



**St Stephen's Church, Twickenham**  
**Registered charity number 1131378**

**Annual report & accounts**

31 December 2021

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## **Trustees' 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 2021.

### **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 Rev. 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**

Following the lockdown of 2020, church services continued online until Easter 2021 when we were thrilled to open our doors again for in-person services. Some Government restrictions still applied for those attending. Other highlights of 2021 included:

The enjoyment of starting in person ministries part way through the year more fully again whilst continuing to offer online options where feasible and strategic.

Christmas Carols by Candlelight services which featured a hybrid mix of virtual and in-person contributions. As usual, the choir gave an outstanding performance. The two services were very well-attended. The Omicron outbreak sadly interrupted plans for the family carols service.

We continued our participation in the *Love Your Neighbour* initiative with a takeaway Christmas lunch. These were delivered by members of the congregation to those who had signed up or been nominated to receive a meal. The packages included Christmas gifts donated by members of the congregation and community. The feedback was extremely positive and moving.

We were pleased to welcome many new joiners to the church from September including several families from Hong Kong. Welcome teas were well-attended and gave opportunity to meet with existing members of staff as well as new people.

September also saw a successful joint PCC/staff morning where we celebrated meeting together again and reflecting on the goals aligned to our vision priorities. The staff team also enjoyed two INSET days together in September where we welcomed recent new joiners to the team – Harry Cooke, Yvette Dixon, Catherine Jones, Jennalisse Kassanis, Fiona Smith and Cerys Wainer. Other new joiners during the year included Anna Gibbs-Santos, Nisha Glencross, Emma Tidy and Nicola Patel. We said goodbye to Hugo Foxwood, Julie Haworth, Ella and Jon Morley, Caryn Weber and Jonny Newton.

The Annual Parochial Church meeting was held online in May.

The Race & Ethnicity Working Group continued its excellent work to promote diversity and inclusion at St Stephen's and informing PCC discussions about hiring policies and practices. We remain very grateful to Brenda Begg, Pete Van Marken and their team for ably leading this work.

Similarly, we were also very grateful to Anne and Stewart Messer Cox for leading a working group to extend our welcome and hospitality at St Stephen's. The Group's remit was to review our current practices of welcome and hospitality as a church to see what is working well already and what improvements could be made to make things even better in the future.



### Plans for future periods

We are excited to be able to express our vision to be a resourcing church by offering our Refresh Café model; we continue to extend our welcome and hospitality and offering a response to the current refugee crisis; developing our digital offering through *Bite Size Church*; celebrating the testimonies coming out of our ministries and seeking to extend our reach into the local community; highlighting prayer and worship among the congregation. We are also having exciting discussions about how we best engage, serve, inspire and mobilise those who are in their late 40s/50s/60s and older who are transitioning into a new phase of life.

### 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 2021 as reported at the Annual Parochial Church Meeting was 539 (543 in October 2020).

Church attendance is down since we closed for the pandemic. We re-opened slowly to allow proper social distancing and continue to welcome back those who only now have the confidence to join large gatherings. However, in common with much of the voluntary sector, we are experiencing a slower return to more active participation in church activities.

Similarly, the number of volunteers has decreased from pre-pandemic levels. Volunteers play a valuable role in the success of St Stephen's and so we are hoping to encourage increased involvement in 2022.

### 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 is next due to be reviewed in the second quarter of 2022.

#### *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 2021 until the date of signature of this report and the accounts were:

<b><i>Chair</i></b>	Colin Matthews (SC, P&S)		
<b><i>Clergy</i></b>	Rev. Jez Barnes (SC, M&M, P&S)	Rev. Hugo Foxwood (to June 2021)	
	Rev. Rachel Bedford (M&M)	Rev. Dave Cokayne (M&M)	
<b><i>Wardens</i></b>	Colin Matthews (SC, P&S)	Sarah Gough (SC, FAB, M&M Chair, P&S)	
<b><i>Secretary and lay members</i></b>	Julie Haworth (Secretary to June 2021)	Caroline Perry (Note-taker, co-opted, M&M)	Nicola Patel (Secretary, co-opted, non-voting, SC, FAB, P&S (from May 2021))
<b><i>Lay readers</i></b>	Les Taylor (M&M)	Jo Dixon	
<b><i>Deanery Synod members</i></b>	David Parish	Tony Dixon (FAB)	Anne Warren
	Mike Wilkinson	Bob Miller (to May 2021)	Jasmine Morse-Woolford (to May 2021)
	Sandra Jennings	Zac Jopling (M&M)	
<b><i>Elected lay members</i></b>	Jen McCole (P&S Chair, SC)	Jeannie Mee (P&S)	Mike Wainer (FAB)

