT LOCK	172.88
Bank Charges	193.92
BCARD COMMERCIAL	111.75
Ben George	95.00
BEREAVEMENT CARE	50.00
BRITISH GAS	653.47
BT	61.92
CAP National	83.33
CASTLE WATER LTD	997.93
CCLI	698.37
CHURCHSUITE	590.00
CLOSE PREMIUM FIN	3,251.69
CMS	300.00
Collectin	28.80
Compassion UK	1,000.00
David Tuck	113.00
Dell	518.85
DME Plumbing	540.00
Eden	29.01
ELEVATORS LTD	334.64
Evangelical Alliance	150.00
F A Dumont	45.60
FIND A CHURCH	22.00
FIRM FOUNDATION	2,000.00
Fullers Builders	468.00
Gary Roberts	4,479.48
GDT Fire Alarms	171.60
GDT Fire Extinguishers	153.00
GILL THOMSON	18,977.53
HARROW CHURCHES	1,500.00
Harrow Council	874.00
HARROW FOODBANK	500.00
HERTFORDSHIRE CC	615.18
Hm Revenue & Customs	210.04
HYMNS ANCIENT	998.40
J B ELECTRICAL	552.00
Logos	19.96
LONDON DIOCESAN FUND	77,987.66
Microsoft	19.99
New Wine	110.00
NOVIA FINANCIAL	1,074.75
OMF International	2,000.00

	Total
OPTIX SECURITY	150.00
OT Group	282.08
PAYE	2,429.02
Quickbooks Monthly Fee	218.88
Ranjit Thethy	100.00
Revd Lyndon North	12.50
Revd Sarah Archer	1.53
RICOH UK	987.27
Rodells	174.00
Rosemary Taylor-Mew	67.00
Samaritan's Purse	59.00
SHEPPARD ARCHITECT	135.00
Spotify	139.88
TALKTALK TELECOM	580.23
THE BARNABUS FUND	916.63
Tony Richardson	5.40
UK Safety Management	368.72
Ultimate	560.00
URBAN SAINTS	252.00
UTILITY WAREHOUSE	1,595.58
Venues 4 Hire	30.00
Waitrose	27.20
YU ENERGY	12,664.70
Not Specified	1,442.94
TOTAL	£146,927.63



29/10/2025

Independent Examiners Report

St Paul's Church, South Harrow
Year Ended December 2024



Nana Yaw SARPONG (Independent Examiner)
3 LOMBARD AVENUE, AYLESBURY, HP18 1BA

Independent Examiner's Report to the PCC of St Paul's Church, South Harrow

I report on the accounts of the church for the year ended **31 December 2024**

Respective responsibilities of the PCC and examiner

The church's trustees (the Parochial Church Council) are responsible for the preparation of the accounts.

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- state whether any 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.

The examination includes a review of the accounting records kept by the church 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 PCC concerning such matters.

The procedures undertaken provide a reasonable basis for my statement below.

Independent examiner's statement

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

- which gives me reasonable cause to believe that, in any material respect, the requirements to keep accounting records and to prepare accounts which accord with those 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.

Signed:



Name: Nana Yaw Sarpong

Role: Independent Examiner

Address: 3 Lombard Avenue, Aylesbury, HP18 1BA

Date: 29 October 2025

Accounts

The Parochial Church Council of the Ecclesiastical Parish of St Paul, South Harrow
(Charity no 1130975)

Trustees' Annual Report for the period 1st January to 31st December 2023

Aim and purposes

St Paul's Parochial Church Council has the responsibility of co-operating with the Incumbent, in promoting in the parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church complex at St Paul's, Corbins Lane, South Harrow and the Curate's House at 39 Eastcote Lane.

Objectives and Activities:

The PCC is committed to implementing the vision of the church:

Our current vision is to see 10% of the Borough of Harrow become followers of Jesus by 2030. Primarily, this will be through church planting and in partnership with the others Churches and Christian Communities in this area.

Achievements and Performance:

Our current vision was shaped after the Bishop of Willesden ask us to partner with St Peter's, West Harrow and ChristChurch Harrow to form a resource church in Harrow with a view to Church Planting. This fits well with the Mission Action Plan that we had been forming that over 2018 focusing on the three areas of:

- Help people **to discover Jesus and enter into a relationship with Him** (Belong to God - WORSHIP)
- Help people **to develop their relationship with Jesus** in the context of a family others who profess Jesus as Lord. (Believe - DISCIPLESHIP & Belong to One Another - FELLOWSHIP)
- Help people **to demonstrate Jesus to others** through acts of loving kindness, miraculous signs & wonders and by clearly telling their faith story and THE story of Jesus' love for the world. (Behave & Bless - SERVICE & MISSION)

WHO WE ARE

We said goodbye to Ian Dowsett, our vicar of 14 years, and his wife Ruth in July. As with any vacancy this has presented St. Paul's with both challenges and opportunities as we worked to maintain our Tuesday and Sunday services, as well as our other activities and ministries. One of our strengths is the fact that for some time we have had considerable lay involvement in our ministries. This allowed us to seamlessly continue organising and running services with support from the leadership and congregation of OneChurch Harrow, as well as ministers from a number of churches across Harrow.

Some stats:

204 people currently are on our database who consider St Paul's their spiritual home. Of these 120 are signed up on our electoral roll, 14 new people arrived at St Paul's in 2023 and we have seen 70 depart for a variety of reasons.

We have been privileged to undertake 5 baptisms of adults and children and conduct 5 funerals including the sad losses of some of our own church members. No marriages were performed in 2023, although two sets of Banns have been published.

On any given Sunday our attendance is around 60 adults and 12 children and on Tuesdays we regularly have 20 adults and 1 child.

Of course numbers don't paint a picture of the rich diversity our church family as exhibited by our wide social and ethnic mix, age range and multiple nationalities represented in our congregation. Each person is special and precious, and it is a joy to be able to celebrate when one person takes steps forward in their walk with Jesus.

A UNITED VISION - ONECHURCH HARROW

As part of OneChurch Harrow we partner with Christ Church Roxeth and St Peter's, West Harrow with purpose: we want to see 10% of the borough of Harrow following Jesus by 2030. This will be achieved through a combination of intentional discipleship, new missional communities and new congregations, and where opportunities arise, church plants and church grafts to revitalize existing parishes. It will involve multiple types of leadership including stipendiary, non-stipendiary, bi-vocational and lay. Our current focus is on building on the resources we already have across the churches, so 1CH is launching the first wave of Discipleship Groups using a method developed by Sustainable Discipleship (www.sustainable-discipleship.com).

To collaborate well together there is a strategic Broader Leadership Team meeting twice a term and also a 1CH Council meeting responsible for governance. These meetings involve the vicars and members of the congregations and PCCs from each church. When our vacancy is filled, our new vicar will become part of the 1CH teams. Every second Tuesday of the month the staff teams across our churches come together for breakfast, worship, discussion of the latest key initiatives and for prayer. And once a term there is a Sunday evening celebration service to share testimonies and to praise God for his goodness as we see Him at work in our lives. For more information on OneChurch Harrow visit our website: www.onechurchharrow.org

At St. Paul's, we have four values that shape who we are and what we do:

STORY

We are committed to God's story as revealed by Jesus and in scripture. The word of God is truth that transforms us and changes our society, and we focus on clear and relevant bible teaching in our services.

PRESENCE

We are dependent on God's presence through the power of His Spirit for everything we do, so we try to keep things simple and engender an environment in which we can pursue the presence of God.

FAMILY

Community and family are the pillars of life at St. Paul's. We are a diverse congregation in terms of background, ages and ethnicity and we live out interdependence as the people of God through mutual love, service, and care.

JUSTICE

We demonstrate and proclaim God's justice to see His Kingdom in our local community and the wider world.

COMMITTED TO GOD'S STORY

The Bible plays a central role in our life together as our personal stories find their place with the story of God. We want to cultivate habits of discovery, exploration and delight, excavating the riches in the Bible and uncovering who we really are and what we are here to do. There has been

a notable shift in the culture of storytelling at St Paul's over the last year in our testimony slot on Sundays. We have shared stories of answered prayer, healing, God's guidance in work and family situations, and God's provision in our lives. We find encouragement in these stories.

On Sundays in 2023 we started the year's preaching with 21 days of prayer and fasting; learnt about the attributes of God; covered the book of Ephesians; studied the Lord's Prayer; and looked at people chosen by God despite their own perceived inadequacies.

The Tuesday services have their own sermon themes and in 2023 this has included looking at the Gospel through the Letter to the Galatians and diving into the Questions Jesus Asked.

Church members are encouraged to join Circles. These are groups of 3-5 people who meet in person or online to study God's word using a simple pattern of questions and then to think how this can apply to our relationships and mission in our everyday situations. It is also an opportunity to pray for one another and receive love and support.

Our focus on God's Word is as equally important in our children's church ("King's Club") and with our Youth, as it is in our main service. Our children are so keen to explore God's Word that they took the initiative and started their own fortnightly Children's Bible Group. The children of St. Paul's are a true blessing to our community, and we actively celebrate and encourage them in all they want to do. The 2023 Crib Service was written and performed by our children.

We ended the year with our usual invitation to the community to join us to understand and celebrate Christmas. Simon Durrant, Christ Church Roxeth, preached at our Carol Service and, our Midnight Communion service on Christmas Eve was led by Bishop Lusa, a bit of a coup by our Administrator! This well-attended service, of more than 60 people, included a Lion King-based sermon, with singing by Lusa+ himself. By contrast, our Christmas Day service had quite possibly its lowest attendance for some years. This was probably a side effect of it being the fourth service in 24 hours! Interestingly, the last Sunday of the year, traditionally one with low attendance, was well attended.

Church planting remains one of the methods of growing the church in Harrow. Mosaic Church was meeting Sunday evenings at St Paul's offering an intercultural service reaching out to those from the many different international backgrounds in Harrow. Some of the leadership team of this church plant were called to other ministries and this caused the team to reflect on whether a Sunday service-based church plant was the most effective way of reaching new believers across cultures; in March 2023 the team took the decision to finish Mosaic in that form.

For HopeChurch Harrow View, it was a different story in 2023. They have grown in depth and impact over the past year and are really sensing God's hand at work. The lay leadership team have been hugely encouraged by their involvement in the Church of England's national Myriad programme for lay church plants. They have developed a more regular focus on prayer for one another and for their community, with several prayer walks around the streets and parks of Harrow View helping us to see where God is at work. HopeChurch have also developed some strong relationships, the most impactful being with the football clubhouse in Harrow Recreation Ground. It was here that they held a community party for 100 guests with street food, steel drums, singing and dancing celebrating the 75th anniversary of the Windrush generation. The clubhouse was also the location of a Carol service in December with around 40 guests with carols and a short gospel message. HopeChurch also continue to pursue their longer term calling to serve the new Kodak estates on Harrow View through the gifting of a large Christmas tree to the Eastman Village residents and, working with two new church members, ran a carol service around the tree, attend by 35-40 guests. After a few years of seeking the Lord in prayer, persevering in

tougher seasons, and experimenting with church that looks very different, it is thrilling to see God opening doors in unexpected ways.

DEPENDENT UPON GOD'S PRESENCE

Prior to Ian and Ruth departing in July we moved from two Sunday services to one, at 10am. This was done to reduce the pressure on the leadership team as St. Paul's navigated the vacancy. It is a testimony to the faithfulness of St. Paul's congregation that the merging of services on Sundays has been a success. Furthermore, we have seen a gradual increase in Sunday attendance over the latter half of the year. The Tuesday service remains well attended.

During 2023 we also saw the departure of the Lebrato family, Sam North, and Derek and Rosemary Taylor-Mew, which left us with no worship leaders. Worship in most services is now predominately digital (using CDs, YouTube and Spotify). Although this digital move has been well-received by the congregation - an example of our ability to adapt - "live" worship is always greatly appreciated and is provided on occasion by a variety of musicians within 1CH (Maddie Jones and Hanna Lebrato) and the wider churches (Andrea Lebrato and David Stewart).

We held our usual Ash Wednesday Communion service in person in 2023 and 2024, and the church was almost full at both our Easter services (more than 90 people attended in 2024).

Prayer is probably the chief way that we engage with God and there continues to be opportunities for this at St Paul's and across OneChurch. We provide Morning Prayer every Tuesday and Friday morning, and Sam Duncan (from St Peter's) leads the Reveal prophetic meetings every Thursday morning.

At the start of 2024 we once again joined in with PRAY FIRST: 21 days of prayer and different types of fasting. This was an encouraging time as many discovered the impact of freeing up time to focus more on God.

Prayer Ministry Teams are beginning to be used more again on Sunday mornings, and we have once again recently re-advertised our Prayer Chain. This offers church members the opportunity to present prayer requests by emailing prayer@stpaulsharrow.org.uk.

FAMILY

Kings Club is our provision for children on Sundays and meets every 2nd and 4th Sunday. Shenique Remekie took on the oversight of this work in 2023 and has continued to do a fantastic job along with the other helpers and leaders. The passion of this team has ensured that the children of St. Paul's have become a real blessing to our community.

Our Youth worker Sam North, and his wife Rebekah, left St Paul's at Easter 2023 to worship at Imprint Church in Central London. Teresa Osborne has taken on the role of providing teaching (and toast!) to the Youth every 2nd and 4th Sunday. She has done excellent work with a very small team. Rethinking our Youth provision is something that St. Paul's needs to strongly consider during 2024.

The Pastoral Team headed up by Anne Cox has been continuing the vital support of those in need of extra support whether due to physical or emotional sickness and trauma; some members have undergone bereavement training. This team also assists in delivering Home Communion. This team would benefit from some additional members, including some men.

There continues to be a gradual re-emergence of social activities, for example the Men's Curry Night in March to coincide with preparing the daffodils for Mothering Sunday. 18 members of the church came together in March to undertake a Spring clean prior to vacancy interviews in April.

DEMONSTRATING & PROCLAIMING GOD'S JUSTICE

We want everyone to know that Jesus is King. This means we share Jesus whenever we can and we show Jesus through acts of mercy and justice, working for the common good of our local community, the city and the planet. We partner with other organisations around Harrow, such as Found (www.ccrharrow.org/found) and FirmFoundation (www.firmfoundation.org.uk) with members of St. Paul's as trustees of both charities.

We aim to make Jesus known through personal, and events-based, evangelism. In 2023 our main ways of reaching out into the community were:

KINGDOM KEEPERS meets on the first Saturday of each month and its aim has been to bring transformation to our community through creation care in the local Ecology Park whilst engaging in conversations with those they encounter and leaving signs of God's blessing.

CORBINS CAFÉ continues on Wednesday mornings. Inevitably there are a number of regulars who enjoy coming again and again as well as others who have been blessed for a short while. The team have prayed with visitors and on different occasions provoked conversations around questions of faith.

THE LUNCH CLUB remains a popular event on Tuesdays, immediately following the Communion Service. Both this and Corbins Café were designated Warm Spaces during the winter months.

Some of our regular community events did not take place in 2023. The Quiz Night previously organised and run by Derek and Rosemary's homegroup was put on hold following their departure. And instead of running our own event for Lightright, our alternative Halloween event, we decided to partner with the OneChurch event at St Peter's.

In August, we had the third year of **Summer Days** (1CH) when OneChurch hosted children at ChristChurch for games, outings, lunch and conversations about Christ over a period of weeks. This was supported by members of St. Paul's in a variety of ways from prayer to physical help.

St Paul's has once again committed to **give 10%** of our income to Christian charities who are alleviating suffering for the homeless and the poor; who are sharing faith and supporting children in Harrow and across the world and also mission agencies who are sharing the Christian faith in other countries. We held "special services" where guest speakers – often from our chosen charities – talked to us about their work. Recent examples include Christians Against Poverty; Samaritans Purse (Operation Christmas Child); Evangelical Alliance; Church Mission Society; Compassion; and an interview-style service with some of the Harrow Street Pastors.

The value of Justice is not just about challenging what is unjust. It is acting with mercy and care for those in need. Here our values of Family and Justice overlap. As we build a family and care for each other and our community, we bring justice. We were a local collection centre for **Operation Christmas Child** in 2023, enabling our church members and local community to send more than 250 boxes to children overseas. Also, as a direct result of the generosity of our congregation for our **Harvest** service we can give food parcels to several local people in need as well as supply food to the Harrow Foodbank.

SUPPORT

Supporting the mission of St. Paul's is important, even more so during a vacancy. To keep oversight of all that goes on at St Paul's we have a monthly **Wardens Team** meeting where the wardens discuss major issues, our policies, buildings and personnel. And the **Staff Team**, which comprises Gill (our administrator) and Anne (as our pastoral co-ordinator) has been a real blessing to St. Paul's in 2023; Gill has taken on extra work to find ministers from across Harrow to ensure we can have our communion services on Tuesdays and Sundays. And Anne has done an excellent job in running the Tuesday Services.

Our **Finance Team** meets every term, to review our finances, plan our stewardship communication and to put together the annual budget and the End of Year Report.

All of this is brought back to our **PCC** (Parochial Church Council) who meet 6 times a year on Monday evenings to make decisions as trustees of St Paul's. We also meet once a year on a Saturday for a Retreat and Strategic Planning.

BUILDINGS:

Generally, St Paul's building is in good order. The main project of 2023 was the introduction of the new screens and laptop in church to replace the aging projector, installed just in time for Christmas, which has simplified and improved the delivery of our services.

