



ST. STEPHEN'S

St Stephen's Church, Twickenham
Registered charity number 1131378

Annual report & accounts

31 December 2020

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Trustee's Annual Report

The Parochial Church Council of St. Stephen's Church, Twickenham presents its annual report and audited accounts for the year ending 31 December 2020.

Background

St Stephen's is a friendly, vibrant church in East Twickenham, London. We are a growing community of all ages and stages of life and love to make new people feel welcome.

St Stephen's has been a place of Christian worship ever since it first opened its doors in 1876 and has always stayed true to the Bible's writings which, we believe, were inspired by the Spirit of God to shape and guide our lives. We believe that Jesus Christ is risen, alive and at work in our lives and the world – bringing hope, healing, purpose and direction through the power of the Holy Spirit.

Our Vision

Our vision at St Stephen's is to be an outward looking church, serving our community and the wider world with the good news about Jesus. This outward-looking focus is sustained and empowered through encountering God in worship, prayer and study of the Bible, and our relationships with each other as we support, encourage, honour and care for one another.

As we look to the years ahead, we want to be known for loving God, growing disciples, and transforming communities.

In everything we do we value hospitality, generosity, the dignity of every person, appreciating the traditional and contemporary, embracing Word and Spirit, encountering the presence of God, and maintaining a good sense of humour amidst it all!

Our Vision Priorities are:

Growing.....as a generous Resource Church in London Diocese, planting more churches in future

Growing.....every member of St Stephen's in their journey of discipleship with Jesus

Growing.....our confidence in sharing the good news of Jesus, especially amongst an emerging generation

In all that we do, we seek humbly to work out this vision 'not by might, nor by power, but by my Spirit, says the Lord Almighty' (Zechariah 4 v 6).

The role of the Parochial Church Council (PCC)

St Stephen's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Jez Barnes, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. The PCC is also specifically responsible for the maintenance of the Church building, its associated grounds and buildings (the Crossway and two Richmond Road properties on the church site), the Church Office building at 30 Crown Road and two further PCC-owned residential properties (in Kenley Road and Heathfield South).

The PCC is committed to enabling as many people as possible to worship at our church and to have a positive and enriching experience if they are a visitor or guest, or to become a valued and active member of our community at St Stephen's. The PCC maintains an oversight of St Stephen's worship services, events and activities and aims to enable the St Stephen's community to live out a vibrant and deepening faith that is visible to all with whom we are in contact and which practically demonstrates our faith to the local and global communities we serve. The PCC is also committed to the protection of children, young people, and vulnerable adults, both in society and in its own community. St Stephen's PCC has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, in relation to having due awareness and regard to the House of Bishop's guidance on safeguarding children and vulnerable adults. The PCC has reviewed and ensured that the necessary safeguarding policies, procedures, and practices are currently in place in our organisation.

When planning activities for the year, St Stephen's PCC has considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable every person to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Missionary and outreach work

To facilitate this work, it is important that we maintain the fabric of the Church of St Stephen's and its associated grounds and buildings.

Achievements and Performance

2020 was an extraordinary year that saw the church rapidly respond to the global pandemic. The experience and confidence gained in the church's ability to adapt at speed in response to threats and to maintain flexibility is a valuable asset for the future. This rapid change was achieved through the hard work and outstanding leadership by the Vicar with support from the Church Wardens, Senior Leadership Team and the PCC members to whom the church is extremely grateful.

In a few days, the church and its ministries went from being held in person to being delivered 100% online. Some highlights for 2020 were: -

- The first online church service on Sunday 22nd March, led by Jez Barnes speaking to camera and no congregation in church
- The importance of Life Groups which helped people to continue to connect and journey together in small groups, in person and online through the ups and downs of the year
- The Christmas church choir who gave an outstanding online performance. Their individual pieces were skilfully technically crafted together to produce the finished version. Choir members practiced together online without hearing each other and managed to deliver an extraordinary piece of Christmas worship
- Introduction of a new reflective weekly Thursday service, "By Still Waters", in person when possible or online
- Youth always being the first team back in church or gathering for outdoor socials whenever it was possible
- The Annual Parochial Church Meeting was deferred to October and held by video call
- The outpouring of generosity and help from the congregation and St Stephen's primary school for Love Christmas where gifts were given to those in need over Christmas
- We welcomed new staff members – Rachel Bedford, Dave Cokayne and Matt Madanat and said goodbye to Rich Hickman and Mandy Turner. Dave, who joined in June, has still to experience a full In Person church service or the pre pandemic way of working and has found different ways to reach out and connect with the congregation
- The completion of the communications strategy and the implementation of new St Stephen's branding
- This year, we tracked the achievement of goals aligned to our vision priorities. These goals were exceeded for the number of new joiners, the increase in church members committed to a Life Group or equivalent and numbers of people giving. With the switch to online church and ministry, we were able to review numbers watching services and measure how engaging and relevant the content was to the audience. This helped to see how connecting was so important to people which meant the coffee chat and prayer ministry across Zoom after the services and evening Zoom gathering for a different part of the church congregation, were both added later in the year to address these needs.

Plans for future periods

There is a high level of uncertainty about the circumstances we face in 2021. We are currently in lockdown in the UK and await government advice on the easing of the restrictions. We all look forward to the time when we can gather again in person and are able to spend time with loved ones and family. Despite the circumstances, we rejoice in a God that is steadfast and dependable and who gives us everlasting hope. We thank the NHS and scientists who have developed the vaccines that should help release the country from the grips of the pandemic. The church's vision and goals remain unchanged and we continue to look forward to introducing more people to Jesus and the church community growing in

faith and numbers. We expect to continue with church online which enables a more extensive reach, as well as offering in person services which may be restricted in numbers physically present until later this year.

Staff & Volunteers

We employ a paid staff team to work alongside the clergy in developing the ministries of the church in accordance with our vision. As well as providing leadership or support to the various activities and areas of ministry offered by the church, an important role of the team is to encourage and guide congregational members in the development of their own gifts. As a result, a large proportion of the congregation is actively involved in ministries within and outside St. Stephen's. It is the generosity and commitment of our church members through giving of their time and financial contributions that enables us to fulfill our vision of serving our local community.

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is.

Church Membership

People that identify St Stephen's as their home church and who complete an Electoral Roll form are counted as the membership of the church. The Electoral roll number for 2020 as reported at the Annual Parochial Church Meeting in October 2020 were 543, up from 518 in 2019.

Functioning of the Parochial Church Council (PCC)

In accordance with the *Parochial Church Council (Powers) Measure 1956* the PCC is to co-operate with the minister in promoting the whole mission of the Church (pastoral, evangelistic, social, and ecumenical) in the Parish. The PCC is constituted in accordance the *Church Representation Rules 2020*, and consists of the Clergy, Churchwardens and representatives of the laity elected at the Annual Parochial Church Meeting (APCM).

PCCs with an annual income of more than £100,000 must be registered with the Charity Commission and PCC members are considered charity trustees. In coordination with the Vicar, the PCC is ultimately accountable for the way in which the church is directed and run. In particular, the PCC must ensure that the church is solvent, well-run (i.e. its funds and resources are stewarded appropriately), and that the church delivers its missional outcomes for the benefit of the congregation, parishioners and wider beneficiaries.

The PCC has three Sub-Committees in addition to the Standing Committee to ensure appropriate focus on key areas in Church life. These are the Finance, Audit and Buildings Committee, Personnel and Safeguarding Committee and the Mission and Ministry Committee.

Compliance & Control – the PCC seeks to understand and comply with all applicable legal and regulatory requirements, ensuring that sound financial and management controls are in place. The PCC should consider any risks and opportunities which St Stephen's faces and manage these prudently while pursuing the missional Vision of the church. Operational matters are largely delegated to the Vicar and senior staff team, but this delegation requires the PCC to monitor the performance of its delegates and to ensure that the boundaries of delegation are observed, and the matters delegated are being performed efficiently and effectively.

A PCC handbook describing the PCC structure and articulating the role and responsibilities of PCC members, was reissued in May 2019, and is issued to all new members.

The PCC is required to hold a sufficient number of meetings to enable the efficient transaction of its business.