Matthew Baird (SC, Treasurer, Chair FAB)	Ross Yarrow (M&M)	Helen Chen
David Sandford (M&M)	Brenda Begg	Chris Askwith (P&S, Safeguarding Officer)
Louise Messer (M&M)	Ben Pearman (M&M)	Shammah Banerjee (M&M)
Loretta Kiritharan	Elaine Johnston (P&S)	Marvette Uto-Uko (From May 2021 to December 2021)

*SC denotes members of the Standing Committee*

*P&S denotes members of the Personnel and Safeguarding*

*FAB denotes member of the Finance, Audit and Buildings*

*M&M denotes members of the Mission and Ministry*

## Services

**Sunday services** 2021 began in lockdown so we remained livestreaming one service from the church building. We re-opened the church building by Easter and began to hold three worship services, in which we offered a range of worship styles for different ages and stages. We continued online with a 30-minute pre-recorded service broadcast each Sunday morning. By the end of 2021 there were four services each week: 9am, 10.45am, 6pm all in person and 9am (online).

**Midweek** 'By Still Waters', the midweek reflective service that began online during 2020, became hybrid in 2021 – alternating weeks between online and in person. This service happens on Thursday mornings and is enabled by a committed volunteer team.

**Special services** Between April-December 2021 9 baptism/thanksgivings were held, two weddings were held and six funerals/thanksgivings took place. Our annual Service of Light was held in November, enabling friends and family who have lost loved ones to express grief and give thanks for their lives.

**Easter, Advent and Christmas** Easter was a real celebration as we began to open the Church buildings again. We remained online for those who felt uncomfortable coming to church due to high covid infection levels. During Advent we were able to hold services that had been cancelled in 2020, namely our popular Candlelight Carols services and Midnight Communion service. We were thrilled to welcome so many people from the parish into the church at this time.

## Reflections from our Church Wardens, Colin Matthews & Sarah Gough

As is evident from this report, the work of St Stephen's is achieved by the combined efforts of many people, and we thank every single one. We acknowledge and appreciate the hard work of Jez Barnes and all the team employed by St Stephen's both clergy and lay. The same goes for the many volunteers and church members whose work is essential even if sometimes invisible.

In particular we thank members of the PCC for their work to oversee the wide and varied activities within our church. The relatively recent structuring of PCC business under several committees has worked well, and we always look for further improvements in our governance. During the year, the PCC has spent additional time to consider the response to the pandemic, to develop our safeguarding routines, in line with the greater focus on this topic in the wider church, and on recruitment to fill several vacant roles.

We are humbled by the continuing financial generosity of the St Stephen's congregation during the challenges of Covid and related economic uncertainties. This has enabled St Stephen's to continue to deliver the vision of Loving God, Growing Disciples and Transforming Communities. We hope as you read this report you will be encouraged in the way we have been able to extend hospitality, pastoral care and Jesus' hope to many - both within and outside of the church.

We pray that you are encouraged in your walk with God – all the more so as we are able to regather in person.

## **Reports from the Ministry Teams**

### ***Teaching from Rachel Bedford:***

Throughout 2021 we covered a range of themes and topics. In Jan-Feb we undertook an 8 week series '*Building on the Word*' looking at the importance of building our lives on Scripture. The series aimed to resource the congregation with different, creative ways they could read the Bible. A highlight was the inclusion of zoom testimonies where church members shared the way they read the Bible. In March we taught from *Jonah* and in May we taught a series from *Ephesians* '*Rooted in Christ*'. A popular series for many church members was our June deep dive into *Creation Care* – which had accompanying resources for small groups. In the evening services during March we looked at Bishop Graham's book '*Why being yourself is a bad idea*' which particularly resonated with our young adults. In September as more people began to return to the building, we taught from *Nehemiah* looking at the theme of '*Rebuilding*' in the morning services. This was alongside a creative 6pm series on *Psalms* 23. Our Advent theme was '*Love.Hope.Joy*' and we published a magazine alongside this, inviting people from the parish into our services. This bore fruit, and the church was full over Christmas.