The next projects are to add raised insulation to the **flat roofs** over the office round to the vestry. The cost for this will be in excess of £40,000. We are also looking once again at options for the Scout Hut that was closed in 2022 and is now only used for storage.

We currently host a number of groups in our church buildings, which generates around a third of our income. The primary one is **Roxmead Nursery** who hire out the Upper floor from 7am to 6pm every weekday. **Jesus Saviour Church**, a Tamil speaking congregation, who celebrated their 20th year at St Paul's, meet in the church on Sunday afternoons. We also have a long-standing hire to a **ballet** school and a **Children's Contact Centre** (daytime), plus occasional hall lets although there have been fewer of these in 2023.

AND FINALLY . . .

It has been twelve months since the last APCM, and eight of those months have been without a vicar. We'd like to say a huge thank you to everyone in that time who has chosen to roll up their sleeves and get their hands dirty, for those who have spent themselves on behalf of others, for those who have believed that it is better to give than to receive, for all who have been willing to share themselves as part of a Church community and for those who have gone above and beyond what was asked of them. Thank you!



Bruce Stevens

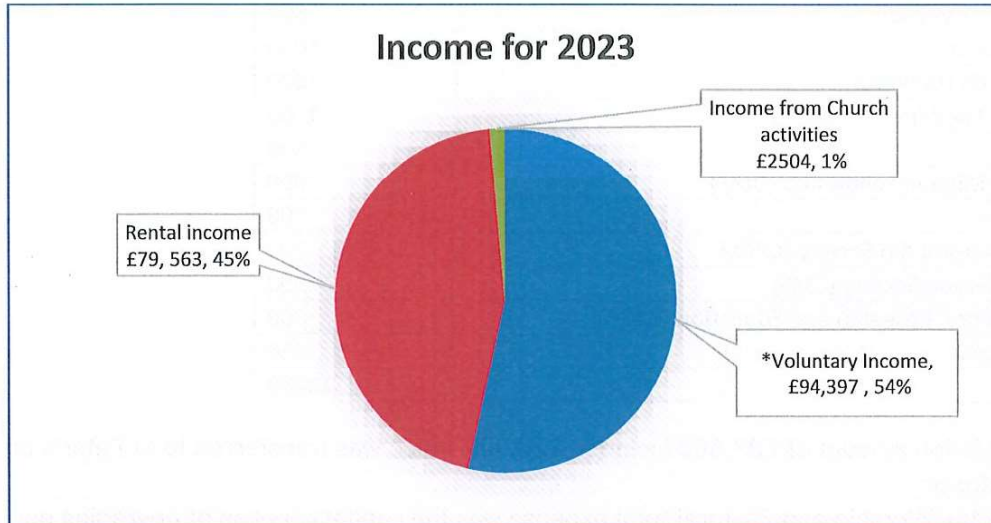


Phyllis Grant

Finance Report: Year Ended 31st December 2023

A very challenging year, but we are grateful to the Lord for His faithfulness and provisions. The report below is a summary of our financial activities for the year ended 31st December 2023. The full Financial Statement for 2023 can found at the end of this report.

Summary of Accounts



**Voluntary income represents income from members giving.*



Key highlights:

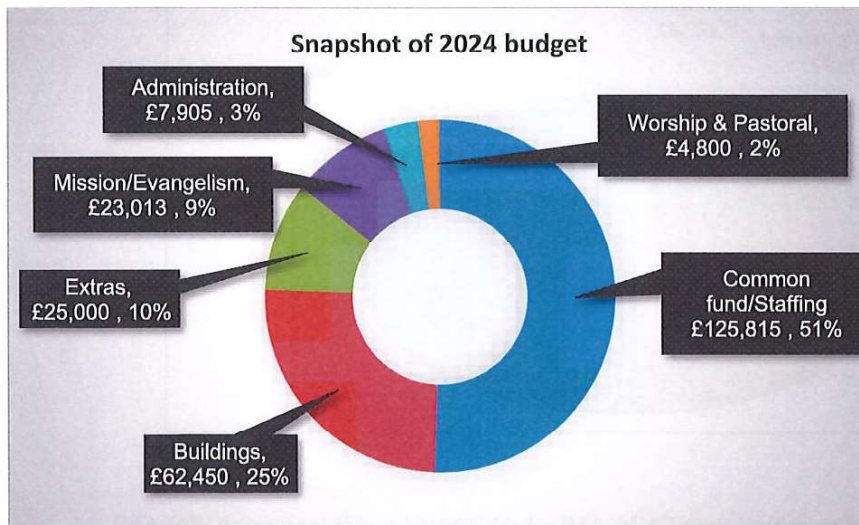
- In 2023 the income we received was £176,465 which shows a difference of £70,669 compared with 2022 when the total income was £247,134.
- There are many contributing factors to the decrease in our income which includes members leaving. Additionally we did not receive any grant income, but it is apparent we are still feeling the impact of returning to church after the pandemic.
- Total expenditure was up and this was mainly due to the unusually high rise in our energy bills, which saw an increase of over 100%.
- Common fund was paid in full like previous years.
- Mission giving remained at 10% of our income and was distributed as shown in the table below:

Mission Partner	Mission Giving
Firm Foundation (Homeless in Harrow)	2000
Regeneration (Harrow Schools)	1500
Harrow Foodbank	500
CAP (Rayners Lane Debt Centre)	500
FOUND Charity Shop	400
London City Mission	500
CAP National	1000
Compassion UK (Peru)	1000
Barnabas Fund (Persecuted Church)	1000
Tearfund	500
Overseas Mission Fellowship (OMF)	1000
New Wine	300
Church Pastoral Aid Society (CPAS)	300
Church Mission Society (CMS)	300
Church Action Research and Education (CARE)	300
Evangelical Alliance (Membership)	150
Total	11250

- The total mission amount of £37,000 includes £26,000 which was transferred to St Peter's on behalf of Mosaic.
- Included in the Worship and Pastoral total expense was the capital expense of upgrading our audio-visual system.

Looking ahead

Below is a snapshot of the budget for 2024:



The budget for this year (2024) is set with a deficit of around £80,000 with expected expenditure of £248,983.

There are a number of maintenance works to be carried out including repairs to the roof.

We thank the Lord for everything that has happened in the year. We have seen His hand at work in our finances and more. Many thanks for your generous giving which has helped us come through a challenging year. We would like to humbly request that you prayerfully consider how you can continue to support in this way and where possible increase your giving.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership consists of the Incumbent (our Vicar), Curate, Churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met six times during the year with an average level of attendance of 83%. Given its wide responsibilities the PCC has a number of committees, each dealing with a particular aspect of parish life. These committees which include worship, mission, fabric and finance, are all responsible to the PCC and report back to it regularly with minutes of their deliberations being received by the full PCC and discussed as necessary.

Administrative information

St Paul's Church is situated in South Harrow. It is part of the Willesden Area of the Diocese of London, within the Church of England. The correspondence address is St Paul's Church, Corbins Lane, South Harrow HA2 8EL. The PCC is a registered charity (number 1130975).

PCC members who have served from 1st January-31st December 2023 are:


Ex Officio members:

<i>Incumbent:</i>	The Reverend Ian Dowsett	Chairman (<i>until 31st July 2023</i>)
<i>Incumbent's wife:</i>	Mrs Ruth Dowsett	(<i>until 31st July 2023</i>)
<i>Associate Vicar:</i>	The Reverend Mohan Seevaratnam	(<i>until 26th March 2023</i>)
<i>Wardens:</i>	Ms Phyllis Grant	(<i>from 26th March 2023</i>)
	Mr Bruce Stevens	(<i>from 26th March 2023</i>)

Elected members:

Mr Kwame Asare-Boateng	
Mrs Linda Bradley	(<i>from 26th March 2023</i>)
Mrs Pamela Clissold	Deanery Synod representative
Mrs Anne Liebman	Deanery Synod representative (<i>from 26th March 2023</i>)
Mrs Boma Fiberesima	
Mrs Maureen Jordan	(<i>until 26th June 2023</i>)
Mr Angelo Lebrato	Deanery Synod representative (<i>until 26th March 2023</i>)
Mrs Chandima Mallikarachchi	(<i>from 26th March 2023</i>)
Mrs Lesley Menabney	Deanery Synod representative (<i>until 26th March 2023</i>)
Mrs Melanie Merle	(<i>from 26th March 2023</i>)
Ms Nita Nathaniel	
Mrs Teresa Osborne	Safeguarding Officer (<i>co-opted 27th March 2023</i>)
Mr Nigel Nicholson	(<i>until 26th March 2023</i>)
Mrs Shenique Remekie	(<i>from 26th March 2023</i>)
Mr Nana Sarpong	(<i>until 26th March 2023</i>)
Ms Hayley Twyman	(<i>from 26th March 2023-25th Sept 2023</i>)
Mrs Gill Thomson	Secretary (<i>co-opted 27th March 2023</i>)
Mr Richard Tubb	Deanery Synod representative (<i>from 26th March 2023</i>)

Approved by the PCC on 24th June 2024 and signed on their behalf by Bruce Stevens (Church warden and PCC Chairman).



St Paul's Church South Harrow

Financial Activities

January - December 2023

	TOTAL			
	JAN - DEC 2023	JAN - DEC 2022 (PY)	CHANGE	% CHANGE
Income				
ACTIVITIES FOR GENERATING FUNDS				
Misc Income	850.40	910.68	-60.28	-6.61923%
Total ACTIVITIES FOR GENERATING FUNDS	850.40	910.68	-60.28	-6.61923%
CHURCH ACTIVITIES INCOME				
Bookstall & CDs		55.00	-55.00	-100.00%
DTLC Receipts		2,500.00	-2,500.00	-100.00%
Fees Received	1,654.00	1,601.00	53.00	3.31043%
Total CHURCH ACTIVITIES INCOME	1,654.00	4,156.00	-2,502.00	-60.20212%
INVESTMENT INCOME				
Interest Received		37.52	-37.52	-100.00%
Total INVESTMENT INCOME		37.52	-37.52	-100.00%
RENTAL INCOME				
Hall Lettings	61,563.10	67,259.18	-5,696.08	-8.46885%
Rents 39 ECL	18,000.00	15,500.00	2,500.00	16.12903%
Total RENTAL INCOME	79,563.10	82,759.18	-3,196.08	-3.8619%
VOLUNTARY INCOME				
Bequests & legacies	5,000.00		5,000.00	
Collections	1,281.06	3,764.77	-2,483.71	-65.97242%
Donations non GA	2,959.11	1,867.45	1,091.66	58.45725%
Donations Received	7,164.73	230.00	6,934.73	3,015.10%
Gift Aid received	17,656.57	17,965.25	-308.68	-1.71821%
Grants Received		61,947.98	-61,947.98	-100.00%
Planned Giving Envelopes	1,177.40	4,887.51	-3,710.11	-75.91002%
Planned Giving STO	58,080.97	68,500.74	-10,419.77	-15.21118%
Special Collections	1,077.26	106.61	970.65	910.46806%
Total VOLUNTARY INCOME	94,397.10	159,270.31	-64,873.21	-40.73151%
Total Income	£176,464.60	£247,133.69	£ -70,669.09	-28.59549%
TOTAL	£176,464.60	£247,133.69	£ -70,669.09	-28.59549%
Expenditures				
ADMINISTRATION				
Bank Charges	197.55	276.95	-79.40	-28.66943%
Equipment purchased		2,238.00	-2,238.00	-100.00%
Equipment Rental	1,304.47	879.94	424.53	48.24533%
Equipment repairs		86.63	-86.63	-100.00%
IT Costs	1,379.55		1,379.55	
Postage	102.90	91.69	11.21	12.22598%
Printing & Copying	-222.04	42.68	-264.72	-620.24367%
Stationery	743.46	2,096.42	-1,352.96	-64.53669%
Surveyor Fees		780.00	-780.00	-100.00%
Telephone & B Band	815.94	961.48	-145.54	-15.13708%
Website	244.80	231.99	12.81	5.52179%
Total ADMINISTRATION	4,566.63	7,685.78	-3,119.15	-40.58339%

St Paul's Church South Harrow

Financial Activities

January - December 2023

	TOTAL			
	JAN - DEC 2023	JAN - DEC 2022 (PY)	CHANGE	% CHANGE
BUILDINGS				
39 Eastcote lane				
39 ECL Maintenance	687.00	8,387.37	-7,700.37	-91.80911%
Total 39 Eastcote lane	687.00	8,387.37	-7,700.37	-91.80911%
Cleaning	679.96	682.89	-2.93	-0.42906%
Insurances	3,671.32	3,596.31	75.01	2.08575%
Light & Heat	33,880.77	11,935.24	21,945.53	183.87171%
Maintenance	7,254.87	3,845.75	3,409.12	88.64643%
Major Building Works				
Flat roof project	174.00		174.00	
Total Major Building Works	174.00		174.00	
Waste Disposal	730.35	1,018.50	-288.15	-28.29161%
Water Rates	902.89	1,182.36	-279.47	-23.63663%
Work on vicarage	-70.00		-70.00	
Total BUILDINGS	47,911.16	30,648.42	17,262.74	56.32506%
EVANGELISM				
Children's Events		174.62	-174.62	-100.00%
General Evangelism	26.00	276.49	-250.49	-90.5964%
MISSION				
Missionary Giving	37,050.86	15,413.47	21,637.39	140.37975%
Vicar's Discretionary Fund	194.70	192.75	1.95	1.01167%
Total MISSION	37,245.56	15,606.22	21,639.34	138.65843%
Mosaic	5,000.00	12,494.75	-7,494.75	-59.98319%
One Church Harrow	5,000.00	2,348.74	2,651.26	112.8801%
Publicity	427.24	1,738.51	-1,311.27	-75.42493%
Social Events	308.07	786.36	-478.29	-60.82329%
TLC / Doorways	926.96	604.87	322.09	53.24946%
Total EVANGELISM	48,933.83	34,030.56	14,903.27	43.79378%
STAFFING				
Clergy Costs	2,887.10	1,101.69	1,785.41	162.06102%
Common Fund	92,844.31	94,500.00	-1,655.69	-1.75205%
Organist	77.76	174.96	-97.20	-55.55556%
Payroll Costs	26,126.83	25,130.76	996.07	3.96355%
Staff Training Costs	336.90	500.00	-163.10	-32.62%
Travel Costs	377.60		377.60	
Youth Pastor Costs	740.22	5,658.05	-4,917.83	-86.9174%
Total STAFFING	123,390.72	127,065.46	-3,674.74	-2.89201%
WORSHIP & PASTORAL				
Adult Training Resources	100.00		100.00	
After Worship Refreshments	166.31	216.69	-50.38	-23.2498%
Fees Costs/Expenses	194.00	1,245.00	-1,051.00	-84.41767%
Kings Club	62.93		62.93	
Music & Sound	14,239.90		14,239.90	

St Paul's Church South Harrow

Financial Activities

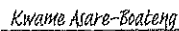
January - December 2023

	TOTAL			
	JAN - DEC 2023	JAN - DEC 2022 (PY)	CHANGE	% CHANGE
Pathfinders	255.58	1,091.55	-835.97	-76.58559%
Worship Exp	2,057.85	1,695.87	361.98	21.3448%
Total WORSHIP & PASTORAL	17,076.57	4,249.11	12,827.46	301.88581%
Z Uncategorised Expense	800.00		800.00	
Total Expenditures	£242,678.91	£203,679.33	£38,999.58	19.14754%
NET OPERATING INCOME	£ -66,214.31	£43,454.36	£ -109,668.67	-252.37668%
NET INCOME/(EXPENDITURE)	£ -66,214.31	£43,454.36	£ -109,668.67	-252.37668%

The accounts were approved by the Trustees on 17th April 2024 subject to the Independent Examiner.



Bruce Stevens (Chair of Trustees)



Kwame Asare-Boateng (Treasurer)



Nana Yaw Sarpong (Independent Examiner)

Independent Examiner's Report to the PCC of St Paul's Church Harrow

This report on the financial statements of the PCC for the year ended 31st December 2023, which are set out in the pages, is in respect of an examination carried out in the accordance with the Church A Accounting Regulation's 2006 (the Regulations) and s.43 of the Charities Act 1993 (the Act).

Respective responsibilities of the PCC and the examiner.

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commissions under s.43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as Trustees concerning any such matters. the procedures undertaken do not provide all the evidences that would be required in a audit, and consequently I do not express an audit opinion on the view by my accounts.

Independent Examiner's statement

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

- 1) Which gives me reasonable cause to believe that in any material respect the requirements
 - a. To keep accounting records with section 41 of the Act;
 - b. To prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
- 2) To which, in my opinion, attention should be drawn in order to enable proper understanding of the accounts to be touched.

Signed



19th May 2024
Nana Yaw Sarpong
3 Lombard Avenue
Aylesbury
Buckinghamshire
HP18 1BA

Accounts

The Parochial Church Council of the Ecclesiastical Parish of St Paul, South Harrow

(Charity no 1130975)

Trustees' Annual Report for the period 1st January to 31st December 2022

Aim and purposes

St Paul's Parochial Church Council has the responsibility of co-operating with the Incumbent, the Reverend Ian Dowsett, in promoting in the parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church complex at St Paul's, Corbins Lane, South Harrow and the Curate's House at 39 Eastcote Lane.