Risk Management

The PCC periodically reviews the major risks to which the church is exposed. This involves identifying the types of risks faced, their potential impact and likelihood of occurrence. This analysis, together with any controls and processes to mitigate risks, is documented in a risk register maintained and regularly reviewed by the PCC. The St Stephen's Risk Register was last reviewed in February 2021.

We felt the effects of the COVID-19 pandemic from March 2020 and, as described elsewhere in this report, put in place

measures to protect everyone at St Stephen's. Our response had a profound effect on the way we operated but the measures we took enabled our mission to continue safely, effectively and without harm to our viability.

We recognise and take steps to mitigate other key risks as follows:

Staff – We moderate the effects of staff absences through monitoring of workloads; documentation of systems, plans and projects; regular one to one discussions; and appraisals and development plans. These, together with our recruitment processes, limit any negative impact of staff turnover and potential employment issues.

Health & Safety – we mitigate organisational and reputational risk from harm to employees, volunteers and the public through clear lines of responsibility and sensible management of mental and physical risks. Risk assessments are kept under regular review.

Safeguarding – see report below on page 12

Funding – In common with many voluntary organisations, much of our funding is weighted towards a few large donors. Our reserves position and regular contact with these donors mitigate this risk.

Data management and social media – We have established and maintain firewalls and processes to protect private data, to prevent unintentional transmissions and to manage media conversations.

Advisers and Auditors

A resolution to re-appoint our auditors, MGI Midgley Snelling LLP, Ibex House, Baker Street, Weybridge, Surrey KT13 8AH will be put to the Annual Parochial Church Meeting.

The Charity's bankers and investment managers are CCLA Investment Management Ltd, Senator House 85 Queen Victoria Street London EC4V 4ET and Barclays Bank Plc, 1 Churchill Place London E14 5HP.

The members who held office from 1 January 2020 until the date of signature of this report and the accounts were:

Chair	Colin Matthews (SC, P&S)		
Clergy	Rev. Jez Barnes (SC, M&M, P&S)	Rev. Hugo Foxwood (FAB) (M&M to October 2020)	
	Rev. Rachel Bedford (from April 2020)	Rev. Dave Cokayne (from July 2020, M&M)	
Wardens	Colin Matthews (SC, P&S)	Sarah Gough (SC, FAB, M&M Chair, P&S)	
Secretary and lay members	Julie Haworth (Secretary, co-opted, non-voting, SC, FAB, P&S)	Caroline Perry (Note-taker, co-opted, M&M)	
Lay readers	Barry Armstrong (to December 2020)	Jo Dixon	Les Taylor (M&M)
	Gena Smith (on sabbatical from November 2020)		
	David Parish	Tony Dixon (FAB)	Anne Warren

*Deanery Synod
members*

	Mike Wilkinson	Bob Miller (P&S)	Bea Millard (SC) M&M to October 2020
	Sandra Jennings	Zac Jopling (M&M)	
<i>Elected lay members</i>	David Tennant (to October 2020)	Jen McCole (P&S Chair, SC)	Jerry Booker (to October 2020, P&S)
	Jeannie Mee (P&S)	Mike Wainer (FAB)	Helen Chen
	Ross Yarrow (M&M)	Brenda Begg (from October 2020)	Matthew Baird (SC, Treasurer, Chair FAB)
	David Sandford (M&M from October 2020)	Chris Askwith (P&S, Safeguarding Officer)	Ben Pearman (M&M)
	Louise Messer (M&M)	Jasmine Morse-Woolford (M&M)	Shammah Banerjee (M&M, from October 2020)
	Loretta Kiritharan (from October 2020)	Elaine Johnston (P&S, from October 2020)	

SC denotes members of the Standing Committee
P&S denotes members of the Personnel and Safeguarding
Reports from the Ministry Teams

FAB denotes member of the Finance, Audit and Buildings
M&M denotes members of the Mission and Ministry

Reflections from our Church Wardens, Colin Matthews & Sarah Gough

We warmly thank Jez, and the staff team under his leadership, for their dedication, hard work and flexibility in adapting to the changed circumstances of 2020. From the 'in-person' mode in January 2020, Jez and his team quickly developed the digital skills and operational changes to deliver St Stephen's goals: in a fully on-line mode from March; in a hybrid mode from late summer; and back to lockdown mode in late autumn. Through the challenges, the team have focused on delivering St Stephen's three growth goals – to grow new believers, to grow every member and to grow the wider church – with an emphasis on the younger generations.

We are humbled by the financial generosity of the St Stephen's congregation during Covid and thank the many people who generously give their time to serve in a variety of ways. What you do is so valuable, often behind the scenes and invisible, and without you our ministry would not happen. We are grateful for your gifts and talents and pray that God blesses you in His service. We encourage as many church members as possible to get involved, both to serve the community and to benefit from the closer integration into the church family as we look forward to life beyond lockdown.

We thank church members for your continued commitment to St Stephens. We pray that you encountered God in 2020 in St Stephen's, through the necessary changes. We pray that in 2021 we will be able to meet more often in person with our diverse community of fellow believers.

In our role as warden, we enjoy meeting regularly with Jez to support and encourage him as he leads the church. We are privileged to be part of the PCC and thank its members for the work they do, including on the relatively recently established PCC committees: Mission and Ministry, Finance, Audit and Buildings and Personnel and Safeguarding.

As you read the rest of this report, we hope you join us in thanksgiving for the work God is doing through St Stephens.

Services

Sunday Services: Before Covid, each Sunday there were three worship services, in which we aimed to cater for all ages and for different styles of worship to which everyone was welcome. For the majority of 2020, the services have been delivered online with a short period when we were able to have a small number of people sign up and attend church in person, alongside an online service. At the time of writing, in lockdown, there are two distinct Sunday online services, 10:30am and an evening gathering at 6pm.

Midweek Service: A new reflective worship service was started in September, initially in person in church, to meet the need for people who missed gathering for the pre-Covid traditional Sunday 9am service. Named "By Still Waters", which (please note) is for a general congregation of any age, the service runs weekly on Thursday morning and is enabled by a terrific volunteer team. When lockdown was reinstated, it was moved swiftly onto video call and telephone, where the service has an even wider reach. As with all that the church does in replanning post lockdown three, we look to God for guidance for the future shape of this worship service.

Celebration of special life milestones: During Covid, there were severe restrictions on the opportunity for the community to celebrate and thank God at the milestones of life. However, this didn't stop the church and new ways were found to share these services with family and friends and to include those not able to attend because of number restrictions through use of different online technologies. Between January and December 2020: four baptism/thanksgivings were held, six weddings were also celebrated, and nine funerals/thanksgiving services were conducted in our church. Our annual Service of Light was also held in November online, enabling friends and family that have lost loved ones to express grief and give thanks for their lives.

Easter, Advent and Christmas season services: Easter was early in the first lockdown and the Good Friday and Easter Sunday online services both had very high viewings, more than we would usually expect in church. As we analysed the viewing data over time, we gained more awareness about audience engagement and the differences in delivering content online as opposed to a service with people in church. It was a real joy to be able to reach people in their own homes across the UK and other parts of the world.

The Christmas services were a mix of online delivered content: Christmas Carols Online, Christmas Day Family celebration, and In Person services on Christmas Eve. There were many restrictions to our normal Christmas activities, but the online services enabled people to share with friends and family much wider than ever in the past. Much joy was shared over Advent and Christmas.

Teaching from Rachel Bedford Our teaching at St Stephen's is largely focused around our second Vision objective – *Growing Disciples*. Our desire is to equip people, through our Sunday services and Life Group materials, to go deeper in their relationship with Jesus through developing their knowledge of the Bible and their daily experience of walking with Him. The task for us is largely to build biblical understanding, whilst drawing on Christian tradition and experience to teach what daily spiritual growth can look like.

We have taught a varied diet and a mixture of both biblical and thematic series.

Jan-Mar: *The Letter to the Hebrews*: this series was entitled 'Greater' and took as its theme the 'Greatness of Jesus' and the greatness of the call to live in relationship with him.

May: The country was deeply in the first lockdown at this point and we taught a series called: *Lockdown Life Essentials* which drew encouragement from Paul's letters to the churches.

June: As the daily death toll from Covid began to rise, we taught a series on *Hope* – which also spoke powerfully into the Black Lives Matter protests which emerged that month. We tackled tricky themes – such as life beyond the grave and the justice of God.