### ***Worship from Ciara Pearman:***

It has been a privilege to see the worship ministry team regather, replant and grow over the last year. Many of the team coming back to in person services had not sung or played their instruments for a very long time, and there was a process of relearning and adapting to being back for in person services. It was a humbling experience to lead worship to a congregation unable to sing whilst wearing masks, but we were amazed that as we offered our sacrifice of praise, God was able to meet with us and be worshiped despite it all. It has been so wonderful to experience worship back in a full church without restrictions and constraints and to see a new freedom and passion for worship develop. The challenge and disruption of the pandemic has also spurred us on to new learning. The adaptation to online services has accelerated our capability to record and produce worship music for online services and 'Bitesize church' to a new level of excellence. This has been a really successful collaboration between the worship and comms teams, and we hear stories of those who would be unlikely to attend church engaging with and enjoying this content. It has been a priority to ensure that we have more diversity on the worship team and God has faithfully answered our prayers in this area. We have also welcomed a number of new members onto the team including some of our extremely talented youth. It has been a very stretching time with a very under resourced team, not enough volunteers, the constant uncertainty around covid and the unfilled position of Associate Worship Pastor (now Worship Pastor). God has been so faithful to answer prayers and many of our volunteers have stepped in with amazing dedication and passion to help fill the gaps. We have upgraded a significant amount of worship equipment - having inherited a number of broken instruments and some very dated equipment. We will need to upgrade the worship rehearsal space next. I look forward to having a full time Worship Pastor in post and continuing to support a culture of worship throughout the church.

### ***Social Transformation from Fiona Smith:***

Prayer, pastoral care, safeguarding, and social action were brought together into a new social transformation team in September 2021, following the departure of Hugo Foxwood. The new team has four part-time staff members: Fiona Smith as team lead and Social Transformation Pastor, Victoria Byrne who has been ably overseeing our seniors work for 14 years now, Yvette Dixon, our new Ordinand, who has joined us as leader of the Drop in Team, School Governor at St Stephen's School & and leader of the men's mental health bible study/support group and Jennalisse Kassanis, who joined as our new Pastoral and Safeguarding Coordinator, with additional responsibility for prayer ministry coordination.

**Prayer** - We have reconvened our prayer ministry teams within each of our three services and relaunched with a training evening, re-introducing an approach that echoes our pre-existing model of prayer. We have continued with our early morning prayer meeting, listening prayer and prophetic prayer groups. We have paused our corporate prayer and have begun to extend our approach to prayer within the services. We have softly repositioned our prayer shield and prayer support, continuing to offer prayer support by request from a dedicated online team. We trialled a more contemplative approach in one of our Advent services.

**Care** - We have repositioned pastoral care as prayer and care support, which can be accessed directly via [prayerandcaresupport@st-stephens.org.uk](mailto:prayerandcaresupport@st-stephens.org.uk) bringing together both offers of prayer and care with an option to choose which is most helpful or select both. We have gathered those who are involved in care and relaunched our 3-tier approach as every day, crisis and professional care. We offered pastoral care phone calls to the housebound during the lockdown periods of 2021.

**Safeguarding** - The PCC has signed off new safeguarding and social media policies. Chris Askwith has remained as our safeguarding officer and Caryn Weber has become our Diocesan Safeguarding Officer. We have implemented the Safer Recruitment & People Management Guidance. We have carried out a Safeguarding Parish Audit and taken action to ensure that we are compliant. We have had several safeguarding concerns that were referred to the Diocese and successfully resolved or supported.

**Social action** - Our approach to social action in 2021 has focussed on our work with seniors, the homeless and vulnerable adults and partnerships that offer debt advice and pregnancy crisis support.