Objectives and Activities:

The PCC is committed to implementing the vision of the church:

Our current vision is to see 10% of the Borough of Harrow become followers of Jesus by 2030. Primarily, this will be through church planting and in partnership with the others Churches and Christian Communities in this area.

Achievements and Performance:

Our current vision was shaped after the Bishop of Willesden ask us to partner with St Peter's, West Harrow and ChristChurch Harrow to form a resource church in Harrow with a view to Church Planting. This fits well with the Mission Action Plan that we had been forming that over 2018 focusing on the three areas of:

- Help people **to discover Jesus and enter into a relationship with Him** (Belong to God - WORSHIP)
- Help people **to develop their relationship with Jesus** in the context of a family others who profess Jesus as Lord. (Believe - DISCIPLESHIP & Belong to One Another - FELLOWSHIP)
- Help people **to demonstrate Jesus to others** through acts of loving kindness, miraculous signs & wonders and by clearly telling their faith story and THE story of Jesus' love for the world. (Behave & Bless - SERVICE & MISSION)

WHO WE ARE

It is an often-repeated truth that "The Church is not the building, but the people". That is why our vision is to see more people following Jesus - 10% of Harrow by 2030. Of course this is meant to be in collaboration with others. Firstly as part of OneChurch Harrow, a designated resource church which is a partnership of St Paul's, South Harrow, Christ Church Roxeth and St Peter's, West Harrow and secondly working with our brothers and sisters in Christ, through groups such as the Harrow Deanery, South Harrow Churches Together and Christians Across Harrow Prayer.

Some stats:

268 people currently are on our database as those who consider St Paul's their spiritual home. Of these 137 are signed up on our electoral roll, 15 new people arrived at St Paul's in 2022 and we have seen 37 depart for a variety of reasons.

We have been privileged to undertake 13 baptisms of adults and children and conduct 7 funerals including the sad losses of some of our own church members. No marriages were performed in 2022.

On any given Sunday our attendance is around 61 adults and 12 children, on Tuesdays we regularly have 20 adults and 1 child. During 2022, one of our Church plants, Mosaic, met on Sunday evenings (weekly until July and monthly thereafter). They averaged 19 people.

Of course numbers don't paint a picture of the rich diversity that we have in terms of different ages and ethnic groups with our church. Each person is special and precious and ultimately it is always a joy to celebrate one person moving on in their walk with Jesus.

A UNITED VISION – ONECHURCH HARROW

We are three churches uniting with one purpose: **we want to see 10% of the borough of Harrow following Jesus by 2030**. We are passionate about working with others to develop evangelism, discipleship and leadership training, so that together we can plant new churches across the borough.

We have a shared history having worked together in the past and since 2018 as a designated Resource Church in the Willesden Area. We share four key foundations: **STORY** (our commitment to God's story as revealed in Jesus and in scripture), **PRESENCE** (our dependence on encounter with God through the power of His Spirit), **FAMILY** (our interdependence as the people of God through mutual love, service and care) & **JUSTICE** (our role in the mission of God to see his Kingdom demonstrated and proclaimed in our local community and the wider world).

We live out these foundational values through **the practices of Circles, Everywhere Groups, Services and Church Plants**.

In order to collaborate well together the vicars meet fortnightly for mutual support and planning. There is a strategic Broader Leadership Team meeting twice a term and also a 1CH Council meeting to talk through governance. Every second Tuesday of the month the staff teams across our churches come together for breakfast, worship, discussion of the latest key initiatives and for prayer. Once a term there is a Sunday evening service to share testimonies and to praise God for his goodness as we see Him at work in our lives. For more information on OneChurch Harrow visit our website: www.onechurchharrow.org

COMMITTED TO GOD'S STORY

We believe that the word of God is truth that transforms us and changes our society. Over the last year we have continued to focus on **clear and relevant bible teaching** in our services. On Sundays in 2022 we started the year preaching on the 1CH Foundational Values, then up to the end of the Summer we examined the Bad Attitudes that we can all fall into and contrasted these with the Beatitudes of Jesus. In the Autumn term we looked at Key Questions of Life on the first Sundays and then looked at what it means to Surrender our lives to God through scripture and some key historical figures. Finally, we ended the year being inspired by what the bible has to say about Heaven and our Future!

On Tuesdays we did an in-depth study of Exodus 34 based on John Mark Comer's book "*God has a Name*", we wrestled with sin, the teachings of Jesus in Luke 11-14 and then finished the year with a whistle-stop tour through the wisdom literature of Song of Songs, Job, Ecclesiastes & Proverbs.

There has been a notable shift in the culture of story-telling at St Paul's over the last year in our **testimony** slot on Sundays. We have heard a whole range of people sharing their stories of answered prayer, healing, God's guidance in work situations and God's provision in their lives. It has also been a chance to rejoice in stories of people coming to faith and occasionally to pray for further breakthrough that is still needed.

We have encouraged members to join our **Circles**. These are groups of 3-5 people who meet in person or online to study God's word using a simple pattern of questions and then to think how this can apply to our relationships and mission in our everyday situations. It is also an opportunity to pray for one another and receive love and support.

We offered the chance for a **Spiritual MOT** at the start of 2022 and into Lent. This was taken up by a handful of people who appreciated the opportunity to review their spiritual journey and pray through how they might move forward in their relationship with God.

In the last three years OneChurch have planted two churches: **Hope Church, Harrow View** and **Mosaic**. Hope Church saw a significant shift in May with our church planter, Malcolm Finlay's departure. Hope Church now meets weekly on Sundays. On the first Sunday they gather in the Harrow View Park Café and on the other Sundays in homes around the Harrow View area. Although still a small community of around 15 people they are now connected in with a national initiative called MYRIAD which is encouraging thousands of similar churches to be birthed. **Mosaic Church** was meeting every Sunday evening at St Paul's offering an intercultural service reaching out to those from the many different international backgrounds in Harrow. In the summer they said farewell to their worship leader and community co-ordinator Jessie Tang who moved to Leicester and Ruwani was ordained and moved to begin her curacy. Mohan has continued to lead the church plant with a smaller team, but this has proved to be increasingly unsustainable and so as from March we will be closing this church plant. Mohan is still planning to work for OneChurch Harrow one day a week and will look to launch a new Everywhere Group in the near future.

As part of OneChurch Harrow, Ian ran the **Living in Love & Faith Course** at Christ Church on Sunday evenings in the Spring term. This was attended by around 20 people looking at different views on identity, sexuality and marriage. This will be a key issues for our churches over the next year as the Church of England continues to debate its response to proposals about blessing same-sex relationships.

We ended the year with our usual invitation to the community to join us to understand and celebrate **Christmas**. Emmanuel Gill preached at our Carol Service which we hosted with Mosaic and then we had our usual Crib Service at 5pm and a well-attended Midnight Communion on Christmas Eve.

DEPENDENT UPON GOD'S PRESENCE

We have continued to run our two **Sunday services** at 9am and 10.45am this year as well as our 11.30am Tuesday communion. Gradually we have seen attendance at all our services sporadically increase. Especially since September we have seen a number of members return for the first time since Covid began in 2020. We held our usual Ash Wednesday Communion service in person this year and the church was almost full at both our Easter services.

Prayer is probably the chief way that we engage with God and there continue to be many opportunities for this at St Paul's and across OneChurch:

Ruth Dowsett has continued to head up **Revive** prayer meetings every Tuesday morning at 6.45am and Sam Duncan (from St Peter's) has led the **Reveal** prophetic meetings every Thursday morning. In February and March, we supplemented these meetings with Break Through Prayer. These met on Mondays, Wednesdays and Fridays to pray for 30 minutes using the Lord's Prayer as their model.

Ruth and Sam have also partnered with others to host the occasional Saturday OneChurch Harrow **Prayer Breakfasts**. Every first Wednesday of each month we have helped to lead the Christians across Harrow Prayer meeting online as we pray for revival in our borough. While we may not always see immediate fruit from these we know that we are sowing seeds for the future transformation of our locality.

At the start of 2023 we were encouraged to join in with **PRAY FIRST**: 21 days of prayer and different types of fasting. This was a hugely encouraging time as many discovered the impact of freeing up time to focus more on God. We hope to repeat this again across OneChurch at the start of next year.

We joined in with the global **Thy Kingdom Come** initiative starting with a Prayer celebration at ChristChurch who also hosted an interactive Prayer Space for the next 10 days. We ended this with our 1CH Pentecost Celebration hosted here at St Paul's.

Prayer Ministry Teams are beginning to be used more again on Sunday mornings and Ruth Dowsett has led a monthly team of people in **Freedom Prayer** ministry. This group meets to train and pray for one another and then at other times in the month will gather to pray for members from across our different churches who want to break free from unhelpful patterns of thinking or behaviour.

We also held a monthly worship night called **Revere** for the first nine months of the year. This was a creative and informal time of singing and resting in God's presence. We have finished this for the time being in the hope that another opportunity for a worship night may emerge.

Finally, we have recently re-advertised our **Prayer Chain**, which Jan Bird has faithfully administered throughout the year. This offers church members the opportunity to present prayer requests by email.

As part of their journey of faith we celebrated along with the following people for their **baptisms, confirmations and admission to Communion**:

Baptisms of Rosie, Anna, Ebony, Behzad, Rajveer, Winston, Tiffany, Christian, Aoife and re-affirmation of baptism for Shae.

Admission to Communion of Aoife, Christian, Tiffany & Winston in April and Rosie & Shae, Nathan & Newton in September

In addition at the joint 1CH Confirmation & Baptism Service, where our new bishop, Bishop Lusa Nsenga-Ngoy was over-seeing proceedings:

Baptisms of Amy, Nathan, Newton, Chantelle

Confirmation of Sam, Chantelle, Behzad, Parvaneh, Claire & Jessie

FAMILY

Kings Club is our **provision for children** on Sundays and meets every 2nd, 4th & 5th Sunday. Phyllis Grant has capably overseen this work and done a fantastic job of recruiting more helpers and leaders who are passionate about our children engaging with Jesus and the role our children can play within the church community.

Our full-time **Youth-Worker** Sam North came to the end of his apprenticeship and transitioned to working 5 hours every Sunday in September. Ever the evangelist it has been great to hear Sam's Tesco Testimonies – encounters of faith as he delivered shopping around the area. Sadly, Sam is leaving St Paul's at Easter 2023 and he and his wife Rebekah will be worshipping at Imprint Church in Central London.

St Paul's has always been a great place for leaders to learn. In 2022 we have had 4 different **students** from London School of Theology: Sam Brooke is now in his 3rd year with us and has continued to preach and serve in many ways at the 9am service. Francis Mott & Sam Webster were a great addition to our worship teams until Summer 2022 & more recently we have benefited from the arrival of Danny Thompson. We have also helped train **future church leaders**. We said farewell to Claire Finlay who as part of her ordination training was based with St Paul's in 2022 and was ordained in Summer at St Albans Cathedral before taking up her curacy at St James, Thorley. Angelo Lebrato is in his third year of training to be a vicar and we hosted Robin Griffiths on placement with us in January & February 2022. In addition to this we supported St Peter's through their vacancy with some preachers and also with Ian overseeing their curate Rachel until she was appointed as Team Vicar in Wales.

Having covered at Holy Trinity Wealdstone since September 2021 **our curate** Simon Johnson was made vicar in June and the family moved out of 39 Eastcote Lane, which has subsequently been let to a family who belong to the Tamil Church who meet at St Paul's.

We also celebrated the arrival of Jon Lindsay-Scott as **vicar of St Peter's** along with his wife Natalie, son Ethan and the birth of their twin boys: Lucas & Theo.

The **Pastoral Team** headed up by Anne Cox has been continuing the vital support of those who are in need of extra support whether due to physical or emotional sickness and trauma. This group meets 6 times a year to review the needs of our community. Ian has also been training a number of the team to assist him in delivering Home Communion to 6-7 people in our parish who at various times are unable to attend church. We are also in the process of birthing of a Bereavement Team, which Linda Bradley and Maureen Jordan are hoping to start after they finish training themselves.

Sadly we sad farewell to Eleanor Penwald who died from cancer at the very end of December. The church was full for her Thanksgiving Service as so many old and current members of St Paul's paid their respects. We also hosted the Memorial Service for Leonard Monk (the husband of one of the ladies who has attended Corbins Café), who due to his death during Covid wasn't able to have a proper family funeral at the time of his death.

As we have overcome Covid there has been a gradual re-emergence of our **social activities**: our SHinE Ladies Lido Walk, Men's Curry Night in March (to coincide with preparing the daffodils for Mothering Sunday) and a wonderfully sunny and successful Church BBQ in July. 15 people from St Paul's along with another 35 people from the rest of OneChurch Harrow attended the New Wine United Summer Conference in Peterborough. It has also been great to re-launch our termly Newcomers Lunches at the Vicarage, which are a great opportunity for new members of the

church to get to know one another and some of the more established people as well as hear our vision and values.

DEMONSTRATING & PROCLAIMING GOD'S JUSTICE

For the last year **Everywhere Groups** have been our main corporate way of reaching out into the community. The groups that are most connected with St Paul's are:

INSIDE OUT is our Street Outreach group which has been door-knocking, offering healing on the streets, giving away gifts to those who pass by and prayer walking. A recent highlight was seeing two people instantly healed on the same Sunday. This group has been supported by London City Mission who we have chosen to form a partnership with over the last year.

KINGDOM KEEPERS also meets on the first Sunday of each month and its aim has been to bring transformation to our community through creation care in the local Ecology Park whilst engaging in conversations with those they encounter and leaving signs of God's blessing – such as a tree filled with written prayers and blessings. We also formed an Eco Group whose aim was to lead St Paul's towards the Bronze Eco Church Award. Sadly, progress on this has waned with the departure of some of its team members.

CORBINS CAFÉ has been running for a number of years, but has had a few breaks due to lockdowns. Corbins Café restarted in Feb 2022 after a Winter break and has continued to welcome a stream of people every Wednesday morning. Inevitably there are a number of regulars who enjoy coming again and again as well as others who have been blessed for a short while. The team have prayed with visitors and on different occasions provoked conversations to do with questions of faith.

THE LUNCH CLUB was launched in 2022 on Tuesdays and has already established a strong core. We have received a grant of £2,500 to fund this for the first 12 months and have seen more visitors arrive since registering both this and Corbins Café as Warm Spaces during the winter months.

The OneChurch Everywhere Sundays where we primarily asked people to go out into the community and reach out to others have now ended after we saw a lack of engagement with this. We are continuing to use the first Sunday of each month to aim our services to attract families with children.

We celebrated the **Queen's Jubilee** with a special Sunday Corbins Café and some local street parties and then later in the year the church was open for the local community as we joined with the nation in mourning **Queen Elizabeth's death**. This was a poignant time of reflection as both church members and a few local residents came and paid their respects and prayed in silence.

On 1st Oct we also had a re-launch of our **Quiz Evening** which acts as an opportunity to invite and connect with some of our friends and neighbours. We had about 40 attend in person and on-line for this. After a few years' hiatus we hosted 44 children at **Lightnight**, our alternative Halloween event, many of whom were connected with Welldon Park School. A huge thanks to all the volunteers who made this possible!

In August, we had the second year of **Summer Days** (1CH) when OneChurch hosted children at ChristChurch for games, outings, lunch and conversations about Christ over a period of weeks.

In March, a number of the leaders across OneChurch Harrow attended a two-day **collaborative leadership course**, that helped us think about how to lead better as churches in respect to

understanding diversity within our churches and releasing peoples of all backgrounds into their leadership potential.

Ruth Dowsett hosted a small team who ran Storehouse from September to November. This was an opportunity to invite a few people for lunch and then read the bible with them using some core questions.

St Paul's has been committed over many years now to **give 10%** of our income to Christian charities who are alleviating suffering for the homeless & the poor; who are sharing faith and supporting children in Harrow and across the world and also mission agencies who are sharing the Christian faith in other countries.

We also sent more boxes overseas as part of **Operation Christmas Child**. While we collected over 25 boxes locally many more of our congregation gave on-line to ensure that children abroad experienced a truly happy Christmas. Around Harvest we were able to give a number of **food parcels** to local people in need as well as a car load of food to the Harrow Foodbank. And a number of members of St Paul's have **cooked meals** for the Homeless staying in "The Ark", the Night Shelter run by FirmFoundation.

St Paul's also gave generously to support Angelo & Lucas Lebrato who took essential supplies to Poland for those in Ukraine and also Hannah Dowsett who joined a relief support run by Iris Ministries on the Poland/Ukraine border.

SUPPORT

In order to keep oversight of all that goes on at St Paul's we have a monthly **Wardens Team** meeting where the clergy and wardens discuss major strategic issues, our policies buildings and personnel. The **Staff Team**, which comprises Ian & Ruth (as co-leaders), Gill (our administrator), Anne (as our pastoral co-ordinator) meets weekly for discussion of practical issues and for prayer.

Nearly six years ago we introduced a **Ministry Leadership Team** which is a collective of overseers of different areas of church life. Its aim is to empower and equip church members to serve and lead. Currently we have the following areas covered: worship (Bruce Stevens), children's work (Phyllis Grant), youth ministry (Sam North), pastoral work (Anne Cox), Circles (Maureen Jordan), prayer and prophetic ministry (Lesley Menabney) and is overseen by Ian & Ruth. There is a vacancy at present for someone to oversee mission work. This meets twice at term.