July: We taught from *Habakkuk* – seeking to encourage the congregation to embrace lament and encouraging a deeper intimacy and honesty in prayer.

The Autumn term was largely shaped by a lengthy series called '*Stay Humble*' – which sought to unpack biblical humility, looking first at the life of Jesus and then considering the sort of humility Jesus calls us into. During Advent we followed the Church of England's theme of – '*Comfort and Joy*'.

Since September 2020, I have sought to provide some additional group resources to accompany the Sunday teaching series. These Bible studies have been well used throughout our groups and are something I am keen to develop in 2021.

Prayer Ministry Prayer has always been a big part of St Stephen's life and this continued to be a source of great comfort and hope especially as we navigated the impact of the global pandemic on the church and for individuals. Daily prayer meetings were quickly set up in March which were a lifeline for many, especially during the initial lockdown. The need for the Prayer Warriors increased as people requested prayer for many different, difficult, and challenging situations and knew that an army of people were praying for them. There are weekly Listening Prayer and Morning Prayer online meetings. Prayer Meetings have now restarted online where the church gathers to pray for our church, community, nation, and world. At the Sunday services, prophetic words heard from the Listening Prayer groups are shared as encouragement to the congregation.

Worship from Ciara Pearman We have had some truly remarkable highlights as a worship team this year that would have been hard to envisage in many ways due to the turbulent year we have had. Following the departure of the worship pastor in April 2020 our team has pulled together and collectively risen to the challenge of continuously providing a quality and engaging sung worship experience for our wider church family. We have loved embracing the full range of sung worship styles for which St Stephen's is known and have now built up a bank of quality song recordings which we hope might even be a blessing to other churches. Many were recorded for our online services, but others for funerals, services of light or other celebrations. We have lots of opportunity to learn - many of us effectively setting up home recording studios and becoming session musicians overnight - suddenly familiar with technology and equipment many of us had never heard of! We have adapted to frequently changing restrictions and rules on singing in church with relative ease and a real sense of God's grace in the process. Despite social distancing, mask wearing, not being able to have congregational singing and many other limitations due to Covid, many of those attending church in person have described being able to worship and enjoy God's presence during some moving and powerful moments. One obvious highlight was the Christmas Services - both the three beautiful in-person services on Christmas Eve, but also the wonderful online Carols which brought into the 'recording team' a broader and more diverse range of our worship leaders and musicians. We collectively recorded both classical hymns and contemporary worship songs - all orchestrated at home, rehearsed on Zoom and recorded individually to keep everyone safe. We have been hugely blessed by the amazing musical and technical skill on the team - not least our talented sound and audio team who have laughed through our bloopers (always maintaining utmost discretion) and added all sorts of 'digital magic' to cover our mistakes. It has been a great privilege to see some of our emerging worship leaders continue to grow and develop in their leadership and there is a growing network of the wider worship-leading community pooling some best practice for online services and building some support networks across the country. Whilst we cannot deny the challenges - sometimes the experience of loneliness and frustrations associated with home recording, and the lack of social interaction amongst the team - we are also genuinely open to, and excited about, all that God has planned for this year ahead.

Life Groups from Hugo Foxwood Despite the challenges of not being able to meet in person, our Life Groups have proved resilient this year. Groups met in gardens and parks; they rose to the challenges of online meetings; some joined each other for online breakfasts; others kept in touch through WhatsApp and individual phone calls. Indeed, far from shrinking, the number of our Life Groups increased from 27 to 30. By the end of the year, and including those who had joined Alpha small groups, 57% of the congregation were members of a group. This is such an encouraging sign of our commitment to building community and growing disciples.

Family Life Ministry from Caroline Montgomery 2020 has been a very different year!

Our Refresh Café flourished as usual for the first three months with 65+ families attending each week and many coming along to our Sunday services. And 'Me and My Dad' met one Saturday morning before lockdown with about 35 local and church families.

Unfortunately, neither Refresh nor 'Me and My Dad' translated into online meetings. We have tried to maintain contact with as many people as possible and are looking forward to when we can restart both groups.

The Wednesday morning Life Group for Mums and their Little Ones met in person until March and since then has continued to meet regularly over Zoom with occasional walks in the park when the regulations have allowed.

The online HTB Marriage Course has been a great success and has enabled far more people to attend (no babysitters required). 15 St Stephens couples signed up during the first lockdown and many more have completed the course since then too.

Lauren Goodall and I also wrote a weekly blog 'Encouragements for Families' from March – September which seemed to be appreciated.

Kids Ministry from Lauren Goodall 2020 was certainly the year of change for everyone but also the year of creativity. Within the Kids ministry the year started off fairly normally, having Kids Church and Little Acorns weekly and continuing to go into the local school to do assemblies weekly.

Fast forward to March 2020 when everything changed, even though Kids Church only happened once after March. There is still lots to celebrate: Kids resources moved online and have had weekly videos since May 2020. When lockdown started to ease, we started to explore ways we could get families back in church and managed to have two family services which were certainly a highlight for me.

Caroline Montgomery and I managed to have one toddler service for those parents with children under five.

Our relationship with St Stephens Primary School has continued to flourish throughout this whole year. Each week we have provided a weekly video assembly, assisted with support in some of their RE lessons and even gave a virtual tour of the church to the Year Ones.

Youth Ministry from Josh Felstead 2020 has been a difficult year for our 11-18 year olds and for youth ministry. Having exams cancelled and uncertainty about grades, being stuck inside and isolation from friends has been rough. But this year we have sensed our calling to serve our young people more than ever. Each week over 2020, whether online or socially distanced in person, we have been building the unity of our community, with our We Are Family series, and we have been encouraging all of our young people to stay connected to Jesus through the rollercoaster of the pandemic with our two series Connected to the Vine and Who Are You Jesus?

To build our community and to provide an escape from the isolation, not only have we met for youth sessions every week, we have been doing socials for OY and YY fortnightly as well as up to four activities each week over the summer. We had loads of groups come out for a scavenger hunt in Richmond Park at the beginning of the summer, and our trip into central London. One of our biggest highlights was our Dominoes Christmas Party just before the latest lockdowns.

This year we have also made some small steps reaching out to Orleans Park students; before the pandemic we were outside the office giving out hot chocolates and at Christmas time we gave out £300 worth of Christmas presents to passing students.

We have been listening to what God has been saying in 2020, through all the tough stuff. We have been looking for what God is doing in our lives, with lessons and connection to take forward with us. But, that being said, we are excited for restrictions to ease in 2021; to see each other in person more, to head out on adventures and increase our impact on the local community.

Students & Young Adults from Jon Morley Like every ministry in church, and aspect of our broader lives, the planned events for 20s-30s in 2020 – such as curry nights, and 'big question' events – had to be scrapped and re-thought. But despite a challenging year there have been some things to celebrate in the ministry.

Our two Life Groups have continued to meet on zoom and have been a key source of support and encouragement in faith throughout the pandemic. We have even managed to set up a new Life Group in September which has been meeting regularly which is greatly encouraging. We have continued to do socials including games night with ingenious ways of playing Articulate via Zoom, and pub quizzes with interesting round themes. These things have kept us connected in a time when it is easy to feel detached or isolated.

The return of the Evening Gathering has been another very positive feature of this ministry which has given another place of belonging and we even managed to have a virtual St. Stephen's 'stall' at the St. Mary's University Welcome Fayre in September.

Investing in Young Leaders: Vicki O'Connor continued as a Youth intern in 2020 and also helped the Kids team for a period as Assistant Kid's pastor where her energy and enthusiasm and creativity was greatly appreciated.

Seniors Ministry from Victoria Byrne God shepherded through all the discernment, pastoral and innovation challenges of 2020. Thank you if you contacted someone at risk of isolation or loneliness during 2020, especially those offline. To augment what was happening naturally, as soon as Lockdown One loomed we called older members and found out their needs. We arranged for specific people to make regular phone calls. We found that those online didn't want even more Zooms, and 'off liners' mostly didn't want to attend by phone, so our groups have simply not met, but friendships have continued and even grown. People who engage with Seniors Ministry are mostly in their 80s and 90s, and internet usage is low - between about a third to a half of the members of our groups (e.g. Monday Lunch Club), so telephone connection was vital. I facilitated telephone access for most St Stephen's gatherings, so people could hear the recorded services, or join in the Zoom.