**Seniors** - In 2021 we continued to stay connected with isolated people and offered online and in person mid-week services and activities. Seniors have proved their resilience through this pandemic and are flourishing as a vibrant community. 2021 also saw a big push on ensuring that the whole team had enhanced levels of safeguarding training. Seniors Life Group has enjoyed Bible study and prayer together. Jane Tucker led much appreciated Chairobics Zoom sessions. Monday Lunch Club dropped 'club' from its name to relaunch with an offer of a real welcome without commitment. Since restarting in September, new members have joined, and a fresh layout has enhanced the convivial atmosphere. Mike English is now leading the ministry to Care homes and has led a few worship services and gathered a fresh team. We continued to offer support to seniors and their families who sought help throughout 2021.

**Homeless and Vulnerable Adults** - Our Drop In evening every week offers a hot meal, company, and a warm welcome to people who are vulnerable and potentially struggling with mental or physical health issues, housing, finance, isolation, or loneliness issues. We have had to pause this periodically during lockdown and offer takeaway soup and sandwiches instead and offered a Christmas meal for collection. There has been a change in leadership, a renewed focus on safeguarding and recruitment of a volunteer chef, who has relieved the burden on existing volunteers.

**Local partnerships and networks** - We have agreed to partner with a new repair café in St Margarets Church. We have also established new relationships with local refugee charities and services. We continue to partner with the Crosslight TW Money Advice Service and Crossway Pregnancy Crisis Centre.

**Social action initiatives** - We delivered approximately fifty meals to people who would have otherwise been alone on Christmas Day as part of the Love Christmas initiative.

***Families Life Ministry from Caroline Montgomery:***

2021 has been a combination of in person and online ventures for families. In February we spoke about our Refresh Café at the Babies and Toddlers online Conference and shared the vision for Refresh and how to run it along with testimonies. About 300 delegates joined our seminar and we have since received many enquiries from other churches interested in setting up their own Refresh. We ran a Parenting for Faith Course online in the Spring. This course enables and equips parents to raise God connected children. It went very well, and we had 46 parents participate. We then ran an adapted practical Parenting Course online in the Summer term for parents of 0-10s using short talks we wrote and filmed ourselves. We also hosted some St Stephen's families as part of a Parenting for Faith Course with a teen focus run by Rachel Turner online in the Autumn Term. During the season of Covid restrictions we ran monthly Family Services which catered specifically to families with children. We set up safely spaced tables for each family



with buckets containing a variety of activities to keep everyone engaged during the services. These were so popular we had to run them twice on those Sundays. Our Refresh Café re-opened in September 2021 and has been very popular with 45+ families coming along each week. We have moved to Wednesday mornings, have a very strong team and welcome new families each week. We also now have a Facebook page to help our guests stay connected. Me and My Dad restarted in September 2021 with Matt Baird and Dave Cokayne heading it up and many dads attended with their 5s and under and had a great morning.

***Kids Ministry from Lauren Goodall:***

2021 started off with Kids online continuing with groups unable to go ahead in person. Due to being online we were unable to do Rainbow club in person. We did not want another year to pass by without activity so we livestreamed for three days and even though we couldn't be in person, we were able to connect and encounter God together and have a whole lot of fun. Fast forward to summer 2021 we re-opened Kids Church albeit with some restrictions and it was amazing to be back in person. Since September 2021 Kids Church has fully returned. It was amazing to gather together and to have kids back in the building, learning about God and having fun. In September 2021 the wonderful Kids team grew with the appointment of Cerys Wainer as Kids and Families Intern and Catherine Jones as Associate Children's Pastor. Both Cerys and Catherine have been a great addition to the team. As a church we started monthly All In Services in the autumn. This came from a desire to become more intergenerational and our vision for these services is to worship God, connect with each other and learn together. Our relationship with St Stephen's primary school continues to flourish. We have provided a mixture of online and in person weekly assemblies and we continued to support the school with RE lessons. In November 2021 we supported them by leading an RE day with Bishop Graham. Little Acorns toddler group reopened in September 2021. It has been great to gather with toddlers, parents and grandparents and carers from the local community each week.