Our **Finance Team** meets every term, to review our finances, plan our stewardship communication and to put together the annual budget and the End of Year Report.

All of this is brought back to our **PCC** (Parochial Church Council) who meet 5 times a year on Monday evenings to make decisions as trustees of St Paul's. We also meet once a year on a Saturday for Retreat and Strategic Planning. In Jan 2023 we had our three-yearly visit from the Archdeacon to check that all our documentation and policies are in order which they were! We have updated our risk assessments and Health & Safety documentation and need to work on our Access Audit next.

BUILDINGS:

Generally, St Paul's building is in good order. The main project that we are preparing to do next is to add a raised insulation to the **flat roofs** over the office round to the vestry. This will cost in the range of £40-45,000. Apart from this we have in the last year closed the Scout Hut which is no longer usable except for storage. Ideally at some point this will be removed and a new Community space built. We have also investigated this year the upgrading of some of our **Audio-**

Visual equipment and plan to install some new screens next year as well as improving some of our microphones.

We currently host a number of groups in our church buildings, which generates around a third of our income. The primary one is **Roxmead Nursery** who hire out the Upper floor from 7am to 6pm every week day. **Jesus Saviour Church**, a Tamil speaking congregation celebrated their 19th year, we also have a long standing hire to a **ballet** school and more recent lets to a **Children's Contact Centre** (daytime) and a **Self-Defence** Class (Tuesday evenings). We also hire the halls for occasional lets such as children's parties and local residents meetings. In 2022 we said farewell to a local Romanian congregation who were using the church on Wednesday evenings for their prayer meetings, but are now able to do this in the church they use for their Sunday meetings.

AND FINALLY . . .

A huge thank you to everyone who has chosen to roll up their sleeves and get their hands dirty, for those who have spent themselves on behalf of others, for those who have believed that it is better to give than to receive, for all who have been willing to be vulnerable and risk sharing themselves as part of a Church community, for those who have gone above and beyond what was asked of them.

Ian, Ruth

Ian & Ruth Dowsett
Church Leaders

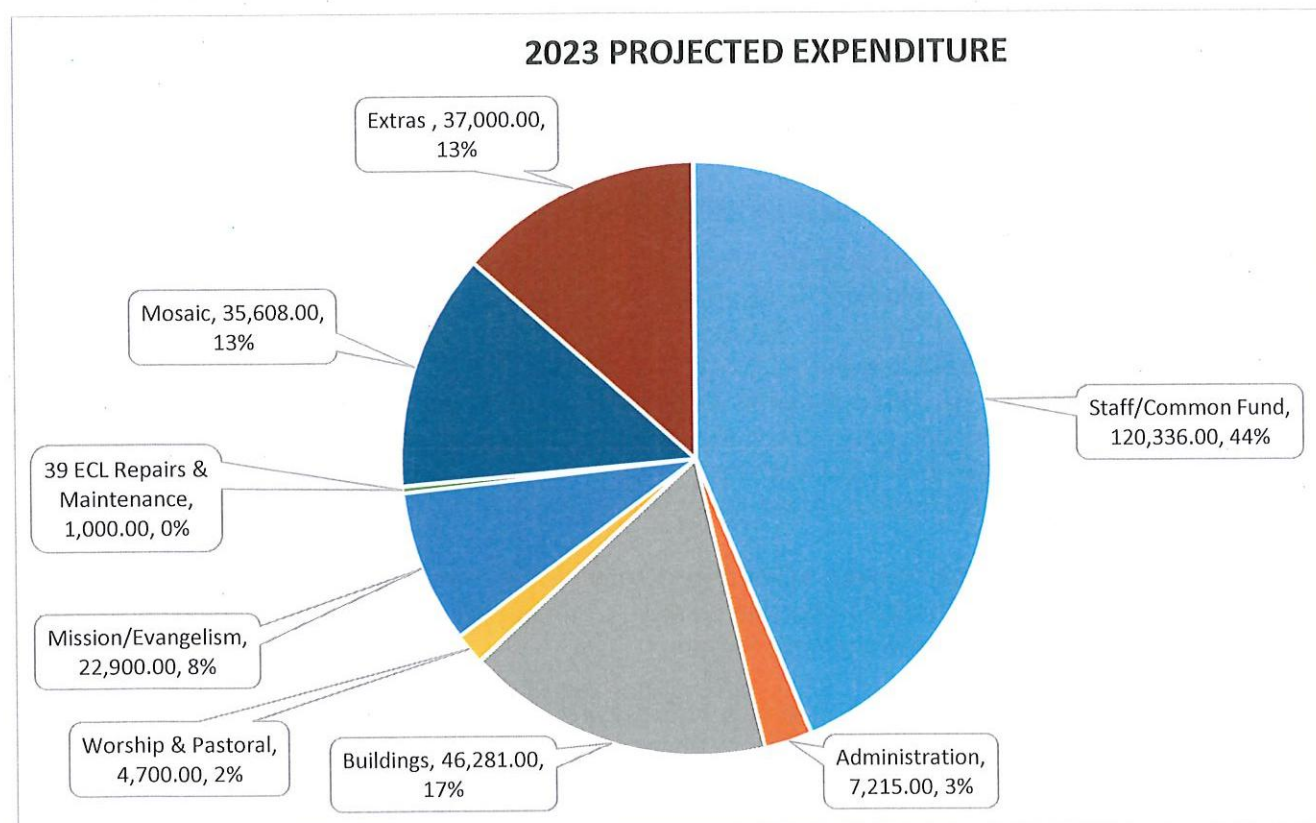
Finance Report: Year Ended 31st December 2022

Full copies of the church accounts and the independent examiner's report will be available for any church member who wants them. This report is a summary which is aimed at providing a basic understanding of how the money comes in, and how we have spent it.

Summary of accounts

	Actual 2021	Actual 2022	Budget 2023
TOTAL Income	188,057	247,134	190,110
General Income	102,038	84,462	84,110
Gift Aid Tax Received	18,323	17,965	19,000
Hall Lettings	42,996	67,259	65,000
Grant Received	24,700	20,415	2,000
Mosaic	13,483	41,533	2,000
39 ECL Rental	-	15,500	18,000
TOTAL Expenditure	162,719	203,679	275,040
Staff/Common Fund	106,944	127,065	120,336
Administration	3,998	7,686	7,215
Buildings	21,070	22,261	46,281
Worship & Pastoral	3,024	4,249	4,700
Mission/Evangelism	14,183	21,536	22,900
Mosaic	13,499	12,495	35,608
39 ECL Repairs & Maintenance	-	8,387	1,000
Extras	-	-	37,000
TOTAL Surplus/Deficit	25,338	43,455	(84,930)
Balance at Start of Year	12,713	38,051	86,636
Balance at End of Year	38,051	81,506	1,706

The Charities Act requires us to state that Gill Thomson, who was a member of the PCC during the year, was also a part time employee of the PCC receiving a total remuneration of £21,107.64 including pension contribution during 2022.



Notes on 2022 Accounts:

- The faithful One has done it again and blessed us the year 2022. We have ended the year with a surplus of £43,455, with a balance of £81,506 in the bank of which £33,608 is for Mosaic.
- We paid the full costs of our share of the Common Fund as agreed by the PCC as well as last year's shortfall of £9,300. So the total Common Fund paid this year was £94,500.
- We put a bid for £54,000 to the Cultural Recovery Fund for Heritage in the year 2021 and we were awarded £45,400 of which £24,700 was paid in 2021. We received £20,415 this year.
- Our planned giving was down by £1,200 and we received one-off donation of £230 for the year.
- We picked up more bookings for Hall lettings and also received steady rent income from 39 ECL. The Hall lettings and rent income together, was up by £16,000 than projected.
- Overall, we were good stewards of our income and a BIG thank you to our generous givers.
- Our Mission Giving beyond St Paul's was set at 10% of our income and distributed as follows:

Oversea Mission Fellowship (OMF)	1,000.00
Firm Foundation	2,000.00
CCR Found Shop	500.00
The Barnabas Fund	1000.00
Evangelical Alliance	150.00
CAP Debt (Rayners Lane)	500.00
CAP National	1000.00
Christian Action Research and Education (CARE)	300.00
Church Pastoral Aid Society (CPAS)	300.00
Church Mission Society (CMS)	300.00
Tearfund (Change a Nation)	500.00
Harrow Foodbank	500.00
New Wine	500.00
London City Mission	500.00
Compassion	1,000.00
Regeneration	1,500.00
Total	11,550.00

- There was also a Miscellaneous Mission Giving of £33, £230.31 Special collections for mission and Vicar's Discretionary of £192.75 which bring the total Mission Giving up to £12,006.26. Based on our income, we are to spend £13170.00 on mission so there is still £1,163.74 to use.

Notes on 2022 Budget:

Whilst we start the year with a balance of £81,506 it is important to note of the following:

- £33,608 belongs to Mosaic and with Mosaic coming to an end, this money will go with them.
- £26,000 of it is held in reserves for emergencies as we do not have any restricted funds.
- There is also a need to repair our flat roof and a short-term repair will cost about £8,000 and a thorough repair will cost between £26,000 to £30,000.
- A budget has been set with a deficit of **49,321.66** based on our current earnings which include the Hall lettings and rent income from the 39 ECL. This also takes into account the plan building works including the flat roof repair.
- Our proportion of the Common Fund next year is £87,775 and the PCC has agreed to pay the full cost.
- For 2023 the PCC unanimously agreed to increase the Administrator's salary by 5%.
- Our Youth worker Sam North who was working part-time with us would be moving on and the PCC are considering a replacement for him.

We would like to thank everyone who gives towards the work here at St. Paul's and encourage you to prayerfully review where appropriate in order to enable the ministry to continue to flourish.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership consists of the Incumbent (our Vicar), Curate, Churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met six times during the year with an average level of attendance of 82%. Given its wide responsibilities the PCC has a number of committees, each dealing with a particular aspect of parish life. These committees which include worship, mission, fabric and finance, are all responsible to the PCC and report back to it regularly with minutes of their deliberations being received by the full PCC and discussed as necessary.

Administrative information

St Paul's Church is situated in South Harrow. It is part of the Willesden Area of the Diocese of London, within the Church of England. The correspondence address is St Paul's Church, Corbins Lane, South Harrow HA2 8EL.

The PCC is a registered charity (number 1130975).

PCC members who have served from 1st January-31st December 2022 are:

Ex Officio members:

Incumbent: The Reverend Ian Dowsett Chairman

Incumbent's wife: Mrs Ruth Dowsett

Associate Vicar: The Reverend Mohan Seevaratnam

Wardens: Mrs Katherine Stevens (until 20th March 2022)

Mr David Thomson (until 20th March 2022)

Elected members: Mr Kwame Asare-Boateng

Mrs Pamela Clissold Deanery Synod representative

Mrs Boma Fiberesima

Mrs Maureen Jordan

Mr Angelo Lebrato Deanery Synod representative

Mrs Manon Marsden (until 20th March 2022)

Mrs Lesley Menabney Deanery Synod representative

Ms Nita Nathaniel

Mrs Teresa Osborne Safeguarding Officer

(co-opted 28th March 2022)

Mr Nigel Nicholson

Mr Ian-Luke Penwald

Mr Nana Sarpong

Mrs Gill Thomson

Secretary (co-opted 28th March 2022)

Mr Prince Toke

Approved by the PCC on 26th June 2023 and signed on their behalf by the Reverend Ian Dowsett (PCC Chairman).



St Paul's Church, South Harrow

End of Year Accounts (Jan - Dec 2022)

Version 1 - 28.02.23

		<i>Unrestricted</i>	<i>Reserves</i>	<i>Unrestricted</i>	TOTAL	<i>Total</i>	<i>Total</i>
		General	General	Mosaic	2022	2021	2020
		Fund	Fund	Fund			
INCOME							
Voluntary Receipts							
C1000	Planned Giving - Standing Orders	63,914.50		4586.24	68,500.74	66,243.00	63,677.26
C1050	Planned Giving - Envelopes	4,887.51			4,887.51	6,047.20	8,450.66
C1100	Donations received	230.00			230.00	713.72	0.00
C1200	Gift Aid tax received	17,965.25			17,965.25	18,323.02	19,429.87
C1300	Collections	3,764.77			3,764.77	6,057.13	4,018.83
C1400	Yellow Gift Aid Envelopes	0.00			0.00	0.00	40.00
C1500	Donations (Non-Gift Aid)	1,867.45			1,867.45	4,391.38	3,660.00
C2100	Grants Received	20,415.00		41532.98	61,947.98	24,700.00	0.00
C2200	Bequests & Legacies	0.00			0.00	1,500.00	0.00
C2400	Special Collections	106.61			106.61	428.85	142.04
C2700	Mosaic	0.00			0.00	13,483.00	0.00
		<u>113,151.09</u>	<u>0.00</u>	<u>46,119.22</u>	<u>159,270.31</u>	<u>141,887.30</u>	<u>99,418.66</u>
Receipts from Activities for Generating Funds							
C3100	Fundraising Income	0.00			0.00	0.00	0.00
C3500	Miscellaneous income	910.68		0.00	910.68	0.00	995.00
		<u>910.68</u>	<u>0.00</u>	<u>0.00</u>	<u>910.68</u>	<u>0.00</u>	<u>995.00</u>
Receipts from Church Activities							
C3300	Kids Café	0.00			0.00	0.00	33.07
C3400	Bookstall & CDs	55.00			55.00	586.00	19.00
C5200	Fees received	1,601.00			1,601.00	2,460.20	994.00
C5300	Doorways Receipts	2,500.00			2,500.00	0.00	113.24
		<u>4,156.00</u>	<u>0.00</u>	<u>0.00</u>	<u>4,156.00</u>	<u>3,046.20</u>	<u>1,159.31</u>
Receipts from Rentals							
C4300	Rent income (39 ECL)	15,500.00			15,500.00	0.00	0.00
C4400	Hall Lettings	67,259.18			67,259.18	42,996.35	29,663.55
		<u>82,759.18</u>	<u>0.00</u>	<u>0.00</u>	<u>82,759.18</u>	<u>42,996.35</u>	<u>29,663.55</u>
Receipts from Investments							
C4200	Interest Received	37.52			37.52	1.41	12.03
		<u>37.52</u>	<u>0.00</u>	<u>0.00</u>	<u>37.52</u>	<u>1.41</u>	<u>12.03</u>
TOTAL RECEIPTS		<u>201,014.47</u>	<u>0.00</u>	<u>46,119.22</u>	<u>247,133.69</u>	<u>187,931.26</u>	<u>131,248.55</u>

EXPENDITURE		Unrestricted	Reserves	Unrestricted	TOTAL	Total	Total
		General	General	Mosaic		2022	2021
		Fund	Fund	Fund			
Evangelism							
D3050	One Church Harrow	2,348.74			2,348.74	9.82	4023.47
D3100	General Evangelism	276.49			276.49	0.00	480.28
D3120	Mosaic Salaries	0.00		5003.59	5,003.59	0.00	0.00
D3130	Mosaic Expenses	0.00		1427.16	1,427.16	0.00	0.00
D3140	Mosaic Common Fund	0.00		6064.00	6,064.00	0.00	0.00
D3150	Mosaic	0.00			0.00	13,499.48	0.00
D3200	Alpha/Life Course	0.00			0.00	0.00	114.09
D3500	Doorways	604.87			604.87	0.00	142.30
D3600	Children's Events	174.62			174.62	236.25	75.42
D3650	Kids Café Expenses	0.00			0.00	0.00	61.91
D3700	Social Events	786.35			786.35	156.63	64.46
D3900	Publicity	1,738.51			1,738.51	583.55	310.48
		<u>5,929.58</u>	<u>0.00</u>	<u>12,494.75</u>	<u>18,424.33</u>	<u>14,485.73</u>	<u>5,272.41</u>
Worship & Pastoral							
D4100	Worship Expenses	1,695.87			1,695.87	1,422.10	1,211.39
D4200	Music & Sound System	0.00			0.00	116.00	187.99
D4450	Creche Resources	0.00			0.00	0.00	0.00
D4480	The Roof	839.55			839.55	0.00	0.00
D4470	Pathfinders	252.00			252.00	381.00	364.91
D4500	Adult Training Resources	0.00			0.00	0.00	21.50
D4700	Group Leader Training	0.00			0.00	240.44	257.00
D4800	After Worship Refreshments	216.69			216.69	8.63	269.25
D6540	Fees costs/expenses	1245.00			1,245.00	856.00	1,055.00
		<u>4,249.11</u>	<u>0.00</u>	<u>0.00</u>	<u>4,249.11</u>	<u>3,024.17</u>	<u>3,367.04</u>
Staffing							
D6050	Common Fund	94,500.00			94,500.00	75,900.00	85,200.00
D6100	Salaries and Wages	21,189.45			21,189.45	19,440.06	19,285.79
D6150	PAYE/Employer NI	2,966.01			2,966.01	2,642.32	2,277.92
D6160	Pension Contributions	975.30			975.30	878.35	958.20
D6170	Staff Training Costs	500.00			500.00	-100.00	0.00
D6200	Organist	174.96			174.96	0.00	136.08
D6250	Youth Pastor Costs	5,658.05			5,658.05	7,631.80	5,939.76
D6300	Deanery Costs	0.00			0.00	20.00	0.00
D6400	Deanery Chapter Expenses	0.00			0.00	0.00	0.00
D6510	Clergy Costs	1,101.69			1,101.69	531.62	936.46
		<u>127,065.46</u>	<u>0.00</u>	<u>0.00</u>	<u>127,065.46</u>	<u>106,944.15</u>	<u>114,734.21</u>