Thankfully 'our' care homes in this parish have mostly been spared the worst of Covid-19. We miss worshipping there, but Mike English and Beth Turner made them a special online carol service and we have kept in touch and prayed.

Daily through December, I gathered people for Advent Daily Connect, a 15-minute call/Zoom with a short Bible reading followed by prayer. Between 7 and 14 people joined daily by phone or online; we were all encouraged in the word and praying as God led. It was great!

2020 meant some intense pastoral collaboration with people to understand and then solve needs. We will value your prayers as we imagine what the upcoming series of transitional seasons looks like; praise God for his faithfulness!

Communications from Catherine Johnson The Communications team has expanded in 2020! From a team of one, Jonny Newton, it now includes Catherine Johnson and Matt Madanat both joining part-time towards the end of the year. Here's a snapshot of some of the highlights from 2020:

We had some great input and help from Communications consultant Chelsea Hayes for a period in 2020. She worked alongside Jonny and together they oversaw the transition and creation of our new-look website to a new platform which is much more user-friendly and adaptable. They also worked with an external brand designer and Jonny was closely involved with the development of the new branding for St Stephen's.

As soon as we went into lockdown Jonny was thrown into the production of online services and they quickly went from strength to strength as we all adapted to the new way of doing things. This culminated in a wonderful Online Carol Service at the end of 2020, which I hope you'll agree was a brilliant collaboration and something we can all be proud of (in the right sense of the word!). Our social media output has also been ramped up since lockdown as it's a great way to communicate with people and help them to feel connected.

Catherine Johnson came onto the team in November to help with the planning and oversight of communications and Matt Madanat also joined at the end of 2020 and has done a fantastic job enabling us to transition smoothly into the production of livestream services in 2021. He is training up a small team to support him in this.

And lastly, if you've walked past the church office recently, you may have noticed that we have a new digital advertising screen in the window! Hopefully this will enable our community to see that the church is very much 'open' and is a great way to keep them connected and informed about what we as a church are offering at the moment.

Global Engagement from Jyoti Banerjee Thanks to the continuing generosity of the congregation at St Stephen's, we have continued to support and pray for our three selected partners: Asha's work in the slums of Delhi, Tearfund's work among refugees in the Middle East, and SOMA's ministry in Africa and Asia in church-building and discipleship. Jo and Tony Dixon engaged in a SOMA mission to Malek, South Sudan in March but since then due to the pandemic restrictions, we have not been able to visit any of the ministries directly or receive their speakers at our

services. However, we have continued to highlight their work in our online services. Our Global Engagement breakfasts moved online and were well attended and gave us the opportunity to hear about the work of our partners. Becky and Bob Faber are in Sofia, Bulgaria, where for the past nearly 20 years they have been working on life transformation for children at risk. Paul Williams continues to be based in central Asia, supporting micro-enterprise and micro-finance initiatives. The Gordon-Smiths had planned to move to Lebanon, and started that move, but the pandemic and visa challenges got in the way, and so they have spent time with Trudy's family in Canada.

Ministry to the vulnerable from Hugo Foxwood Our Thursday night Drop-In sought to continue caring for the homeless and vulnerable as we adapted to the new context. In the early months of the pandemic, sandwiches and soup were served outside. After some deliberations and ongoing risk assessments we decided to create a Covid-safe environment inside, with careful controls around social distancing etc. This enabled us to serve a number of meals inside, including our annual Christmas dinner, held over two evenings for about 60 guests. This included the distribution of gifts gratefully received from members of St Stephen's. During the year, the team was also in contact with many guests by phone, offering friendship, pastoral support, and practical help where possible. In spite of all the challenges, the team sought to remain faithful to our vision for "a safe haven, a warm community of joy and peace, where our guests receive emotional, practical, and spiritual support to help them through the week.

Crosslight from Stephanie Jenkins We continue to support Crosslight TW Money Advice Service financially and to provide office space, now in the Crossway. The move has been necessary to ensure social distancing is possible when meeting clients when we are not in lockdown. Covid lockdowns have forced a move from 'in person' meetings to 'phone call' appointments. This has been surprisingly successful although it now takes longer on average to help a client. It takes more time to build a rapport and there are challenges at times around communications. The biggest difficulty comes in obtaining documentary evidence of a client's financial situation and their signature to authorise Crosslight to act on their behalf. During 2020 our team helped 60 local clients with debts totalling over £1,400,000. In the first Covid lockdown we experienced a dip in new client queries. This is very much in reverse now and demand for our help is strong. The evidence suggests that one quarter of adults are on the edge of financial disaster and we foresee that demand for our services will continue to rise. Whilst our client base in the main are people on low incomes with mental disabilities or health conditions, we have seen an increase in clients who have been holding their finances together, just, but being on furlough or losing their job has meant that they are in real financial trouble. With our more computer literate clients we have been able to provide advice and direction which they can then act on. This approach has enabled us to continue helping our more vulnerable clients but also provide a service to others also in financial jeopardy. We have seen an increase in financial complexity which has contributed to a slowing in case resolution. Some of our clients have come through local churches, including St Paul's Hounslow West where we have had to suspend our regular drop-in desk for the moment. Others have heard about Crosslight through local non-church connections such as Ruils or Spear. Clients span all ages and family profiles. We have helped single men living in supported accommodation, single mothers with dependent children, families, and retired people. We thank and value the support from St Stephen's advisers, trustees and supporters.

Crossway Pregnancy Crisis Centre from Karen Pitchford As might be expected 2020 has been challenging: we had to stop our face-to-face client support; we were unable to go into West Middlesex Hospital for six months; our prison work stopped; we were unable to teach in schools and youth clubs for much of the year; fundraising events had to be cancelled; and most staff had to be furloughed for months. As a result, the number of clients, patients, and young people we had contact with fell by around half.

However, the year has also had its blessings: our volunteers adapted quickly to supporting clients by phone and video call; we provided self-care bags for young people via food banks and schools; and our supporters raised funds online doing amazing sponsored challenges. We delivered over 400 client sessions and taught over 500 young people. Also, we have been able to use the time to start developing a new website, database, more flexible phone system and digitalising our office systems.

Feedback from clients and young people

"The course and its structure have helped me to revisit emotions that might have been 'locked' and allow for all emotions to be let out and processed. I enjoyed and found journaling very helpful as it has provided me with new

insights to how I perceived all miscarriages, what I have learnt and above all allowed myself to grieve in my own way and my own time".

"I wish this service was more known, people should be told of local services when booking an abortion as additional support if needed. The course helped me through the most difficult time in my life, and if I had not found them on the internet, I don't think I would have got through it."

"I learned that you have to have a strong foundation for a relationship."

"I learnt never to send nude pics under 18 because u can get in lots of trouble and then your gf or bf can spread it and then your life is ruined"

"I was very educated of consent and safety during sexual relationships"

Safeguarding at the heart of all Ministries: Safeguarding is at the heart of Jesus's call: caring for the vulnerable and protecting and prioritising the needs of children. We are thankful for Chris Askwith who has continued in the role of Safeguarding Officer working alongside Caryn Weber. Chris brings his experience to this role from his schools' work. Thirtyone:eight, formally known as CCPAS, promotes safeguarding as everyone's responsibility and at St Stephen's we aim to put this into action. Over the past year we have reviewed and updated our safeguarding policy and procedures to be in line with the updated Church of England guidance. From this we are promoting that all those who are working with children, youth and vulnerable adults are trained according to the Church of England guidance. We aim to have all our teams sufficiently trained by July 2021. Our ministry heads are mindful of safeguarding matters and respond appropriately to matters that arise. We continue to follow the safer recruiting process and are requested to complete the online diocese safeguarding training as a minimum. Safeguarding is a thread with which we aim to be woven into the fabric of St Stephen's, through all that we do in our life at church and strive that this is done well. As with everything there are areas of growth and we continue to adapt and update our policies, procedures, knowledge and skills.

Pastoral Care from Caryn Weber: At St Stephen's we aim to ensure that good pastoral care is readily available to the congregation.