***Youth Ministry from Josh Felstead:***

The last year in St Stephen's Youth has been amazing. After being apart for so long it has been incredible to 'replant' our youth ministry again with a new vision, for young people to: Know their Creator, Find Where they Belong and to Make a Difference. At its new home in Deer Park School Younger Youth has grown beyond its pre-pandemic numbers and has an energy and excitement we've not seen for years and been a great place for those joining us from Hong Kong. Older Youth, at its new location in the church, has been a place to grow deep friendships, discuss faith and connect with God. Now that we are 'replanted' we are looking into the next season to help our young people build deeper roots for a lifetime of faith. And outside of the church walls, it has been slow progress, but after 2 years of getting out on the streets to meet young people from Orleans Park we are slowly building connections and relationships with our chocolate giveaways and weekly challenges and soul searching (or sometimes silly!) discussion questions. Over the next year we will be searching for new ways to engage and connect in deeper ways with those students.

***Evening gathering and 20s30s from Dave Cokayne:***

Since September 2021 we've seen real growth in our evening service as we've begun to open up and regather after the various restrictions that have been in place during the pandemic. There has been a real sense of relief and celebration as we've been able to come together but also, a mindset of re-planting. We have had a number of new people come 'looking for a new church' having moved to the area. With all this in mind we have placed a lot of effort into our welcome and ensuring that those who come are able to find a sense of community. A couple of ways that we have done this is through our weekly post services socials at the Rising Sun Pub and also through our monthly service socials. These have included pizza nights, BBQs, quizzes etc. Through this process we have also seen growth in our number of 20s30s in the life of the church. In September we started with around 8 and recently had 20 sign ups to a social.

***Communications from Catherine Johnson:***

2021 was an exciting year for the media & comms team. Jonny Newton left in August to move on to pastures new at the Diocese of Guildford. We successfully advertised and interviewed for the slightly different role of 'Creative Content Designer' and were delighted when Harry Cooke joined our team at the beginning of September having done a short handover with Jonny. Harry has been an amazing asset to the team and has brought some new life and creative dynamic to our work alongside his skills in photography and film editing. Together with Matt Madanat they have worked hard at moving us up a gear in terms of our digital content output. We've continued producing our 'fourth' Sunday service Online as well as recently launching Bitesize church. The comms team are integral in supporting all

the different ministries across St Stephen's in various ways – communicating to the wider congregation (weekly update email, updating the website, social media content etc) and creating print materials and video content for the various teams. We also produced our first evangelistic magazine to the parish this Christmas and our vision is to produce and deliver those bi-annually. Our next one will be in July. Matt became a permanent member of the staff team in February (he was previously on a fixed term contract) and has an invaluable contribution to make across both comms and worship. We continue to focus on how we can improve our communication across the staff team, to the wider church congregation and to those outside the church to enable our vision of Loving God, Growing Disciples and Transforming Communities.

***Global Engagement from Jyoti Banerjee:***

We in the Global Engagement team are very appreciative of the continuing generosity of the congregation at St Stephen's. Through 2021, with the pandemic impacting our ability to send teams abroad, we continued to support and pray for our three selected partners: Asha's work in the slums of Delhi, India, Tearfund's efforts among refugees in the Middle East, and SOMA's ministry in Asia and Africa, focused on church-building and discipleship. We continue to host Global Engagement breakfasts, and held three in 2021. This provides congregation members the opportunity to hear about the work being carried out in other parts of the world, and gives them the opportunity to hear for themselves from our mission partners. We have a number of individuals and couples from St Stephen's who have continued to work abroad. Paul Williams is in central Asia, where he supports work focused on micro-finance and micro-enterprise. Bob and Becky Faber are based in Sofia, Bulgaria, where they teach at seminary, and invest in the lives of children at risk. Richard and Trudy Gordon-Smith have settled in Lebanon during the course of this year, alongside their son.

***Crosslight from Stephanie Jenkins:***

We continue to support Crosslight TW Money Advice Service financially and to provide office space, both in the Crossway on a Thursday and at the church offices on a Tuesday evening. We now offer both in person client appointments and telephone appointments. The biggest difficulty still surrounds obtaining documentary evidence of a client's financial situation. Sometimes the client doesn't speak much English or has communication challenges so an in-person appointment can be invaluable in these instances. During 2021 our team helped 140 clients with debts totalling well over £1,400,000 and demand for our services continues to be strong. The core of our client base continues to be those on benefits or low incomes with mental disabilities or health conditions. We also have many clients who are in paid employment with assets and rather complicated circumstances. With our more computer literate clients we have been able to provide advice and direction which they can then act on. At busy times we have also been able to provide those in more desperate need with advice and direction until we've been in a position to assist them more proactively. This approach has enabled us to continue helping our more vulnerable clients but also to provide a service to a wider number of people in financial jeopardy. Some of our clients have come through local churches, including Hope Church in Hounslow where we provide advice at a drop-in desk at the foodbank. Others have heard about Crosslight through local non-church connections such as Riverbank & Hestia. Clients span all ages and family profiles. We have helped families in temporary accommodation, single mothers with dependent children, those who are homeless, and retired people. We thank and value the support from St Stephen's advisers, trustees and supporters.