		<i>Unrestricted</i> General Fund	<i>Reserves</i> General Fund	<i>Unrestricted</i> Mosaic Fund	TOTAL 2022	<i>Total</i> 2021	<i>Total</i> 2020
Mission							
D5100	Mission Giving (Miscellaneous)	33.00			33.00	750.00	164.03
D5205	Emergency Relief (Tearfund)	0.00			0.00	1,031.00	0.00
D5115	Oversea Mission Fellowship (OMF)	2,000.00			2,000.00	1,000.00	1,000.00
D5120	FirmFoundation	2,000.04			2,000.04	2,000.04	2,000.04
D5125	CCR Found Shop	800.00			800.00	300.00	300.00
D5130	The Barnabas Fund	999.96			999.96	999.96	999.96
D5135	Evangelical Alliance	150.00			150.00	150.00	150.00
D5140	CAP Debt (Rayners Lane)	900.00			900.00	400.00	300.00
D5150	CAP National	999.96			999.96	999.96	999.96
D5155	The SPEAR Harrow Trust	300.00			300.00	300.00	300.00
D5160	Christian Action Research and Education (CARE)	700.00			700.00	400.00	300.00
D5165	Operation Mobilisation	0.00			0.00	0.00	1,000.00
D5170	Church Pastoral Aid Society (CPAS)	700.00			700.00	400.00	300.00
D5175	Church Mission Society (CMS)	700.00			700.00	400.00	300.00
D5180	Tearfund (Change a Nation)	500.00			500.00	500.00	0.00
D5185	Harrow Foodbank	900.00			900.00	400.00	300.00
D5190	Compassion	1,000.00			1,000.00	1,000.00	1,000.00
D5195	New Wine Trust	500.00			500.00	0.00	0.00
D5200	Special Collections re. mission	230.51			230.51	428.85	0.00
D5215	London City Mission	500.00			500.00	0.00	0.00
D5220	Regeneration	1,500.00			1,500.00	1,500.00	1,500.00
D5400	Vicar's Discretionary	192.75			192.75	237.19	757.71
		<hr/> 15,606.22	<hr/> 0.00	<hr/> 0.00	<hr/> 15,606.22	<hr/> 13,197.00	<hr/> 11,671.70
Administration							
D1100	Donor Administration Costs	0.01			0.01	0.00	0.00
D8200	Telephone/Fax/Email	961.47			961.47	1,066.09	1,277.99
D8300	Postage	91.69			91.69	14.35	196.68
D8310	Stationery	2,096.42			2,096.42	1,645.36	2,577.14
D8320	Printing/Photocopying	42.68			42.68	47.92	261.73
D8410	Website	231.99			231.99	216.00	239.98
D8500	IT Costs	0.00			0.00	88.22	0.00
D8510	Equipment purchases	2,238.00			2,238.00	358.80	683.80
D8520	Equipment repairs	86.63			86.63	50.10	177.81
D8530	Equipment rental	879.94			879.94	267.02	610.89
D9200	Trustees meeting expenses	0.00			0.00	0.00	0.00
D9300	Bank Charges	276.95			276.95	244.41	248.00
D9320	Legal & Survey Fees	780.00			780.00	0.00	0.00
		<hr/> 7,685.78	<hr/> 0.00	<hr/> 0.00	<hr/> 7,685.78	<hr/> 3,998.27	<hr/> 6,274.02

		<i>Unrestricted</i> General Fund	<i>Reserves</i> General Fund	<i>Unrestricted</i> Mosaic Fund	TOTAL 2022	<i>Total</i> 2021	<i>Total</i> 2020
Buildings							
D7100	Heat & Light	11,935.24			11,935.24	7,398.76	8,104.54
D7200	Water Rates	1,182.36			1,182.36	1,264.31	1,134.72
D7250	Waste Disposal	1,018.50			1,018.50	854.60	603.45
D7300	Insurances	3,596.31			3,596.31	3,568.52	3,276.95
D7400	Cleaning	682.89			682.89	1,098.85	711.62
D7500	Major Building Work (Retention)	0.00			0.00	0.00	0.00
D7600	Repairs & Maintenance	3,845.78			3,845.78	6,282.25	2,508.33
D7650	Kitchen Project 39 ECL	0.00			0.00	0.00	0.00
D7700	39 ECL Repairs & Maintenance	8,387.37			8,387.37	602.50	0.00
D7800	39 ECL Council Tax	0.00			0.00	0.00	0.00
		<u>30,648.45</u>	<u>0.00</u>	<u>0.00</u>	<u>30,648.45</u>	<u>21,069.79</u>	<u>16,339.61</u>
TOTAL PAYMENTS		191,184.60	0.00	12,494.75	203,679.35	162,719.11	157,658.99
Net Receipts/Payments		<u>9,829.87</u>	<u>0.00</u>	<u>33,624.47</u>	<u>43,454.34</u>	<u>25,212.15</u>	<u>-26,410.44</u>

Summary for 2022:

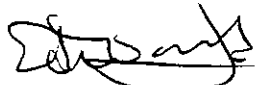
	<i>Unrestricted General Fund</i>	<i>Reserves General Fund</i>	<i>Unrestricted Mosaic Fund</i>	TOTAL 2022	<i>Total 2021</i>	<i>Total 2020</i>
Net Receipts/Payments	9,829.87	0.00	33,624.47	43,454.34	25,212.15	-26,410.44
Cash Funds at 1st Jan 2022	17,198.03	26000.00	-16.48	43,181.55	12,836.93	39,247.37
Cash Funds at 31st Dec 2022	<u>27,027.90</u>	<u>26,000.00</u>	<u>33,607.99</u>	<u>86,635.89</u>	<u>38,049.08</u>	<u>12,836.93</u>

Represented by:	<i>Balance at 31.12.22</i>
Bank Account	83,726.44
Deposit Account	2,884.68
Petty Cash	24.77
TOTAL	<u>86,635.89</u>

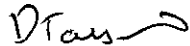
These accounts were approved by the trustees on 16th March 2023 subject to the Independent Examiner.



Ian Dowsett (Vicar & Chair of Trustees)



Nana Yaw Sarpong (Treasurer)



Derek Taylor-Mew (Independent Examiner)

Independent Examiner's Report to the PCC of St Pauls Church South Harrow

This report on the financial statements of the PCC for the year ended 31 December 2022, which are set out in the attached pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 (the Regulations) and s.43 of the Charities Act 1993 (the Act)

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

(Signed)

D Taylor →

13 March 2023
D Taylor-Mew FMAAT
Hon. Examiner,
123 Park Lane
Harrow
Middlesex HA2 8NN

Accounts

The Parochial Church Council of the Ecclesiastical Parish of St Paul, South Harrow
(Charity no 1130975)

Trustees' Annual Report for the period 1st January to 31st December 2021

Aim and purposes

St Paul's Parochial Church Council has the responsibility of co-operating with the Incumbent, the Reverend Ian Dowsett, in promoting in the parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church complex at St Paul's, Corbins Lane, South Harrow and the Curate's House at 39 Eastcote Lane.

Objectives and Activities:

The PCC is committed to implementing the vision of the church:

Our current vision is to see 10% of the Borough of Harrow become followers of Jesus by 2030. Primarily, this will be through church planting and in partnership with the others Churches and Christian Communities in this area.

Achievements and Performance:

Our current vision was shaped after the Bishop of Willesden ask us to partner with St Peter's, West Harrow and ChristChurch Harrow to form a resource church in Harrow with a view to Church Planting. This fits well with the Mission Action Plan that we had been forming that over 2018 focusing on the three areas of:

- Help people **to discover Jesus and enter into a relationship with Him** (Belong to God - WORSHIP)
- Help people **to develop their relationship with Jesus** in the context of a family others who profess Jesus as Lord. (Believe - DISCIPLESHIP & Belong to One Another - FELLOWSHIP)
- Help people **to demonstrate Jesus to others** through acts of loving kindness, miraculous signs & wonders and by clearly telling their faith story and THE story of Jesus' love for the world. (Behave & Bless - SERVICE & MISSION)

Rebuilding through COVID

THE STORY OF 2021

At the start of 2021 we were entering into the throes of another lockdown. Church as we knew it had been devastated. And yet God had remained faithful to us as a community as we adapted to a mix of online and in person worship.

The verse that formed our direction at the start of the year for St Paul's was Deuteronomy 10:12-13:

*"And now, Israel, what does the Lord your God ask of you but to **fear** the Lord your God, to **walk** in obedience to him, to **love** him, to **serve** the Lord your God with all your heart and with all your soul, and to observe [**obey**] the Lord's commands and decrees that I am giving you today for your own good?"*

This was an encouragement to go back to the basics of worship, discipleship, fellowship, service and mission whilst recognising that God is doing a new thing in our midst and that this would be a year of change.

We have continued to partner with St Peter's West Harrow and Christ Church Roxeth as part of One Church Harrow. In 2021 we saw celebrated the formal launch of Mosaic as its own congregation with Ric Thorpe, the Bishop of Islington commissioning them in October. Meanwhile Hope Church Harrow View starting meeting in person having launched online the previous year. They are meeting monthly in Cedar Manors School and then the other weeks in homes in the Harrow View area. Towards the end of the year Malcolm Finlay announced that he will be moving on in 2022. We are currently supporting the lay leadership team who have picked up much of the direction and leadership of the church. So where we once 3 churches we are now 5!

In order to help members grow, train and reach out we have continued to encourage people to join Circles, some of which are starting to move to in person meetings. These now give many their chance for care and connection with other Christians as well as providing an opportunity to study scripture and practice prayer! Please do contact Chantelle Toke if you would like to join one! One of the main innovations of the year has been One Church Everywhere. This Mission focussed Sunday morning is still in development, but by the end of 2021 we had established our first group: INSIDE OUT. The ECOLOGY PARK group have also now begun and others are also forming.

This has been a second hard year financially with losses from hall lets due to the lockdown at the start of the year but membership giving has remained steadfast and in December we were blessed to receive a £44,000 grant from the Cultural Heritage Fund to support listed buildings that were struggling due to the pandemic!

PRESSING INTO GOD'S PRESENCE

Part of the challenge of coming back to church after lockdown has to been to restore the familiar whilst seeking to do new things. In any situation like this wisdom and discernment are key. We will be seeking feedback on how this is going at our Annual Meeting. This has led us to reinstitute two services. Our *Classic service at 9am* aims to follow a clear structure interweaving traditional hymns with some modern worship songs. This is a quieter and more reflective time. Our *Contemporary service* hopes to give space to more sung worship whilst give more chance for participation through sharing stories of what God is doing, prophetic words that God is giving and chances to implement the teaching we are receiving. To help both congregations engage more we have positioned refreshments between the two services. This has taken awhile to pick up partly due to the Omicron COVID variant. The Tuesday 11.30am Communion Service has picked up pace in person and quickly re-established. We are now waiting for an appropriate moment to relaunch our midweek Lunch Club that runs alongside.

Stopping to seek God is an important part of our discipleship. That is why we aim to provide various opportunities in a week and month for this. The Tuesday morning prayer meeting REVIVE is now into its fifth year, of praying faithfully for God's transformation and power to rock Harrow! On Thursday mornings REVEAL a select group gather to listen to God for his plans for the nation, Harrow, our churches and for individuals. As part of our *Rebuilding the Walls* sermon series on Nehemiah in Autumn we called the church to three Days of Prayer & Fasting to lament the broken state of our church, to repent for where we have turned away from God and to present our desires for restoration to God. We believe that these prayer ventures are sowing seeds in the spiritual realm that will bring fruit and break through both now and in the future.

In 2021 Ruth launched an opportunity to join her for REVERE: an hour of worship and intimacy with God on Thursday evenings. This ran from Feb-August and in 2022 has restarted on a monthly basis. What a blessing to just be with God!

Church leaders and members from across Harrow have been praying for over a year together. HARROW PRAYER, an initiative set up by 1CH Church Planter Malcolm Finlay gives a variety of churches the opportunity to pray and be prayed for and many of these churches are speaking of new people engaging with them.

Thanks to Michelle Johnson who led the Freedom Prayer team throughout lockdown. This is an opportunity for deeper prayer that helps people move on from negative past experiences and exchange the lies of the past with the timeless truth of God. Michelle has now handed this on to Ian & Ruth who are partnering with others in One Church Harrow to see how we grow this important ministry more widely

RECONNECTING WITH OUR FAMILY

These last two years have meant saying goodbye to so many norms and saying farewell to loved family members is one of the hardest things to do. This year we done this for Audrey Kelly, John Tubb, Irene Watson and Eileen Pyrke. As with all families there have also been celebrations that rub alongside the sadnesses. Our youth worker Sam North was married to Rebekah at St Andrew's Roxbourne, Linda & Victor were finally married after a year's delay at St Paul's and Anne Cox married her long term partner Robert and had their blessing as part of our Tuesday service.

We have also welcomed at least twelve new people to our community during the past year. We also had the privilege of baptising Jayden Griggs, who is the son of Hayley, a young mum who has grown so much in faith over the last year. It has been great to welcome two LST students Sam & Francis who are helping with our worship and tech teams. Sam Brooke (also from LST) finished his placement in the Summer but continues to worship with us. It has been a part of St Paul's call to train new leaders over the last few years this has included Angelo Lebrato who is in his second year of training to be a vicar and also final year student Claire Finlay who has transitioned to St Paul's as her full-time placement in Summer 2021.

We have been so blessed to have the Johnson family with us over the last 3 years but sadly seen less of them as Simon, our curate, was offered the opportunity in September to assist Holy Trinity Wealdstone during their vacancy. Congratulations are due to Simon who has recently heard that he has been appointed as their vicar and so he, Michelle and the family will be moving out of 39 Eastcote Lane soon to continue their ministry in Wealdstone.

Also this year Bishop Pete stepped down as Bishop of Willesden after twenty years of service. We look forward to welcoming our new Bishop Lusa at some point in the future to St Paul's, hopefully for a confirmation service or similar celebration! Also within One Church Harrow we have Rod Green left St Peter's to take up an archdeacon role in the Church of Wales.

It has been an especially challenging time for families and Phyllis Grant has worked hard with a depleted team to engage our children over the various lockdowns. This is an area we are now rebuilding and looking for adults to volunteer for team in as well as to encourage children back to church. Sam North similarly has sought to keep connected with our young people and support them in the spiritual and emotional struggles they have faced.

One great news story has been to see Hanna Lebrato recover from cancer and reconnect with the church family! The Lebratos were so thankful for the support and prayer they received.

Our adults are no less important and Anne Cox has headed up the pastoral work seeking to ensure that people remain connected and cared for. This has included Gill sending our information, Home Communion when possible, phone calls and visits to those in need. Please do contact Anne if you are in need or know another church member in this situation. It has been hard to run many social activities during this year but we had a few summer picnics at the Vicarage which allowed some people to engage in person over a sandwich or two!

SEEKING GOD'S JUSTICE

Being locked down has not made it easy to share God's love with those around us, but there have still been opportunities to seize.

One Church Harrow we sent out Love Easter Bags. These were packed with food and fun activities for children by members of our congregations and then delivered to families in our community identified as being in need. Summer Days was also a great chance to invite some of those children to Christ Church Roxeth for 4 weeks of games, outings and some Christian input helped by the local Scripture Union team.

Blessing local families has been a big part of our previous LightNight celebrations. In 2021 we felt God inviting us to go to them rather than wait for them to come to us. So a few families and individuals loaded up some bags of treats and tracts to take to our neighbours in South Harrow. Over 200 bags were delivered and some great conversations about why we weren't Trick or Treating but just blessing!

The Street Outreach team had a few sporadic outings onto Northolt Road but again restrictions and Covid made this more challenging. This team has now morphed into the new INSIDE OUT group which meets on the first Sunday in the month.

Caring for our environment is not only one of the original charges that God gives to us as humans but is also a key way that we can be a good witness to our community. Claire Finlay has helped to establish a small Eco Church Team who are helping us as a church consider our impact at home and at church. It has been because of this group that the opportunity to set up a group on the Newton Farm Ecology Park has arisen and we pray that this will be a great opportunity for make new local connections.

As we engage with people in acts of kindness we also want speak about how our faith motivates us to do this and how we long for others to find the benefits that we have from a relationship with Jesus Christ. In October we launched *Following Jesus*, a new 6-week course, which helped the 12 participants discover Jesus in a similar format to our Circles. The aim going forward is for a few Christians will attend with those exploring faith and at the end of the course they will then be able to launch new Circles.

Despite being a tough year in terms of finances we remain committed to giving 10% of our income to Christian charities who alleviating suffering for the homeless & the poor; who are sharing faith and supporting children in Harrow and across the world and also mission agencies who are sharing the Christian faith in other countries. We also sent more boxes overseas as part of Operation Christmas Child. While we collected over 30 boxes locally many more of our congregation gave on-line to ensure that children abroad experienced a truly happy Christmas.

It is not just boxes we have sent overseas, but also two missionaries. Lizzie Thomson was working with OM in Athens, Greece and Hannah Dowsett was supported to join a Iris Ministries Mission School in Tennessee and then Nicaragua and Costa Rica.