"Each one will be like a shelter from the wind and a refuge from the storm, like streams of water in the desert and the shadow of a great rock in a thirsty land. Isaiah 32: 2"

All of us, at some stage or another, will have an opportunity to support those who are journeying through life's challenges. We may not even realise that this is part of pastoral care. The scriptures frequently encourage us to care for each other, and to share our lives as if we were one body (e.g. Ephesians 4: 2-4), so how at St Stephen's can we offer and receive pastoral care? At times, the impact of life and its challenges can become more than we feel we are able to navigate alone. We may already be receiving support from friends and our Life Groups but still finding it difficult to cope. At this point we may need additional help. This is where the Pastoral Care team can come alongside, listening, and praying with you for a fixed period. We continue to offer bereavement support to those who require this. We also offer a monthly well-being session for those who wish to join. If additional support is needed where life challenges/events or our general mental health decline to the point that they are having a significant impact on our overall wellbeing and we require specialist support, we can signpost people to professional services external to the church (e.g. counselling, therapy, mental health services).

Building Management from Paul Sulma The cost of running, maintaining and repairing the church property – church buildings and houses – is a significant amount of the total church costs – some 14% (2019:14%) of the total expenditure.

The Covid crisis significantly affected our stewardship of the church buildings in 2020 as a direct result of the first lockdown in early March, in particular with the complete closure of all the church buildings and both the Facilities Manager and I being furloughed until the end of June when the lockdown was eased. Thus, the projects and maintenance tasks that had been planned to be undertaken at the beginning of 2020 were not able to be carried out. However, as soon as it was possible to commence work again, the priority project that was tackled immediately was

the replacement of the church boilers and other associated equipment, in order to ensure that the church heating system would once again be fully operational and reliable going into the forthcoming winter and beyond. The installation and commissioning of the new boilers was completed in October 2020.

Other significant works which we were able to complete since the last report were as follows:

1. The installation of metal handrails to the north transept and prayer chapel doors.
2. The repair and re-varnishing of the Oak Room in the Crossway.
3. Replacement of emergency and other lighting in the church and Crossway.

Subject to Covid lockdown restrictions the following major building projects have been planned to be undertaken in 2021:

The Crossway:

1. The replacement of the hard flooring in the Maple Room, entrance, stairs and first floor landing.
2. The replacement of the kitchenette.
3. Redecoration of the Maple Room and common parts.

The Church:

1. The repair and re-varnishing of the main church timber floor.
2. The redecoration of the Spring following latent defect repairs to the floor and subsequent replacement of the floor covering.

The five-year planned maintenance programme will be reviewed and adjusted once all lockdown measures have been fully lifted to account for the time lost during the Covid pandemic period.

Financial review

Background

The accounts include all property except the church building itself and its 'inalienable' contents. Inalienable means those things that we cannot dispose of without the permission of a faculty from the Diocese (e.g. the baptismal font). The PCC manages the resources of the church using an annual budget which covers every area of the church's ministry.

The PCC manages three types of fund: Unrestricted funds, where the application of these resources is determined by the PCC. From time to time the PCC may decide to transfer funds from the unrestricted funds into designated funds earmarked for a particular purpose - these funds remain unrestricted and under the PCC discretion. Donations may be limited to a specific purpose and are segregated into restricted funds which can only be used for the purpose for which they were donated.

Income and expenditure account

Income

2020 total income was £1,041,000 slightly less than £1,149,000 in 2019 which included £182,000 held for Christ Church Feltham. The PCC is extremely grateful to the generosity of the congregation especially in the extremely challenging year of the pandemic.

Unrestricted: 2020 voluntary donations are slightly more than 2019 which is a very encouraging sign of the church growth and the ability for the church to invest in future growth in 2021.

Restricted funds: The restricted fund income includes the money received by St Stephens on behalf of Athoos Diocese in Sudan, Love Christmas and the Hardship fund. The Christmas collection for Resurgo's Spear programme was mainly given direct to the charity with a small amount collected by St Stephen's.

Unrestricted funds

At the end of the year the unrestricted funds total was £986,000 of which £595,000 is held as fixed assets (mostly

properties) with most of the remaining balance of £391,000 held as cash.

The unrestricted funds made a surplus of £85,000, this is due to a combination of staff vacancies and deferred maintenance spend partly due to lower staff capacity. In 2020, £50,000 of expenditure was capitalised as fixed assets, this included the investment in the upgrade to the church heating. £75,000 of the surplus will go into a designated fund for the future building investment needed over the next 5 years.

St Stephens PCC paid £170,000 to the London Diocesan Common Fund, comprising Parish Standard Cost (PSC) of £85,000 and a "support" contribution of £85,000. The PSC covers the total cost of our vicar, our share of the cost of curates employed in the Diocese, training for ordination and other central Diocese costs. The additional support contribution is commensurate with the amounts requested from and given by other large churches in the Kensington Area and goes towards supporting churches in the London Diocese that are not able to cover PSC in full, including those that have been recently planted to churches in urban deprivation areas, where incomes are very low.

The PCC continues to be generous to missionary and charitable giving. Note 4 shows that as with 2019, a total of £174,000 was given away. This includes £51,000 towards global engagement - both partner organisations and individual mission partners, £38,000 towards UK engagement and long-term UK relationships in addition to the £85,000 common fund support.

Restricted funds

At the end of the year the restricted funds total £1,170,000 which represents; the Crossway and the two ancillary residential properties, the Vicar's Discretionary Fund which provides confidential relief of hardship at the discretion of the Vicar and the centrally managed Hardship Fund, established in 2020, for those who are members of the church family.

Reserves

The cash position has increased by £81,000 to £391,000 at 31 December 2020. It is PCC policy to maintain sufficient unrestricted cash balances to meet near term expenditure, including any emergencies that may arise from time to time. In practice this means that we aim to maintain a general fund cash balance of between two and four months expenditure. Our cash balances represent approximately 20 weeks of expenditure budgeted in 2021.

Cash management

It is our policy to invest longer-term cash balances in the CBF Church of England Deposit Fund ("the Fund"), which offers a competitive rate of interest. They also use a mechanism which enables us to limit our exposure to bank default risk as the total value of our cash deposits significantly exceed the maximum amount which can be protected under the Financial Services Compensation Scheme.

Shorter-term working capital is held on our current and reserve accounts at Barclays.

Financial position

The PCC is satisfied with the financial position of the Church and considers that it is appropriately placed to manage its risks successfully during the current economic conditions. The PCC considers there to be adequate resources for the Church to continue in operational existence for the foreseeable future and that there are sufficient funds to support current and planned activities. Accordingly, it continues to adopt the going concern basis in preparing the accounts.

Statement of Parochial Church Council's responsibilities

The Church Accounting Regulations 2006 require the PCC to prepare annual financial statements which give a true and fair view of the state of affairs of the church and of the financial activities for that period. In preparing those financial statements, the PCC is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the accounts on the going concern basis unless it is manifestly inappropriate to presume that the activities of the church will continue.

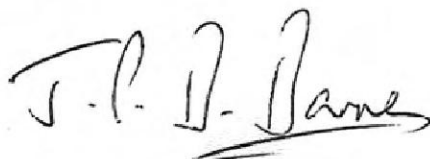
The PCC is responsible for keeping accounting records which disclose, with reasonable accuracy the financial position of the church and which enable them to ensure that the financial statements comply with the Charities Act 2011 and the Church Accounting Regulations 2006. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the church and to prevent and detect fraud and other irregularities.

Public Benefit

The PCC is aware of the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion and have taken account of it in the administration of the church.

The PCC believes that by promoting the Christian faith it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual development, both for existing church members and for anyone who wishes to benefit from what the church offers; and
- Promoting Christian values and service by members of the church in and to their communities to the benefit of individuals and to society as a whole.



Approved by the PCC and signed on its behalf by
Rev J P B Barnes
Chairman

Principal Office at 30 Crown Road
Twickenham, Middlesex
TW1 3EE

29.3.21

Independent auditors' report to the PCC of St Stephen's Church, East Twickenham

We have audited the financial statements of St Stephens Church (the 'charity') for the year ended 31 December 2020 which comprise the statement of financial activity, balance sheet, cash flow statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the PCCs' Responsibilities Statement set out on page 15, the trustees are responsible for the preparation of financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements


We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.