***Building Management from Paul Sulma:***

In 2021, and notwithstanding Covid restrictions, we were able to undertake and complete the majority of major planned building projects which included the following:

***The Crossway***

The replacement of the hard flooring in the Maple room, main entrance, the stairs and first floor landing.  
The replacement of the existing dated kitchenette.  
The redecoration of the Maple room and common parts excluding the toilets.

***The Church***

The redecoration of the Spring following on from latent defect repairs carried out to part of the floor and the subsequent replacement of the floor covering.  
The installation of 'step-over' stairs above the Centenary Room to allow for safe access to plant and machinery located there.

***The Church office***

The repair and redecoration of the shop front.  
Essential fire-proofing works to various doors within the office.  
Installation of additional new and replacement of old emergency lighting.  
Refurbishment of Jez's office and the re-configuration of other office space.

With Covid restrictions having now predominantly been lifted in their entirety, the 5 year planned maintenance programme will be reviewed once again and revised.

## **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***

2021 total income was £1,026,184 (2020: £1,041,327). The PCC is extremely grateful to the generosity of the congregation especially in the extremely challenging year of the ongoing pandemic.

*Unrestricted:* 2021 regular voluntary donations have increased from 2020 which is an encouraging sign. Single gifts however have decreased since 2020.

*Restricted:* The restricted fund income includes the money received by St Stephen's during the Christmas Collection and Gift Day which was divided between Friends of Asha, Tearfund, Soma and the Love Christmas initiative.

#### ***Unrestricted funds***

At the end of the year the unrestricted funds total was £966,160 of which £604,973 is held as fixed assets (mostly properties) with most of the balance of £361,187 held as cash.

The unrestricted funds have an excess of expenditure over income of £20,285. This is due mainly to a combination of staff recruitment and increased maintenance spend. Maintenance included the postponed works from 2020 and also additional works in response to the opportunity of closed buildings during lockdown. In 2021, £40,281 of expenditure was capitalised as fixed assets which included extensive improvements to the Crossway centre.

St Stephen's 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 Diocesan 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 a total of £161,455 was given away. This includes £47,808 towards global engagement - both partner organisations and individual mission partners, £28,647 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 £1,142,660 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 stands at £317,017 at 31 December 2021. 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 fifteen weeks of expenditure budgeted in 2022.

### *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.

In so far as the trustees are aware:

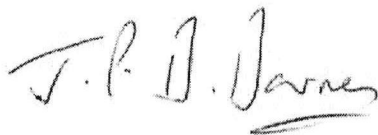
- there is no relevant audit information of which the charity's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

### 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

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

We have audited the financial statements of St Stephen's Church (the 'charity') for the year ended 31 December 2021 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 2021, 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**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**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 13, 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

We performed the following audit procedures after consideration of the above risks which included the following:

- enquiry of management of actual and potential litigation and claims;
- reviewing minutes of PCC meetings;
- reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud; and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

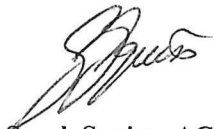
The engagement partner has assessed that all engagement team members were made aware of the relevant laws and regulations and potential fraud risks and were reminded to remain alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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](http://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*

21.4.22.