GIVING THANKS

We always start our Circles with one point of thanks, but we definitely can't limit our thanks to just one thing or one person. St Paul's has continued to function because of the dedicated energies of our staff team and many volunteers. Thank you to everyone who has continued to play their part in all we are and do here. We are blessed to be part of the vibrant partnership of One Church Harrow which enables us to draw on resources that we wouldn't have alone. As we enter 2022 we look forward to even more people returning to offer their gifts, time and talents to serve in the church and in serving the people of South Harrow.

Ian, Ruth

Ian & Ruth Dowsett
Church Leaders

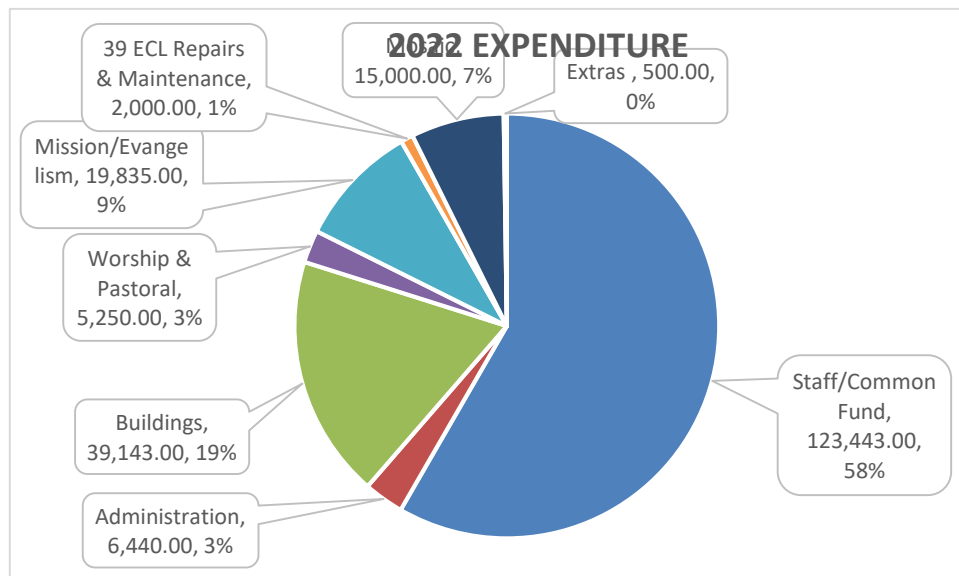
3.9 Finance Report: Year Ended 31st December 2021

Full copies of the church accounts and the independent examiner's report will be available for any church member who wants them. This report is a summary which is aimed at providing a basic understanding of how the money comes in, and how we have spent it.

Summary of accounts

	Actual 2020	Actual 2021	Budget 2022
TOTAL Income	131,165	188,057	212,080
General Income	82,206	102,038	85,580
Gift Aid Tax Received	19,430	18,323	19,000
Hall Lettings	29,529	42,996	60,000
Grant Received	-	24,700	24,700
Mosaic	-	13,483	15,000
39 ECL Rental	-	-	7,800
TOTAL Expenditure	157,699	162,719	211,611
Staff/Common Fund	114,734	106,944	123,443
Administration	6,284	3,998	6,440
Buildings	16,337	21,070	39,143
Worship & Pastoral	3,400	3,024	5,250
Mission/Evangelism	16,944	14,183	19,835
Mosaic	-	13,499	15,000
39 ECL Repairs & Maintenance	-	-	2,000
Extras	-	-	500
TOTAL Surplus/Deficit	(26,534)	25,338	469
Balance at Start of Year	39,247	12,713	38,051
Balance at End of Year	12,713	38,051	38,520

The Charities Act requires us to state that Gill Thomson, who was a member of the PCC during the year, was also a part time employee of the PCC receiving a total remuneration of £20,151.18 including pension contribution during 2021.



Notes on 2021 Accounts:

- The Lord is faithful, and He has blessed us again the year 2021 and we have ended the year with a surplus of £25,781, with a balance of £38,494 in the bank.
- We did not pay the full costs of our share of the Common Fund as the PCC agreed. There was a shortfall of £9,300 and the PCC are weighing up to pay it.
- It is also important to note that a bid for £54,000 was put to the Cultural Recovery Fund for Heritage and we were awarded £45,400 of which £24,700 has been received which explains the surplus at the end of the year.
- £21,000.00 of the grant we received from the Cultural Recovery Fund for Heritage have been allocated for our reserves.
- We were given permission by the donor to move the restricted funds, £8257 to the general funds and use it for general expenses of the church as the PCC sees fit.
- Our planned giving was up by £2,290 which in turn increased Gift Aid Tax received.
- We picked up more bookings for Hall lettings but we still came short than we projected.
- Overall, we were good stewards of our income and a BIG thank you to our generous givers.
- Our Mission Giving beyond St Paul's was set at 10% of income and distributed as follows:

Emergency Relief re: Ukraine (Tearfund)	1,031.00
Oversea Mission Fellowship (OMF)	1,000.00
Firm Foundation	2,000.04
CCR Found Shop	300.00
The Barnabas Fund	999.96
Evangelical Alliance	150.00
CAP Debt (Rayners Lane)	400.00
CAP National	999.96
The SPEAR Harrow Trust	300.00
Christian Action Research and Education (CARE)	400.00
Church Pastoral Aid Society (CPAS)	400.00
Church Mission Society (CMS)	400.00
Tearfund (Change a Nation)	500.00
Harrow Foodbank	400.00
Compassion	1,000.00
Regeneration	1,500.00
Total	11,780.96

- There was also a Miscellaneous Mission Giving of £750, £428.85 Special collections for mission and Vicar's Discretionary of £237.19 which bring the total Mission Giving up to £13,197

Notes on 2022 Budget:

Whilst we start the year with a balance of £38,480, it is important to note of the following:

- £21,000 of it is held in reserves for emergencies as we do not have any restricted funds.
- There is also a need to repair our flat roof and a short-term repair will cost about £8,000 and a thorough repair will cost between £26,000 to £30,000.
- A budget has been set with a surplus of £469 based on our current earnings, however, the grant from the Cultural Recovery Fund for Heritage was not factored in.
- The Diocese kept the Common Fund the same this year and our proportion this year is still £85,200 of which the PCC agreed to pay the full costs.
- For 2022 the finance team has proposed an increase of 2% of the Administrator's salary which is yet to be presented to the PCC and the cleaner's salary has been raised to £11.05.
- Our Youth Apprentice, Sam North, will be finishing his course in September 2022 and the PCC are considering a replacement if he moves on.

We would like to thank everyone who gives towards the work here at St. Paul's and encourage you to prayerfully review where appropriate in order to enable the ministry to continue to flourish.

Nana Sarpong, Pam Clissold & the Finance Team, March

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership consists of the Incumbent (our Vicar), Curate, Churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met six times during the year with an average level of attendance of 82%. Given its wide responsibilities the PCC has a number of committees, each dealing with a particular aspect of parish life. These committees which include worship, mission, fabric and finance, are all responsible to the PCC and report back to it regularly with minutes of their deliberations being received by the full PCC and discussed as necessary.

Administrative information

St Paul's Church is situated in South Harrow. It is part of the Willesden Area of the Diocese of London, within the Church of England. The correspondence address is St Paul's Church, Corbins Lane, South Harrow HA2 8EL.

The PCC is a registered charity (number 1130975).

PCC members who have served from 1st January-31st December 2021 are:

Ex Officio members:

Incumbent: The Reverend Ian Dowsett Chairman

Incumbent's wife: Mrs Ruth Dowsett

Curate: The Reverend Simon Johnson
The Reverend Mohan Seevaratnam

Wardens: Mrs Katherine Stevens

	Mr David Thomson	
<i>Deputy Warden:</i>	Mrs Annie Lawless	
<i>Elected members:</i>	Mr Kwame Asare-Boateng	
	Mrs Pamela Clissold	Deanery Synod representative
	Mr Angelo Lebrato	Deanery Synod representative from 18 th April (until May 2021)
	Mrs Elaine Leckie	
	Mrs Manon Marsden	
	Mrs Lesley Menabney	Deanery Synod representative
	Ms Nita Nathaniel	Mrs Teresa Osborne Safeguarding Officer (co-opted 19 th April 2021) (from 20 th September 2021)
	Mr Nigel Nicholson	
	Mr Ian-Luke Penwald	
	Mr Nana Sarpong	
	Mrs Gill Thomson	Secretary (co-opted 19 th April 2021)
	Mr Prince Toke	

Approved by the PCC on 27th June 2022 and signed on their behalf by the Reverend Ian Dowsett (PCC Chairman).



St Paul's Church, South Harrow

End of Year Accounts (Jan - Dec 2021)

Version 1 - 07.03.22

		<i>Unrestricted</i>	<i>Reserves</i>	<i>Unrestricted</i>	TOTAL	<i>Total</i>	<i>Total</i>
		General	General	Mosaic	2021	2020	2019
INCOME		Fund	Fund	Fund			
Voluntary Receipts							
C1000	Planned Giving - Standing Orders	66,243.00			66,243.00	63,677.26	56,951.13
C1050	Planned Giving - Envelopes	6,047.20			6,047.20	8,450.66	15,829.44
C1100	Donations received	713.72			713.72	0.00	11,233.00
C1200	Gift Aid tax received	18,323.02			18,323.02	19,429.87	23,079.04
C1300	Collections	6,057.13			6,057.13	4,018.83	7,642.45
C1400	Yellow Gift Aid Envelopes	0.00			0.00	40.00	380.25
C1500	Donations (Non-Gift Aid)	4,391.38			4,391.38	3,660.00	0.00
C2100	Grants Received	3,700.00	21000.00		24,700.00	0.00	0.00
C2200	Bequests & Legacies	1,500.00			1,500.00	0.00	0.00
C2400	Special Collections	428.85			428.85	142.04	107.80
C2700	Mosaic	0.00		13483.00	13,483.00	0.00	0.00
		<u>107,404.30</u>	<u>21,000.00</u>	<u>13,483.00</u>	<u>141,887.30</u>	<u>99,418.66</u>	<u>115,223.11</u>
Receipts from Activities for Generating Funds							
C3100	Fundraising Income	0.00			0.00	0.00	0.00
C3500	Miscellaneous income	0.00		0.00	0.00	995.00	-165.25
		<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>995.00</u>	<u>-165.25</u>
Receipts from Church Activities							
C3300	Kids Café	0.00			0.00	33.07	120.94
C3400	Bookstall & CDs	586.00			586.00	19.00	14.99
C5200	Fees received	2,460.20			2,460.20	994.00	2,700.00
C5300	Doorways Receipts	0.00			0.00	113.24	502.43
		<u>3,046.20</u>	<u>0.00</u>	<u>0.00</u>	<u>3,046.20</u>	<u>1,159.31</u>	<u>3,338.36</u>
Receipts from Rentals							
C4300	Rent income (39 ECL)	0.00			0.00	0.00	0.00
C4400	Hall Lettings	42,996.35			42,996.35	29,663.55	57,746.36
		<u>42,996.35</u>	<u>0.00</u>	<u>0.00</u>	<u>42,996.35</u>	<u>29,663.55</u>	<u>57,746.36</u>
Receipts from Investments							
C4200	Interest Received	1.41			1.41	12.03	21.15
		<u>1.41</u>	<u>0.00</u>	<u>0.00</u>	<u>1.41</u>	<u>12.03</u>	<u>21.15</u>
TOTAL RECEIPTS		<u><u>153,448.26</u></u>	<u><u>21,000.00</u></u>	<u><u>13,483.00</u></u>	<u><u>187,931.26</u></u>	<u><u>131,248.55</u></u>	<u><u>176,163.73</u></u>

EXPENDITURE		<i>Unrestricted</i> General Fund	<i>Reserves</i> General Fund	<i>Unrestricted</i> Mosaic Fund	TOTAL 2021	<i>Total</i> 2020	<i>Total</i> 2019
Evangelism							
D3050	One Church Harrow	9.82			9.82	4023.47	2417.99
D3100	General Evangelism	0.00			0.00	480.28	393.28
D3150	Mosaic	0.00		13499.48	13,499.48	0.00	0.00
D3200	Alpha/Life Course	0.00			0.00	114.09	54.89
D3400	CAP Job Club	0.00			0.00	0.00	0.00
D3500	Doorways	0.00			0.00	142.30	771.94
D3600	Children's Events	236.25			236.25	75.42	265.85
D3650	Kids Café Expenses	0.00			0.00	61.91	46.83
D3700	Social Events	156.63			156.63	64.46	475.30
D3900	Publicity	583.55			583.55	310.48	391.62
		<u>986.25</u>	<u>0.00</u>	<u>13,499.48</u>	<u>14,485.73</u>	<u>5,272.41</u>	<u>4,817.70</u>
Worship & Pastoral							
D4100	Worship Expenses	1,422.10			1,422.10	1,211.39	2,417.17
D4200	Music & Sound System	116.00			116.00	187.99	28.26
D4450	Creche Resources	0.00			0.00	0.00	0.00
D4460	Kings Club	0.00			0.00	0.00	68.18
D4470	Pathfinders	381.00			381.00	364.91	680.25
D4500	Adult Training Resources	0.00			0.00	21.50	22.98
D4700	Group Leader Training	240.44			240.44	257.00	54.50
D4800	After Worship Refreshments	8.63			8.63	269.25	707.63
D6540	Fees costs/expenses	856.00			856.00	1,055.00	1,573.50
		<u>3,024.17</u>	<u>0.00</u>	<u>0.00</u>	<u>3,024.17</u>	<u>3,367.04</u>	<u>5,552.47</u>
Staffing							
D6050	Common Fund	75,900.00			75,900.00	85,200.00	82,800.00
D6100	Salaries and Wages	19,440.06			19,440.06	19,285.79	17,098.08
D6150	PAYE/Employer NI	2,642.32			2,642.32	2,277.92	2,148.34
D6160	Pension Contributions	878.35			878.35	958.20	776.52
D6170	Staff Training Costs	-100.00			-100.00	0.00	384.35
D6200	Organist	0.00			0.00	136.08	849.15
D6250	Youth Pastor Costs	7,631.80			7,631.80	5,939.76	3,985.29
D6300	Deanery Costs	20.00			20.00	0.00	30.00
D6400	Deanery Chapter Expenses	0.00			0.00	0.00	417.57
D6510	Clergy Costs	531.62			531.62	936.46	981.80
D6520	Travel costs	0.00			0.00	0.00	21.60
		<u>106,944.15</u>	<u>0.00</u>	<u>0.00</u>	<u>106,944.15</u>	<u>114,734.21</u>	<u>109,492.70</u>

		<i>Unrestricted General Fund</i>	<i>Restricted Church Building</i>	<i>Restricted Vicarage</i>	TOTAL 2021	<i>Total 2020</i>	<i>Total 2019</i>
Mission							
D5100	Mission Giving (Miscellaneous)	750.00			750.00	164.03	330.80
D5205	Emergency Relief (Tearfund)	1,031.00			1,031.00	0.00	250.00
D5115	Oversea Mission Fellowship (OMF)	1,000.00			1,000.00	1,000.00	1,000.00
D5120	FirmFoundation	2,000.04			2,000.04	2,000.04	2,000.04
D5125	CCR Found Shop	300.00			300.00	300.00	0.00
D5130	The Barnabas Fund	999.96			999.96	999.96	999.96
D5135	Evangelical Alliance	150.00			150.00	150.00	150.00
D5140	CAP Debt (Rayners Lane)	400.00			400.00	300.00	500.00
D5150	CAP National	999.96			999.96	999.96	999.96
D5155	The SPEAR Harrow Trust	300.00			300.00	300.00	0.00
D5160	Christian Action Research and Education (CARE)	400.00			400.00	300.00	300.00
D5165	Operation Mobilisation	0.00			0.00	1,000.00	0.00
D5170	Church Pastoral Aid Society (CPAS)	400.00			400.00	300.00	300.00
D5175	Church Mission Society (CMS)	400.00			400.00	300.00	300.00
D5180	Tearfund (Change a Nation)	500.00			500.00	0.00	1,000.00
D5185	Harrow Foodbank	400.00			400.00	300.00	500.00
D5190	Compassion	1,000.00			1,000.00	1,000.00	1,000.00
D5200	Special Collections re. mission	428.85			428.85	0.00	77.00
D5220	Regeneration	1,500.00			1,500.00	1,500.00	1,500.00
D5300	School Levy	0.00			0.00	0.00	828.00
D5400	Vicar's Discretionary	237.19			237.19	757.71	440.10
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		13,197.00	0.00	0.00	13,197.00	11,671.70	12,475.86
Administration							
D8200	Telephone/Fax/Email	1,066.09			1,066.09	1,277.99	1,127.39
D8300	Postage	14.35			14.35	196.68	0.00
D8310	Stationery	1,645.36			1,645.36	2,577.14	1,622.17
D8320	Printing/Photocopying	47.92			47.92	261.73	790.74
D8410	Website	216.00			216.00	239.98	287.28
D8500	IT Costs	88.22			88.22	0.00	89.71
D8510	Equipment purchases	358.80			358.80	683.80	1,025.62
D8520	Equipment repairs	50.10			50.10	177.81	0.00
D8530	Equipment rental	267.02			267.02	610.89	820.52
D9200	Trustees meeting expenses	0.00			0.00	0.00	37.00
D9300	Bank Charges	244.41			244.41	248.00	456.83
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		3,998.27	0.00	0.00	3,998.27	6,274.02	6,257.26