Sarah Squires ACA (Senior Statutory Auditor)
For and on behalf of MGI Midgley Snelling LLP
Chartered Accountants, Statutory Auditors

Ibex House, Baker Street
Weybridge, Surrey, KT13 8AH

7 April 2021

**Statement of Financial Activities
for the year to 31 December 2020**

St Stephen's Church, Twickenham
Registered charity number: 1131378
Annual report and accounts

	Notes	<u>2020</u> Unrestricted Funds £	<u>2020</u> Restricted Funds £	<u>2020</u> Total Funds £	<u>2019</u> Unrestricted Funds £	<u>2019</u> Restricted Funds £	<u>2019</u> Total Funds £
INCOME FROM:							
Donations and legacies							
Voluntary Income from Donors		946,524	6,702	953,226	909,638	135,038	1,044,675
Other voluntary income		21,984	-	21,984	1,000	-	-
		<u>968,508</u>	<u>6,702</u>	<u>975,210</u>	<u>910,638</u>	<u>135,038</u>	<u>1,044,675</u>
Charitable activities		65,518	-	65,518	103,381	-	103,381
Investment income - interest		597	2	599	955	3	955
TOTAL INCOME	2	<u>1,034,623</u>	<u>6,704</u>	<u>1,041,327</u>	<u>1,014,974</u>	<u>135,041</u>	<u>1,149,011</u>
EXPENDITURE ON:							
Charitable activities		914,981	63,305	978,286	940,136	244,799	1,184,935
TOTAL EXPENDITURE	3	<u>914,981</u>	<u>63,305</u>	<u>978,286</u>	<u>940,136</u>	<u>244,799</u>	<u>1,184,935</u>
Net income / (expenditure)		119,642	(56,601)	63,041	74,838	(109,759)	(34,920)
Gross transfers between funds	12	(34,992)	34,992	-	(32,814)	32,814	-
Net movement in funds		84,650	(21,609)	63,041	42,024	(76,945)	(34,920)
RECONCILIATION OF FUNDS							
Total funds brought forward		901,795	1,191,652	2,093,447	859,771	1,268,597	2,128,368
TOTAL FUNDS CARRIED FORWARD	16	<u>986,445</u>	<u>1,170,043</u>	<u>2,156,488</u>	<u>901,795</u>	<u>1,191,652</u>	<u>2,093,447</u>

The statement of financial activities includes all gains and losses recognised in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 21 to 29 form part of these financial statements

Balance Sheet
as at 31 December 2020

St Stephen's Church, Twickenham
Registered charity number: 1131378
Annual report and accounts

	Notes	£	2020 £	£	2019 £
Tangible Fixed assets	9		1,757,154		1,762,630
Current assets					
Debtors	10	52,062		84,859	
Cash at bank and in hand		<u>391,222</u>		<u>310,102</u>	
		443,283		394,961	
Creditors: falling due within one year	11	<u>(43,949)</u>		<u>(64,144)</u>	
Net current assets			<u>399,334</u>		<u>330,816</u>
Net assets less current liabilities			2,156,488		2,093,446
Net assets			<u>2,156,488</u>		<u>2,093,446</u>
Reserves					
Restricted funds:					
Crossway	12	1,162,264		1,191,651	
Vicar's discretionary fund	12	1,994		-	
Hardship Fund	12	5,785		-	
Global engagement fund	12	<u>-</u>		<u>-</u>	
			1,170,043		1,191,651
Unrestricted funds:					
General fund	13	391,555		330,816	
Fixed asset reserve	13	<u>594,890</u>		<u>570,979</u>	
			986,445		901,795
	16		<u>2,156,488</u>		<u>2,093,446</u>

The accounts have been prepared in accordance with the Financial Reporting Standard 102.


These accounts were approved by the PCC on 29th March 2021 and were signed on its behalf by

J P B Barnes


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Rev J P B Barnes *Chairman*

M Baird


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M Baird *Honorary treasurer*

The notes on pages 21 to 29 form part of these financial statements

Statement of Cash flow
for the year to 31 December 2020

St Stephen's Church, Twickenham
Registered charity number: 1131378
Annual report and accounts

	<u>2020</u>	<u>2019</u>
	£	£
Cash flows from operating activities	131,391	6,271
Cash flows from investing activities		
Purchase of fixed assets	(50,270)	(1,012)
Cash flows from financing activities	-	-
Change in cash and cash equivalents in the year	<u>81,121</u>	<u>5,259</u>
Cash and cash equivalents at the beginning of the year	310,102	310,102
Cash and cash equivalents at the end of the year	<u><u>391,222</u></u>	<u><u>310,102</u></u>

Reconciliation of net income/(expenditure) to net cash flows from operating activities

	<u>2020</u>	<u>2019</u>
	£	£
Net income/(expenditure) for the year	63,041	(34,920)
Depreciation	55,748	53,862
(Increase)/decrease in debtors	32,797	(16,784)
Increase/(decrease) in creditors	<u>(20,196)</u>	<u>4,113</u>
	<u><u>131,391</u></u>	<u><u>6,271</u></u>

The notes on pages 21 to 29 form part of these financial statements

Notes to the accounts

1. Accounting policies

St Stephens Church is a registered charity in England & Wales. Its principal activities and principal address are stated in the trustees' report.

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the church's accounts.

Basis of preparation

The accounts have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice, in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (The Charities SORP, FRS 102) and under the historical cost accounting rules.

St Stephens Church meets the definition of a public benefit entity under FRS 102.

Going Concern

In light of the rapid global spread of the Coronavirus "COVID-19" in early 2020, that continues to be cause disruption into 2021, the trustees have reviewed and stress tested projections and budgets for the next twelve months. Following this review, the trustees consider the Charity to be a going concern. The trustees have taken steps to ensure that the charity has sufficient resources available to be resilient to the effects of COVID-19.

Income

The accounts are prepared on the accruals basis of accounting: income is recognised when receivable, except for donations of all kinds that are recognised when received; income tax recoverable is recognised at the same time as the donation.

Funds generated through special events and sales of books and magazines are accounted for gross.

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Rental income from letting of church premises is recognised when the rental is due.

Legacies are only recognised when received. Donated goods are recognised at fair value.

Expenditure

'Resources expended' has a wider meaning than 'expenditure': it excludes the costs of fixed assets that are capitalised but includes their subsequent depreciation on the basis set out below. The categories as defined by the SORP are:

- Costs of generating funds are those costs incurred in fundraising.
- Charitable expenditure comprises those costs incurred by the PCC in the delivery of its activities and services. It includes all costs that can be allocated directly to such charitable activities.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees.
- Support costs are allocated based on usage levels.

Funds

General funds represent funds that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Restricted funds are those which have been given for a specific purpose such as for building the CrossWay or improving the Church building, further details of which are set out under "Financial review" in the Annual report; they include other funds designated by the PCC for the specific purpose.

Notes to the accounts

Fixed assets and depreciation

Consecrated land and buildings and movable church property are excluded from the accounts by s10 of the Charities Act 2011. Expenditure on improvements to the church and additions to moveable church property are expensed as incurred. Such assets are considered inalienable property and require a faculty for their disposal.

Items of plant and equipment used within the church and other premises are capitalised where the acquisition value exceeds £1,000. Depreciation is provided on these assets so as to write off their cost or valuation less any estimated residual value by equal instalments over their estimated useful economic lives as follows:

Freehold buildings	-	50 years
Plant and machinery	-	4 or 10 years

No depreciation is provided on freehold land.

Leases

Assets acquired under finance leases are capitalised and the outstanding future lease obligations are shown in creditors. Operating lease rentals are charged to the profit and loss account on a straight line basis over the period of the lease.

Cash at bank and in hand

Cash at bank and in hand includes funds deposited with CBF Church of England funds.

Pensions

The church participates in the Pension Builder Scheme section of the Church Workers Pension Fund for its staff. The scheme is administered by the Church of England Pensions Board, which holds the assets of the scheme separately from those of the Employer and the participating employers.

The scheme is considered to be a multi-employer scheme as described in section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme.

Debtors

Debtors are recognised at the settlement amount due after any discounts offered.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments, including other debtors and creditors are initially recognised at transaction value and subsequently measured at their settlement value.

Critical accounting estimates and areas of judgement

In preparing financial statements it is necessary to make certain judgements, estimates and assumptions that affect the amounts recognised in the financial statements. The following judgements and estimates are considered by the PCC to have most significant effect on amounts recognised in the financial statements.