	<i>Unrestricted General Fund</i>	<i>Restricted Church Building</i>	<i>Restricted Vicarage</i>	TOTAL 2021	<i>Total 2020</i>	<i>Total 2019</i>
Buildings						
D7100 Heat & Light	7,398.76			7,398.76	8,104.54	8,667.66
D7200 Water Rates	1,264.31			1,264.31	1,134.72	618.47
D7250 Waste Disposal	854.60			854.60	603.45	698.60
D7300 Insurances	3,568.52			3,568.52	3,276.95	3,360.37
D7400 Cleaning	1,098.85			1,098.85	711.62	895.18
D7500 Major Building Work (Rentention)	0.00			0.00	0.00	0.00
D7600 Repairs & Maintenance	6,282.25			6,282.25	2,508.33	6,566.42
D7650 Kitchen Project 39 ECL	0.00			0.00	0.00	0.00
D7700 39 ECL Repairs & Maintenance	602.50			602.50	0.00	645.05
D7800 39 ECL Council Tax	0.00			0.00	0.00	0.00
	<u>21,069.79</u>	<u>0.00</u>	<u>0.00</u>	<u>21,069.79</u>	<u>16,339.61</u>	<u>21,451.75</u>
TOTAL PAYMENTS	<u>149,219.63</u>	<u>0.00</u>	<u>13,499.48</u>	<u>162,719.11</u>	<u>157,658.99</u>	<u>160,047.74</u>
Net Receipts/Payments	4,228.63	21,000.00	-16.48	25,212.15	-26,410.44	16,115.99

Summary for 2021:

	<i>Unrestricted General Fund</i>	<i>Restricted Church Building</i>	<i>Restricted Vicarage</i>	TOTAL 2021	<i>Total 2020</i>	<i>Total 2019</i>
Net Receipts/Payments	4,228.63	21,000.00	-16.48	25,212.15	-26,410.44	16,115.99
Cash Funds at 1st Jan 2021	4,579.86	5000.00	3257.07	12,836.93	39,247.37	23,131.38
Cash Funds at 31st Dec 2021	<u>8,808.49</u>	<u>26,000.00</u>	<u>3,240.59</u>	<u>38,049.08</u>	<u>12,836.93</u>	<u>39,247.37</u>

Represented by:	<i>Balance at 31.12.21</i>
Bank Account	40,249.62
Deposit Account	2,847.16
Petty Cash	84.77
Outstanding Payments (Mission Giving for 2021 still to be made)	5,131.00
<i>Emergency Relief re: Ukraine (Tearfund)</i>	1,031.00
<i>Oversea Mission Fellowship (OMF)</i>	1,000.00
<i>CCR Found Shop</i>	300.00
<i>The SPEAR Harrow Trust</i>	300.00
<i>Christian Action Research and Education (CARE)</i>	400.00
<i>Church Pastoral Aid Society (CPAS)</i>	400.00
<i>Church Mission Society (CMS)</i>	400.00
<i>Terafund (Change a Nation)</i>	500.00
<i>Harrow Foodbank</i>	400.00
<i>CAP Debt (Rayners Lane)</i>	400.00
TOTAL	<u>38,050.55</u>

These accounts were approved by the trustees on 18/03/2021 by email subject to the Independent Examiner.


 Ian Dowsett (Vicar & Chair of Trustees)


 Nana Yaw Sarpong (Treasurer)


 Derek Taylor-Mew (Independent Examiner)

Independent Examiner's Report to the PCC of St Pauls Church South Harrow

This report on the financial statements of the PCC for the year ended 31 December 2021, which are set out in the attached pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 (the Regulations) and s.43 of the Charities Act 1993 (the Act)

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

(Signed)



12 October 2022
D Taylor-Mew FMAAT
Hon. Examiner.
123 Park Lane
Harrow
Middlesex HA2 8NN

Accounts

The Parochial Church Council of the Ecclesiastical Parish of St Paul, South Harrow
(Charity no 1130975)

Trustees' Annual Report for the period 1st January to 31st December 2020

Aim and purposes

St Paul's Parochial Church Council has the responsibility of co-operating with the Incumbent, the Reverend Ian Dowsett, in promoting in the parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church complex at St Paul's, Corbins Lane, South Harrow and the Curate's House at 39 Eastcote Lane.

Objectives and Activities:

The PCC is committed to implementing the vision of the church:

Our current vision is to see 10% of the Borough of Harrow become followers of Jesus by 2030. Primarily, this will be through church planting and in partnership with the others Churches and Christian Communities in this area.

Achievements and Performance:

Our current vision was shaped after the Bishop of Willesden ask us to partner with St Peter's, West Harrow and ChristChurch Harrow to form a resource church in Harrow with a view to Church Planting. This fits well with the Mission Action Plan that we had been forming that over 2018 focusing on the three areas of:

- Help people **to discover Jesus and enter into a relationship with Him** (Belong to God - WORSHIP)
- Help people **to develop their relationship with Jesus** in the context of a family others who profess Jesus as Lord. (Believe - DISCIPLESHIP & Belong to One Another - FELLOWSHIP)
- Help people **to demonstrate Jesus to others** through acts of loving kindness, miraculous signs & wonders and by clearly telling their faith story and THE story of Jesus' love for the world. (Behave & Bless - SERVICE & MISSION)

In The Beginning:

We began 2020 with a sense of God's call of "Open Heaven, Open Hearts and Open Church". That God wanted to pour his blessing upon us, that we needed to open ourselves to him in response and to be welcoming to others and church be open to allow us out into the community.

In those first few months we had our usual participation in the FirmFoundation Winter Night Shelter, we hosted Alpha during the day, held a successful Pancake Party moved to the main church after large numbers the previous year and ran lessons with Year 6 on "Eternity" in Welldon Park School. On March 8th we welcomed Bishop Pete for our Confirmation Service when one of our young people was baptised and six young people and adults were confirmed in their Christian Faith.

God Makes Plans:

We had no clue of what was around the corner but looking back I can see how God was preparing us. We had already joined with St Peters and Christ Church as part of OneChurch Harrow: 3 churches united as one in order to see 10% of Harrow following Jesus by 2030. We had recruited Malcolm Finlay who had already begun gathering a team for the first church plant. Mosaic had already been holding monthly services at St Paul's and had started attending a Church Planting

Course. We had developed Circles as a tool to aid our discipleship and run training sessions for potential leaders and Michelle Johnson had already approached the PCC about a possible Caring Hub based at St Paul's which would connect spiritual, financial and medical support for those in need.

All Change:

Then COVID-19 hit, Lockdown began on 23rd March 2020 and church as we know it changed. For the first time ever in this country church buildings were instructed to close for worship. I found myself in the strange circumstance of putting up notices about our \+closure wondering when we would next be able to meet in the building again.

And then there was . . . Zoom!

However, that very week we (and the rest of the world) discovered Zoom and were up and running with Church at Home every Sunday at 10.30am and every Tuesday at 11.30am. Incredibly we have hardly missed a service throughout this whole period. Only a few weeks later we were celebrating Easter Online and by people taking to their doorsteps and gardens to sing an Easter hymn.

Of course it has taken time to adjust to life online. It has been a steep learning curve for those leading and those participating alike. Yet we continue to encounter God in his full grace and power each Sunday. From September we started to welcome people back to the building and after the November lockdown we were able to host some of our Christmas services in person and a local family were finally able to have their daughter Elisha baptised. A huge thanks goes out to all those who helped with the recording of our Carol Service and our Christmas Gift which over 120 people viewed on YouTube.

Loss & Lament:

There has been much to sadden us over the last year. Our prayers are with the family of Gurmeet (or Gita) Kaur, a member of our Tuesday Communion and Doorways, who passed away from cancer just before Christmas 2020. To my knowledge she is the only current member of St Paul's who died during this period. However many of us have been taken out for weeks on end by sickness, some made unemployed and others have lost family to Coronavirus or have been prevented from seeing sick relatives or attending funerals for loved ones.

Of course it has not only been worship services that have stopped, but also much of our community action. Sadly, Foodbank which had operated out of St Paul's for the last six and a half years closed due to volunteers being vulnerable. Foodbank have now found alternative accommodation and indeed operate in even more places all over Harrow (For more details visit: harrow.foodbank.org.uk/). Doorways is also on hold and Corbins Café despite a brief re-opening in the Summer has been limited in its outreach.

Caring for All:

One family we have particularly journeyed with this year has been the Lebratos as Hanna received a diagnosis of cancer at the start of the year and who finally completed her treatment for this in September. Members of St Paul's and other Christian friends has supported them through this season with food, prayers and encouragements. And yet in many other ways care, love and concern has been lived out among our Church family during this period. Gill Thomson set up a network of pastoral care for every person on our church list and Anne Cox has taken over as Pastoral Co-ordinator to oversee this continued good work. Anne joined the Staff Team at the start of 2021 in this capacity and with a heart to reach out to our wider community too.

Our concern for our community has been expressed in a variety of new and creative ways:

A number of people have bought and delivered food for friends, neighbours or organisations. In the summer OneChurch Harrow organised for Bags of Hope, parcels of food and activities for children, to be delivered to local families and similarly Harvest gifts were sent from St Paul's. Love Christmas saw a repeat of this generosity with presents being dropped off with people in need. Despite Lockdown St Paul's collected in a number of Operation Christmas Child boxes and many other people gave online so that they could still support this important work.

Sharing Hope:

This is one way in which we can share Jesus with others. Some people have also sought to reach out to neighbours through various community events including singing hymns on their streets. Others have shared the gospel on the streets of South and Central Harrow. Parvaneh Nicholson and Hannah Dowsett have headed up street preaching during the summer and autumn period when greater freedom was allowed. And we attempted online Alpha in the summer term.

It has been through contacts from the streets that Michelle Johnson set up Community Care Hub Harrow: a six week pilot project that has reached out to those with a variety of need in our locality. This has demonstrated the value of listening to people well and offering to pray for them. A number of people affirmed faith in Jesus through this time for which we give thanks to God.

New Shoots:

On 28th June we commissioned Joanne El-Moujarribe to go with Hope Church Harrow View the first church plant launched by OneChurch Harrow. This marks a significant moment in our history. In the 1950s St Paul's was involved in the opening of St Andrew's Roxbourne, but in recent years few new churches have begun. Hope Church are growing gradually and have been running an Alpha course as part of their Sunday worship on which a number of people have given their lives to Christ.

Mohan Seevaratnam has also been heading up the Mosaic Missional Community who have continued to run monthly services online, led the Prayer Course (and more recently are running the Prayer Course 2). From Jan 2021 Mohan has begun working one day a week for Mosaic as has Jessie Tang who is their worship leader and community coordinator. From Easter 2021 Mosaic will move to two services a month and they will officially launch as a church later this year.

Mosaic has also championed greater understanding of different people groups working together and in a year when racial disparity has been more obvious it is important to affirm our commitment to emphasise our love for those who society and structures marginalise.

It has also been a joy to send Lizzie Thomson overseas to work with OM in Athens and to support her in pray as she wrestled to get a visa and settle in despite lockdown in Greece.

Growing Disciples:

Perhaps the greatest blessing of this time has been Circles. These groups of 3-5 people meeting online to go through a simple model of thankfulness, understanding and applying a bible reading, sharing faith and praying for one another. Many members of St Paul's and hundreds across OneChurch Harrow have benefitted from the opportunity to actively grow their faith and help others grow too. If you are not yet part of one -join now!! Those still part of homegroups have also enjoyed the warmth and encouragement of these communities.

On the first Sunday of each month we are now working with St Peter's and Christ Church to put together worship songs, teaching, prayers and stories that can be used in our homes to reach out to those approaching church for the first time. This will hopefully in time lead to more missional communities meeting once a month (or more frequently) to help new people find faith. Since the beginning of 2021 there is also a training session every first Sunday evening to equip us in our

Christian service. This focuses on topics such as how to pray for others, share our faith or lead circles. Across OneChurch Harrow we are also reading To Be A Christian throughout 2021. This book explores the basics of the Christian faith and will help us grow in confidence in our understanding of what Christians believe.

Reaching All the Family:

We would also like to pay tribute to the incredible work undertaken to keep connected with our children and young people. Phyllis Grant has coordinated ongoing contact with most of our children, their parents and the children's leaders. Sam North, our youth worker, has also engaged the young people in regular online games, bible studies and worship. They even managed 2 Youth Socials at the Vicarage when restrictions allowed.

God's Provision:

For many 2020 has been difficult financially and so we feel incredible gratitude for the ongoing level of giving that you at St Paul's have maintained and even slightly increased. Even in lockdown there are many costs involved in encouraging and equipping worship, care, discipleship and mission. Sadly, we have made a loss on our hall lets which led to a loss of around £30,000 in the year. Our resources mean we are still afloat but in 2021 it will be tight! We will need to lean on God's provision as much as ever. Please do also pray and consider either a one-off gift or an ongoing offering to the church to ensure our good work can continue not just this year but for many years to come.

The Bigger Picture:

Change has been a big part of lockdown and this has been true within the wider Church of which we are a part. In September 2020 a new Archdeacon, Catherine Pickford, arrived. The Archdeacon helps the bishop oversee the 100+ churches in the North-West area of London and has a remit particularly for the practical elements of church life such as buildings and legal issues. Ian finished his five year term as Area Dean of Harrow recently and has handed over to Ann Lynes, Vicar of Holy Trinity Northwood. Finally we have just heard that Bishop Pete has announced that he will be leaving his role in September this year after an incredible 20 years as our Area Bishop.

Final Words of Encouragement:

Jesus' story of the talents reminds us that whatever we are given in life we are to make the most of it, not for our benefit but for the sake of God's kingdom. We are so grateful to all those who have used this time to press into the things of God: to pray, to join Circles, to care for others, to learn new skills to enable church to run online, to love their neighbours and to cheer on all who have put their lives at risk to help us through this pandemic. As we head into 2021 let us heed the words of Paul to the church in Galatia:

"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers."

Thank you to all our church family and thanks be to God who has kept us and held us at this time.



Ian & Ruth Dowsett
Leaders of St Paul's

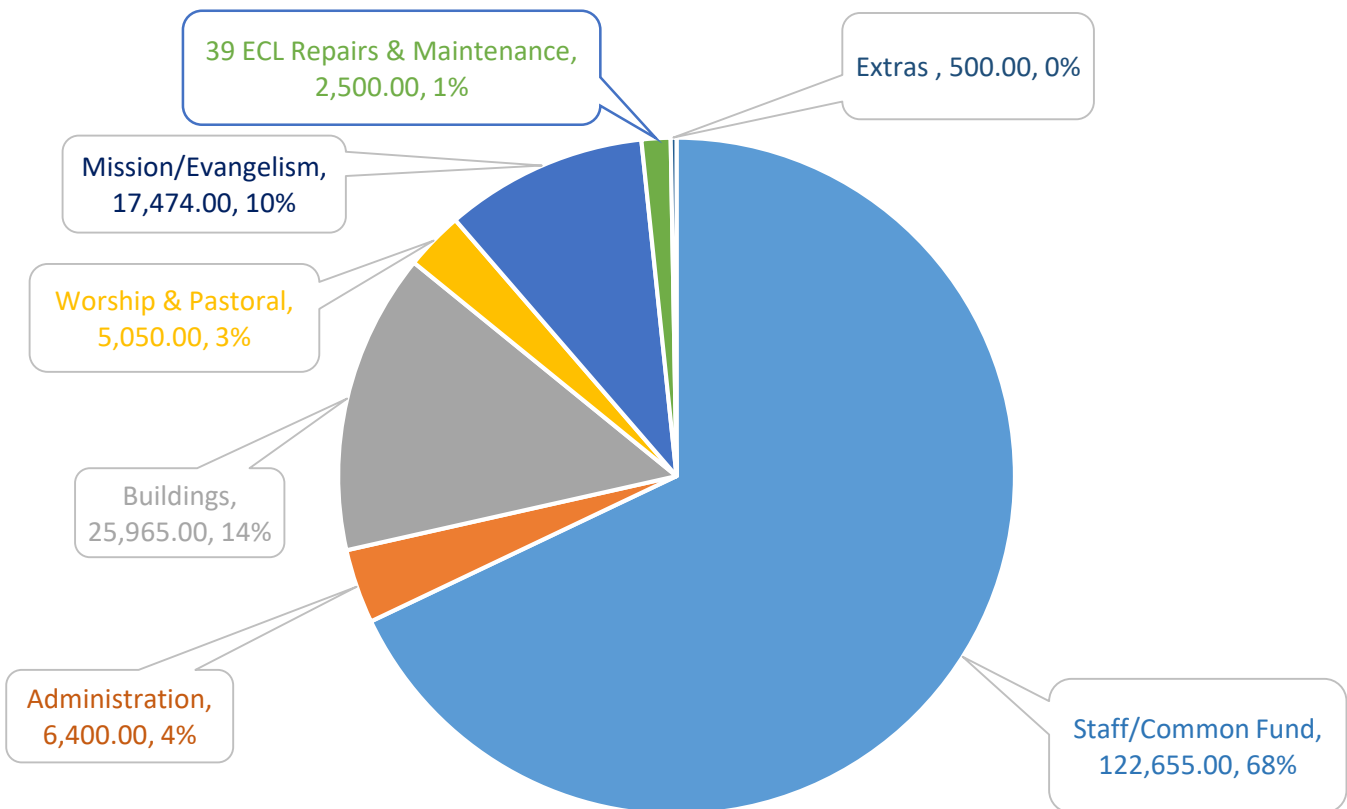
Finance Report: Year Ended 31st December 2020

Full copies of the church accounts and the independent examiner's report will be available for any church member who wants them. This report is a summary which is aimed at providing a basic understanding of how the money comes in, and how we have spent it.