(i) Useful Economic Lives

The annual depreciation charge for property, plant and equipment is sensitive to change in the estimated useful economic lives and residual values of assets. These are reassessed annually and amended where necessary to reflect current circumstances.

(ii) Support cost allocations

The allocation of support costs between activities is based on estimates of the resources used by Central Services on each of these activities.

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2 TOTAL INCOME

	2020			2019		
	General	Restricted	Total	General	Restricted	Total
	Unrestricted Funds £	Funds £	£	Unrestricted Funds £	Funds £	£
<i>Voluntary income from donors</i>						
Regular giving	580,655	-	580,655	539,312	-	539,312
Income tax recoverable on standing orders	123,743	-	123,743	116,241	-	116,241
<i>Single gifts</i>						
- direct & via charitable agencies	196,306	2,096	198,402	189,097	116,583	305,679
Income tax recoverable on single gifts	36,548	120	36,668	38,113	13,834	51,947
Collections at all services	9,271	4,487	13,758	26,876	4,621	31,497
	<u>946,524</u>	<u>6,702</u>	<u>953,226</u>	<u>909,638</u>	<u>135,038</u>	<u>1,044,676</u>
<i>Other voluntary incoming resources</i>						
Grant income - COVID-19	19,806	-	19,806	-	-	-
Legacies	2,178	-	2,178	1,000	-	1,000
	<u>21,984</u>	<u>-</u>	<u>21,984</u>	<u>1,000</u>	<u>-</u>	<u>1,000</u>
Total Donations and legacies	<u>968,508</u>	<u>6,702</u>	<u>975,211</u>	<u>910,638</u>	<u>135,038</u>	<u>1,045,676</u>
<i>Activities for generating funds</i>						
Crossway & Church lettings	19,435	-	19,435	53,989	-	53,989
Property rent	37,204	-	37,204	20,146	-	20,146
	<u>56,639</u>	<u>-</u>	<u>56,639</u>	<u>74,135</u>	<u>-</u>	<u>74,135</u>
<i>Incoming resources from charitable activities</i>						
Little Acorns/Refresh	1,899	-	1,899	7,734	-	7,734
Income from events (note 7)	3,790	-	3,790	16,116	-	16,116
Fees	3,190	-	3,190	5,397	-	5,397
	<u>8,879</u>	<u>-</u>	<u>8,879</u>	<u>29,246</u>	<u>-</u>	<u>29,246</u>
Total resources from charitable charitable activities	<u>65,518</u>	<u>-</u>	<u>65,517</u>	<u>103,381</u>	<u>-</u>	<u>103,381</u>
<i>Interest income</i>						
Vicar's discretionary fund	-	2	2	-	3	-
Unrestricted fund	597	-	597	955	-	955
Total investment income	<u>597</u>	<u>2</u>	<u>599</u>	<u>955</u>	<u>3</u>	<u>958</u>
Total incoming resources	<u>1,034,623</u>	<u>6,704</u>	<u>1,041,327</u>	<u>1,014,975</u>	<u>135,041</u>	<u>1,150,015</u>

3 TOTAL EXPENDITURE

	2020			2019		
	General	Restricted	Total	General	Restricted	Total
	Unrestricted Funds £	Funds £	£	Unrestricted Funds £	Funds £	£
<i>Grants – see note 4</i>						
Global engagement	21,008	30,215	51,223	32,504	30,520	63,024
UK engagement	36,818	1,330	38,148	37,325	184,891	222,216
Common Fund – support to other parishes in London Diocese	85,000	-	85,000	78,200	-	78,200
	<u>142,826</u>	<u>31,545</u>	<u>174,371</u>	<u>148,029</u>	<u>215,411</u>	<u>363,440</u>
<i>Activities directly relating to the work of the church</i>						
Common Fund – Parish standard cost	85,000	-	85,000	82,800	-	82,800
Additional clergy and parish costs	71,014	2,372	73,386	43,614	-	43,614
Children's work	86,676	-	86,676	52,414	-	52,414
Youth work	57,691	-	57,691	59,841	-	59,841
Pastoral	53,531	-	53,531	78,857	-	78,857
Worship	30,193	-	30,193	68,723	-	68,723
Houses: rent, upkeep & depreciation	35,330	6,963	42,293	16,743	6,963	23,706
Church running costs & maintenance	78,371	-	78,371	63,330	-	63,330
Fees (Cof E)	1,067	-	1,067	3,593	-	3,593
Events expenditure (note 7)	1,047	-	1,047	20,455	-	20,455
	<u>499,920</u>	<u>9,335</u>	<u>509,255</u>	<u>490,371</u>	<u>6,963</u>	<u>497,334</u>
<i>Support costs – see note 5</i>						
Administrative & support staff	90,190	-	90,190	109,036	-	109,036
Communication and publicity	62,623	-	62,623	44,354	-	44,354
Church office	58,246	-	58,246	75,130	-	75,130
Bank charges	500	-	500	877	-	877
Crossway	46,681	22,425	69,106	57,617	22,425	80,042
Governance costs – audit and other financial fees	13,995	-	13,995	14,722	-	14,722
	<u>272,234</u>	<u>22,425</u>	<u>294,659</u>	<u>301,736</u>	<u>22,425</u>	<u>324,161</u>
Total cost of charitable activities	<u>914,981</u>	<u>63,305</u>	<u>978,286</u>	<u>940,136</u>	<u>244,799</u>	<u>1,184,935</u>

4 Grants - Missionary and charitable giving

	2020			2019		
	Global Engagement £	UK engagement £	Total £	Global Engagement £	UK engagement £	Total £
<i>To institutions</i>						
Christ Church Feltham	-	-	-	-	182,000	182,000
St Richards Church Hanworth	-	-	-	-	15,000	15,000
Radstock Ministries (Paul Williams)	3,938	-	3,938	4,034	-	4,034
Operation Mobilisation UK (Johnsons)	1,800	-	1,800	7,245	-	7,245
Church Mission Society (Cacouris)	-	-	-	6,500	-	6,500
CPAS	-	3,000	3,000	-	1,500	1,500
Crossway Pregnancy Crisis Centre	-	6,200	6,200	-	6,200	6,200
St Stephen's School	-	6,800	6,800	-	6,800	6,800
Crosslight	-	13,500	13,500	-	6,000	6,000
Athooch Diocese Sudan	1,331	-	1,331	-	-	-
St Pauls Hounslow West Food Bank	-	6,667	6,667	-	-	-
3 (2019:2) grants less than £1,000	-	600	600	-	800	800
<i>Global partnership</i>						
Tearfund	8,294	-	8,294	8,000	-	8,000
SOMA	5,295	-	5,295	5,000	-	5,000
ASHA	15,295	-	15,295	15,000	-	15,000
<i>From Christmas collection</i>						
Tearfund	-	-	-	2,410	-	2,410
Houslow West Community Café	-	-	-	-	2,410	2,410
Richmond Food Bank	-	-	-	-	-	-
Resurgo SPEAR*	-	240	240	-	-	-
<i>To individuals:</i>						
Bob & Becky Faber	7,350	-	7,350	7,140	-	7,140
Richard Gordon-Smith	7,560	-	7,560	7,245	-	7,245
5 (2019:8) grants less than £1,500	360	1,141	1,501	450	1,506	1,956
Total	51,223	38,148	89,371	63,024	222,216	285,240
<i>To the Diocese of London</i>						
Common Fund – support to other parishes	-	85,000	85,000	-	78,200	78,200
Total	51,223	123,148	174,371	63,024	300,416	363,440
<i>Being:</i>						
Unrestricted Fund	21,008	121,818	142,826	32,504	115,525	148,029
Restricted Funds	30,215	1,330	31,545	30,520	184,891	215,411
Total	51,223	123,148	174,371	63,024	300,416	363,440

* With further donations paid directly to SPEAR, a full year of support will be provided for one young person.