Summary of accounts

	Actual 2019	Actual 2020	Budget 2021
TOTAL Income	176,164	131,165	159,280
General Income	95,339	82,206	86,780
Gift Aid Tax Received	23,079	19,430	19,000
Hall Lettings	57,746	29,529	48,000
39 ECL Rental	-	-	7,000
TOTAL Expenditure	160,048	157,699	180,544
Staff/Common Fund	109,493	114,734	122,655
Administration	6,257	6,284	6,400
Buildings	20,807	16,337	25,965
Worship & Pastoral	5,552	3,400	5,050
Mission/Evangelism	17,294	16,944	17,474
39 ECL Repairs & Maintenance	645	-	2,500
Extras	-	-	500
TOTAL Surplus/Deficit	16,116	(26,534)	(21,264)
Balance at Start of Year	23,131	39,247	12,713
Balance at End of Year	39,247	12,713	(8,551)

2021 BUDGET EXPENDITURE



The Charities Act requires us to state that Gill Thomson, who was a member of the PCC during the year, was also a part time employee of the PCC receiving a total remuneration of £20,017.63 including pension contribution during 2020.

Notes on 2020 Accounts:

- The Lord is faithful, and He has seen us through a very difficult year, 2020. We have ended the year with a deficit of £26,534 and a balance of £12,713 in the bank of which £5,000 and £3,257 are restricted for the Church building and the Vicarage respectively.
- It is encouraging to know that even though the year was very difficult, members continued to give, and our planned giving was up by £2,228 which in turn increased Gift Aid Tax received compared with what we budgeted.
- Due to the lockdown as the result of the pandemic, the PCC agreed to give rent holidays to our hall users for a period of 5 months and this significantly reduced our Hall lettings income by £20,470.
- Collections were also down by £3,481
- The PCC agreed to increase the Administrator's hours from 21 to 24 hours and her salary by 3%. The Cleaner's salary was increased to £9.01 per hour.
- Our Mission Giving beyond St Paul's was set at 10% of our income and distributed as follows:

Firm Foundation	2,000.04
The Barnabas Fund	999.96
OMF	1,000.00
Operation Mobilisation	1,000.00
CAP National	999.96
CAP Debt (Rayners Lane)	300.00
Compassion	1,000.00
Re:generation Schools Work	1,500.00
CMS	300.00
CPAS	300.00
CARE	300.00
Harrow Foodbank	300.00
Evangelical Alliance	150.00
SPEAR	300.00
Found Charity	300.00
Total	£10,750.00

- There was also a Miscellaneous Mission Giving of £164 and Vicar's Discretionary of £758 which bring the total Mission Giving up to £11,672.
- We also contributed £4,043 towards One Church Harrow.

Notes on 2021 Budget:

Whilst we start the year with a balance of £12,713, it is important to note the following:

- Restricted funds are Church Building, £5,000 and Vicarage, £3,257.
- Two budgets have been set based on our current giving and factoring in the current health crisis: a high budget which is what we need for a normal church life but comes with a deficit of £21,264 and a low budget with a deficit of £10,839, this is pruned back slightly to spend less if we find we do not have enough money for the high budget.
- We might be losing some of our members to One Church Harrow and Mosaic church plant which will also have some effect on our giving.
- The Common Fund was not increased by the Diocese this year and our proportion this year remains the same as last year £85,200 of which the PCC agreed to pay the full costs.

We would like to thank everyone who gives towards the work here at St. Paul's and encourage you to prayerfully review where appropriate in order to enable the ministry to continue to flourish.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership consists of the Incumbent (our Vicar), Curate, Churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met six times during the year with an average level of attendance of 82%. Given its wide responsibilities the PCC has a number of committees, each dealing with a particular aspect of parish life. These committees which include worship, mission, fabric and finance, are all responsible to the PCC and report back to it regularly with minutes of their deliberations being received by the full PCC and discussed as necessary.

Administrative information

St Paul's Church is situated in South Harrow. It is part of the Willesden Area of the Diocese of London, within the Church of England. The correspondence address is St Paul's Church, Corbins Lane, South Harrow HA2 8EL.

The PCC is a registered charity (number 1130975).

PCC members who have served from 1st January-31st December 2020 are:

Ex Officio members:

<i>Incumbent:</i>	The Reverend Ian Dowsett	Chairman
<i>Incumbent's wife:</i>	Mrs Ruth Dowsett	
<i>Curate:</i>	The Reverend Simon Johnson	
	The Reverend Mohan Seevaratnam	
<i>Wardens:</i>	Mrs Katherine Stevens	
	Mr David Thomson	
<i>Deputy Warden:</i>	Mrs Annie Lawless	
<i>Elected members:</i>	Mr Kwame Asare-Boateng	
	Mrs Pamela Clissold	Deanery Synod representative
	Mr Angelo Lebrato	
	Mrs Elaine Leckie	
	Mrs Manon Marsden	
	Mrs Carole Marshall	Deanery Synod representative (until 27 th September 2020)
	Mrs Lesley Menabney	Deanery Synod representative (from 27 th September 2020)
	Ms Nita Nathaniel	
	Mrs Teresa Osborne	Safeguarding Officer (co-opted 27 th September 2020)
	Mr Nana Sarpong	
	Mr Joshua Stevens	(until 29 th June 2020)
	Mrs Gill Thomson	Secretary (co-opted 27 th September 2020)
	Mr Prince Toke	

Approved by the PCC on 28th June 2021 and signed on their behalf by the Reverend Ian Dowsett (PCC Chairman).



St Paul's Church, South Harrow

End of Year Accounts (Jan - Dec 2020)

Version 2 - 17.04.21

	Unrestricted General Fund	Restricted Church Building	Restricted Vicarage	Restricted Youth Fund	TOTAL 2020	Total 2019	Total 2018
INCOME							
Voluntary Receipts							
C1000	Planned Giving - Standing Orders	63,677.26				56,951.13	48,123.70
C1050	Planned Giving - Envelopes	8,450.66			8,450.66	15,829.44	15,722.21
C1100	Donations received	0.00			0.00	11,233.00	810.45
C1200	Gift Aid tax received	19,429.87			19,429.87	23,079.04	15,927.65
C1300	Collections	4,018.83			4,018.83	7,642.45	6,912.15
C1400	Yellow Gift Aid Envelopes	40.00			40.00	380.25	2,194.10
C1700	Donations (Non-Gift Aid)	3,660.00			3,660.00	0.00	360.00
C2200	Bequests & Legacies	0.00			0.00	0.00	0.00
C2400	Special Collections	142.04			142.04	107.80	408.60
		<u>99,418.66</u>	<u>0.00</u>	<u>0.00</u>	<u>99,418.66</u>	<u>115,223.11</u>	<u>90,458.86</u>
Receipts from Activities for Generating Funds							
C3100	Fundraising Income	0			0.00	0.00	0.00
C3200	Sponsorship Income	0			0.00	0.00	0.00
C3500	Miscellaneous income	995.00		0.00	995.00	-165.25	1,275.95
		<u>995.00</u>	<u>0.00</u>	<u>0.00</u>	<u>995.00</u>	<u>-165.25</u>	<u>1,275.95</u>
Receipts from Church Activities							
C3300	Kids Café	33.07			33.07	120.94	56.53
C3400	Bookstall & CDs	19.00			19.00	14.99	0.00
C5200	Fees received	994.00			994.00	2,700.00	2,869.00
C5300	Doorways Receipts	113.24			113.24	502.43	780.72
C5400	CAP Jobs Club	0.00			0.00	0.00	0.00
		<u>1,159.31</u>	<u>0.00</u>	<u>0.00</u>	<u>1,159.31</u>	<u>3,338.36</u>	<u>3,706.25</u>
Receipts from Rentals							
C4300	Rent income (39 ECL)	0.00			0.00	0.00	5,500.00
C4400	Hall Lettings	29,663.55			29,663.55	57,746.36	47,952.81
		<u>29,663.55</u>	<u>0.00</u>	<u>0.00</u>	<u>29,663.55</u>	<u>57,746.36</u>	<u>53,452.81</u>
Receipts from Investments							
C4200	Interest Received	12.03			12.03	21.15	15.85
		<u>12.03</u>	<u>0.00</u>	<u>0.00</u>	<u>12.03</u>	<u>21.15</u>	<u>15.85</u>
TOTAL RECEIPTS		<u><u>131,248.55</u></u>	<u><u>0.00</u></u>	<u><u>0.00</u></u>	<u><u>131,248.55</u></u>	<u><u>176,163.73</u></u>	<u><u>148,909.72</u></u>

EXPENDITURE		<i>Unrestricted</i> General Fund	<i>Restricted</i> Church Building	<i>Restricted</i> Vicarage	<i>Restricted</i> Youth Fund	TOTAL 2019	<i>Total</i> 2019	<i>Total</i> 2018
Evangelism								
D3050	One Church Harrow	4,023.47				4,023.47	2417.99	0.00
D3100	General Evangelism	480.28				480.28	393.28	166.39
D3200	Alpha/Life Course	114.09				114.09	54.89	298.53
D3400	CAP Job Club	0.00				0.00	0.00	7.50
D3500	Doorways	142.30				142.30	771.94	923.06
D3600	Children's Events	75.42				75.42	265.85	247.91
D3650	Kids Café Expenses	61.91				61.91	46.83	122.90
D3700	Social Events	64.46				64.46	475.30	330.58
D3900	Publicity	310.48				310.48	391.62	275.60
		<u>5,272.41</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	5,272.41	4,817.70	2,372.47
Worship & Pastoral								
D4100	Worship Expenses	1,211.39				1,211.39	2,417.17	1,905.49
D4200	Music & Sound System	187.99				187.99	28.26	608.76
D4450	Creche Resources	0.00				0.00	0.00	0.00
D4460	Kings Club	0.00				0.00	68.18	144.24
D4470	Pathfinders	364.91				364.91	680.25	267.55
D4500	Adult Training Resources	21.50				21.50	22.98	-26.18
D4700	Group Leader Training	257.00				257.00	54.50	87.70
D4800	After Worship Refreshments	269.25				269.25	707.63	509.74
D6540	Fees costs/expenses	1055.00				1,055.00	1,573.50	1,731.00
		<u>3,367.04</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	3,367.04	5,552.47	5,228.30
Mission								
D5100	Mission Giving (Miscellaneous)	164.03				164.03	330.80	23.15
D5205	Emergency Relief (Tearfund)	0.00				0.00	250.00	500.00
D5115	Oversea Mission Fellowship (OMF)	1,000.00				1,000.00	1,000.00	1,000.00
D5120	FirmFoundation	2,000.04				2,000.04	2,000.04	2,272.47
D5125	CCR Found Shop	300.00				300.00	0.00	0.00
D5130	The Barnabas Fund	999.96				999.96	999.96	999.96
D5135	Evangelical Alliance	150.00				150.00	150.00	0.00
D5140	CAP Debt (Rayners Lane)	300.00				300.00	500.00	41.67
D5150	CAP National	999.96				999.96	999.96	999.96
D5155	The SPEAR Harrow Trust	300.00				300.00	0.00	0.00
D5160	Christian Action Research and Education (CARE)	300.00				300.00	300.00	500.00
D5165	Operation Mobilisation	1,000.00				1,000.00	0.00	0.00
D5170	Church Pastoral Aid Society (CPAS)	300.00				300.00	300.00	500.00
D5175	Church Mission Society (CMS)	300.00				300.00	300.00	500.00
D5180	Tearfund (Change a Nation)	0.00				0.00	1,000.00	1,000.00
D5185	Harrow Foodbank	300.00				300.00	500.00	500.00
D5190	Compassion	1,000.00				1,000.00	1,000.00	1,000.00
D5200	Special Collections re. mission	0.00				0.00	77.00	388.60
D5220	Regeneration	1,500.00				1,500.00	1,500.00	1,772.43
D5230	Resource Church provision	0.00				0.00	0.00	1,000.00
D5300	School Levy	0.00				0.00	828.00	806.00

D5400	Vicar's Discretionary	757.71				757.71	440.10	295.00
		<u>11,671.70</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>11,671.70</u>	<u>12,475.86</u>	<u>14,099.24</u>
		<i>Unrestricted</i>	<i>Restricted</i>	<i>Restricted</i>	<i>Restricted</i>	TOTAL	<i>Total</i>	<i>Total</i>
		General	Church	Vicarage	Youth	2019	2019	2018
		Fund	Building		Fund			
Administration								
D8200	Telephone/Fax/Email	1,277.99				1,277.99	1,127.39	1,216.96
D8300	Postage	196.68				196.68	0.00	282.74
D8310	Stationery	2,577.14				2,577.14	1,622.17	1,592.09
D8320	Printing/Photocopying	261.73				261.73	790.74	487.45
D8410	Website	239.98				239.98	287.28	311.26
D8500	IT Costs	0.00				0.00	89.71	0.00
D8510	Equipment purchases	683.80				683.80	1,025.62	0.00
D8520	Equipment repairs	177.81				177.81	0.00	75.41
D8530	Equipment rental	610.89				610.89	820.52	853.91
D9200	Trustees meeting expenses	0.00				0.00	37.00	126.48
D9300	Bank Charges	248.00				248.00	456.83	0.00
		<u>6,274.02</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>6,274.02</u>	<u>6,257.26</u>	<u>4,946.30</u>
Buildings								
D7100	Heat & Light	8,104.54				8,104.54	8,667.66	8,512.52
D7200	Water Rates	1,134.72				1,134.72	618.47	566.75
D7250	Waste Disposal	603.45				603.45	698.60	591.35
D7300	Insurances	3,276.95				3,276.95	3,360.37	3,369.73
D7400	Cleaning	711.62				711.62	895.18	471.97
D7500	Major Building Work (Rentention)	0.00				0.00	0.00	261.46
D7600	Repairs & Maintenance	2,358.33		150.00		2,508.33	6,566.42	9,999.74
D7650	Kitchen Project 39 ECL	0.00				0.00	0.00	0.00
D7700	39 ECL Repairs & Maintenance	0.00				0.00	645.05	1,277.16
D7800	39 ECL Council Tax	0.00				0.00	0.00	0.00
		<u>16,189.61</u>	<u>0.00</u>	<u>150.00</u>	<u>0.00</u>	<u>16,339.61</u>	<u>21,451.75</u>	<u>25,040.68</u>
Staffing								
D6050	Common Fund	85,200.00				85,200.00	82,800.00	80,600.00
D6100	Salaries and Wages	19,285.79				19,285.79	17,098.08	16,128.20
D6150	PAYE/Employer NI	2,277.92				2,277.92	2,148.34	2,088.39
D6160	Pension Contributions	958.20				958.20	776.52	756.00
D6170	Staff Training Costs	0.00				0.00	384.35	65.20
D6200	Organist	136.08				136.08	849.15	886.89
D6250	Youth Pastor Costs	5,939.76				5,939.76	3,985.29	6,815.15
D6300	Deanery Costs	0.00				0.00	30.00	0.00
D6400	Deanery Chapter Expenses	0.00				0.00	417.57	109.77
D6510	Clergy Costs	936.46				936.46	981.80	1,097.52
D6520	Travel costs	0.00				0.00	21.60	129.50
		<u>114,734.21</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>114,734.21</u>	<u>109,492.70</u>	<u>108,676.62</u>

TOTAL PAYMENTS	157,508.99	0.00	150.00	0.00	157,658.99	160,047.74	160,363.61
Net Receipts/Payments	-26,260.44	0.00	-150.00	0.00	-26,410.44	16,115.99	-11,453.89

Summary for 2020:

	<i>Unrestricted General Fund</i>	<i>Restricted Church Building</i>	<i>Restricted Vicarage</i>	<i>Restricted Youth Fund</i>	TOTAL 2020	<i>Total 2019</i>	<i>Total 2018</i>
Net Receipts/Payments	-26,260.44	0.00	-150.00	0.00	-26,410.44	16,115.99	-11,453.89
Cash Funds at 1st Jan 2020	30,840.30	5000.00	3407.07	0.00	39,247.37	23,131.38	34,585.27
Cash Funds at 31st Dec 2020	4,579.86	5,000.00	3,257.07	0.00	12,836.93	39,247.37	23,131.38

Represented by:	<i>Balance at 31.12.20</i>
Bank Account	9,906.61
Deposit Account	2,845.75
Petty Cash	84.77
TOTAL	12,837.13

0.20

These accounts were approved by the trustees on 18th April 2021 subject to the Independent Examiner.

Independent Examiner's Report to the PCC of St Pauls Church South Harrow

This report on the financial statements of the PCC for the year ended 31 December 2020, which are set out in the attached pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 (the Regulations) and s.43 of the Charities Act 1993 (the Act)

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the regulations.

Basis of this report

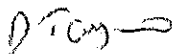
My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

(Signed)



20 October 2021
D Taylor-Mew FMAAT
Hon. Examiner.
123 Park Lane
Harrow
Middlesex HA2 8NN