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5 Support Costs

	Children £	Youth £	Pastoral £	Worship £	Events £	Property £	Total £	Basis of allocation £
Administration and support	28,861	22,548	10,823	10,823	9,921	7,215	90,190	Usage
Communication and publicity	18,787	18,787	6,262	12,525	6,262	-	62,623	Usage
Church office	11,649	17,474	8,737	2,912	5,825	11,649	58,246	Usage
Bank charges	100	100	100	100	100	-	500	Usage
Crossway	13,821	-	6,911	13,821	34,553	-	69,106	Usage
Governance costs	4,478	3,499	1,679	1,679	1,538	1,120	13,995	Usage
	<u>77,696</u>	<u>62,407</u>	<u>34,512</u>	<u>41,860</u>	<u>58,199</u>	<u>19,984</u>	<u>294,659</u>	

6 Resources expended include

	2020 £	2019 £
Diocesan Common Fund		
- Parish standard cost	85,000	82,800
- Support to other parishes in London Diocese	85,000	78,200
	<u>170,000</u>	<u>161,000</u>
Auditors' remuneration	6,000	4,850
Other services payable to auditors	3,312	2,056
Total auditor expenses	<u>9,312</u>	<u>6,906</u>

7 Events income and expenditure

	2020			2019		
	Incoming resources £	Resources expended £	Net income /(spend) £	Incoming resources £	Resources expended £	Net income /(spend) £
Children's events	77	132	(55)	1,542	4,275	(2,733)
Youth events	380	20	360	5,228	5,990	(762)
Evangelism and pastoral events	3,332	785	2,547	5,066	3,751	1,315
Focus & other festivals	-	110	(110)	4,280	6,439	(2,159)
	<u>3,790</u>	<u>1,047</u>	<u>2,743</u>	<u>16,116</u>	<u>20,455</u>	<u>(4,339)</u>

8 Staff numbers and costs

The average number of staff (full time equivalent but excluding those within the diocesan quota, namely the vicar and curate) working for St Stephen's during the year was as follows:

	2020	2019
Clergy	1	1
Lay ministers	8	9
Administration	4	4
Total	<u>13</u>	<u>14</u>

No employee was paid more than £60,000 (2019: none). The aggregate payroll costs were as follows:

	£	£
Wages and salaries	358,048	347,954
Social security costs	25,083	25,275
Other pension costs	22,925	24,250
	<u>406,056</u>	<u>397,479</u>

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9 Tangible fixed assets	Freehold land & buildings £	Plant and equipment £	Total £
Cost or valuation			
At beginning of year	2,619,362	296,411	2,915,772
Additions	-	50,270	50,270
Disposals	-	(10,903)	(10,903)
At end of year	<u>2,619,362</u>	<u>335,778</u>	<u>2,955,139</u>
Depreciation			
At beginning of year	866,697	286,444	1,153,141
Disposals	-	(10,903)	(10,903)
Charged in year	41,423	14,325	55,748
At end of year	<u>908,120</u>	<u>289,866</u>	<u>1,197,985</u>
Net book value			
At 31 December 2020	<u>1,711,242</u>	<u>45,912</u>	<u>1,757,154</u>
At 31 December 2019	<u>1,752,664</u>	<u>9,967</u>	<u>1,762,631</u>
Land and buildings		2020	2019
<i>At Cost</i>		£	£
Church Office, 30 Crown Road		197,343	197,343
Two residential properties, Richmond Road		457,303	457,303
Church Hall, Crossway		1,370,328	1,370,328
Two other residential properties		594,387	594,387
		<u>2,619,361</u>	<u>2,619,361</u>

The current open market value of all properties included in the above register, apart from the Crossway, is likely to be significantly higher than the book values shown above. The Crossway is difficult to value and if sold may require us to return some of the sales proceeds to donors who gave them in restricted form. The former church hall is let to St Stephen's School at a peppercorn rent under a lease expiring in 2035 which requires the tenant fully to repair and maintain the property.

10 Debtors	2020	2019
	£	£
Income tax recoverable	39,209	73,022
Other debtors	10,208	9,037
Prepayments and accrued income	<u>2,645</u>	<u>2,800</u>
	<u>52,062</u>	<u>84,859</u>
11 Creditors due within one year	2020	2019
	£	£
Other creditors	15,900	26,762
Social security and other taxes	7,134	8,461
Accruals and deferred income	<u>20,915</u>	<u>28,921</u>
	<u>43,949</u>	<u>64,144</u>

12 Unrestricted and restricted - movement in funds

	At 31 st Dec 2019	Incoming resources	Resources expended	Transfers	Balance at 31 st Dec 2020
	£	£	£	£	£
Unrestricted funds					
Fixed asset reserve	570,979	-	-	23,911	594,890
Building maintenance fund	-	-	-	75,000	75,000
General fund	290,816	1,034,623	(884,981)	(123,903)	316,555
Vision fund	40,000	-	(30,000)	(10,000)	-
Total unrestricted funds	901,795	1,034,623	(914,981)	(34,992)	986,445
Restricted funds					
Crossway	1,191,651	-	(29,387)	-	1,162,264
Global Engagement fund	-	2,215	(30,215)	28,000	-
Hardship fund	-	4,487	(3,702)	5,000	5,785
Vicar's fund	-	2	-	1,992	1,994
Total restricted funds	1,191,651	6,704	(63,304)	34,992	1,170,043
Total funds	2,093,446	1,041,327	(978,285)	-	2,156,488

13 Unrestricted Fund

	2020 £	2019 £
Reserves at the beginning of the year	901,795	859,771
Net (outgoing)/incoming reserves	84,650	42,024
Reserves at the end of the year	<u>986,445</u>	<u>901,795</u>
<i>represented by:</i>		
Cash reserves (net current assets)	391,555	330,816
Fixed asset reserve	<u>594,890</u>	<u>570,979</u>
	<u>986,445</u>	<u>901,795</u>

14 Pensions

The charity participates in the Pension Builder Scheme section of the Church Workers Pension Fund for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the charity and the other participating employers. The charity's pension is held in the Pension Builder 2014 section which is classed as a defined benefit scheme.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SOFA in the year are the contributions payable 2020: £22,925, (2019: £24,250). Contributions amounting to £2,967 (2019: £2,133) were outstanding at the year end and are included in creditors.

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation as at 31 December 2019 was under way as at 31 December 2020.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, the charity could become responsible for paying a share of that employer's pension liabilities.

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15 Commitments

There are no payments due under non-cancellable operating leases expiring within two to five years (2019: £Nil).

16 Analysis of fund assets

	Crossway £	Vicar's fund £	Global engagement fund £	Christ Church Feltham	Special collections	Unrestricted £	Total £
As at 31st December 2020							
Cash at bank and in hand	-	1,994	821	-	5,885	382,522	391,222
Debtors	-	-	63	-	25	51,974	52,062
	-	1,994	884	-	5,910	434,496	443,283
Current creditors	-	-	(884)	-	(125)	(42,940)	(43,949)
Net current assets	-	1,994	-	-	5,785	391,555	399,334
Fixed assets	1,162,264	-	-	-	-	594,890	1,757,154
	<u>1,162,264</u>	<u>1,994</u>	<u>-</u>	<u>-</u>	<u>5,785</u>	<u>986,445</u>	<u>2,156,488</u>
As at 31st December 2019							
Cash at bank and in hand	-	(8)	-	-	-	310,110	310,102
Debtors	-	8	206	11,034	-	73,611	84,859
	-	-	206	11,034	-	383,721	394,961
Current creditors	-	-	206	11,034	-	(52,904)	(64,144)
Net current assets	-	-	-	-	-	330,816	330,816
Fixed assets	1,191,651	-	-	-	-	570,979	1,762,630
	<u>1,191,651</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>901,795</u>	<u>2,093,446</u>

17 Related Party Disclosures

No trustees have been paid any remuneration or received any other benefits from their association with the charity.

No expenses were paid to members (2019: 2) of the PCC during the year in respect of travel and subsistence (2019: £2,129).

A close family member of Jasmine Morse-Woolford, who is a member of the PCC, received remuneration of less than £15,000 during the year.

18 Events after the reporting date

Since the reporting date, the impact of the COVID-19 pandemic across the world continues to lead to some concerns for many charities.

The trustees have performed stress tests and applied these to various budgets and forecasts and the trustees believe this will not have a significant impact on the charity continuing as a going concern. Given the level of cash held by the charity and levels of reserves available, the charity is in a position to continue as a going concern for the next twelve months.

The ability to be able to provide services and deliver all the different forms of ministry virtually plays a key role in the charity meeting its needs.