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

	Notes	<u>2021</u> Unrestricted Funds £	<u>2021</u> Restricted Funds £	<u>2021</u> Total Funds £	<u>2020</u> Unrestricted Funds £	<u>2020</u> Restricted Funds £	<u>2020</u> Total Funds £
<b>INCOME FROM:</b>							
<b>Donations and legacies</b>							
Voluntary Income from Donors		855,708	29,404	885,112	946,524	6,702	953,226
Other voluntary income		50,000	-	50,000	21,984	-	21,984
		<u>905,708</u>	<u>29,404</u>	<u>935,112</u>	<u>968,508</u>	<u>6,702</u>	<u>975,210</u>
<b>Charitable activities</b>		91,003	-	91,003	65,518	-	65,518
<b>Investment income - interest</b>		67	2	69	597	2	599
<b>TOTAL INCOME</b>	<b>2</b>	<u>996,778</u>	<u>29,406</u>	<u>1,026,184</u>	<u>1,034,623</u>	<u>6,704</u>	<u>1,041,327</u>
<b>EXPENDITURE ON:</b>							
<b>Charitable activities</b>		1,014,962	58,890	1,073,852	914,981	63,305	978,286
<b>TOTAL EXPENDITURE</b>	<b>3</b>	<u>1,014,962</u>	<u>58,890</u>	<u>1,073,852</u>	<u>914,981</u>	<u>63,305</u>	<u>978,286</u>
<b>Net income / (expenditure)</b>		(18,184)	(29,484)	(47,668)	119,642	(56,601)	63,041
<b>Gross transfers between funds</b>	<b>12</b>	<u>(2,101)</u>	<u>2,101</u>	<u>-</u>	<u>(34,992)</u>	<u>34,992</u>	<u>-</u>
<b>Net movement in funds</b>		(20,285)	(27,383)	(47,668)	84,650	(21,609)	63,041
<b>RECONCILIATION OF FUNDS</b>							
Total funds brought forward		986,445	1,170,043	2,156,488	901,795	1,191,652	2,093,447
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>16</b>	<u>966,160</u>	<u>1,142,660</u>	<u>2,108,820</u>	<u>986,445</u>	<u>1,170,043</u>	<u>2,156,488</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.

**Balance Sheet**  
**as at 31 December 2021**

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

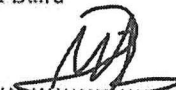
	Notes	£	2021 £	£	2020 £
Tangible Fixed assets	9		1,737,849		1,757,154
<b>Current assets</b>					
Debtors	10	119,947		52,062	
Cash at bank and in hand		<u>317,017</u>		<u>391,221</u>	
		436,964		443,283	
<b>Creditors: falling due within one year</b>	11	<u>(65,993)</u>		<u>(43,949)</u>	
<b>Net current assets</b>			<u>370,971</u>		<u>399,334</u>
<b>Net assets less current liabilities</b>			2,108,820		2,156,488
<b>Net assets</b>			<u>2,108,820</u>		<u>2,156,488</u>
<b>Reserves</b>					
<b>Restricted funds:</b>					
Crossway	12	1,132,876		1,162,264	
Vicar's discretionary fund	12	3,746		1,994	
Hardship fund	12	5,807		5,785	
Christchurch Feltham	12	60		-	
Global Engagement fund	12	<u>171</u>		<u>-</u>	
			1,142,660		1,170,043
<b>Unrestricted funds:</b>					
General fund	13	361,187		391,555	
Fixed asset reserve	13	<u>604,973</u>		<u>594,890</u>	
			966,160		986,445
	16		<u>2,108,820</u>		<u>2,156,488</u>

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

These accounts were approved by the PCC on 28/03/2022 and were signed on its behalf by

J P B Barnes

M Baird

Rev J P B Barnes *Chairman*

M Baird *Honorary Treasurer*

The notes on pages 20 to 28 form part of these financial statements

**Statement of Cash flow**  
**for the year to 31 December 2021**

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

	<b><u>2021</u></b>	<b><u>2020</u></b>
	£	£
Cash flows from operating activities	(33,923)	131,389
Cash flows from investing activities		
Purchase of fixed assets	(40,281)	(50,270)
Cash flows from financing activities	-	-
Change in cash and cash equivalents in the year	<u>(74,204)</u>	<u>81,119</u>
Cash and cash equivalents at the beginning of the year	391,221	310,102
Cash and cash equivalents at the end of the year	<u><u>317,017</u></u>	<u><u>391,221</u></u>

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

	<b><u>2021</u></b>	<b><u>2020</u></b>
	£	£
Net income/(expenditure) for the year	(47,668)	63,041
Depreciation	59,586	55,748
(Increase)/decrease in debtors	(67,886)	32,797
Increase/(decrease) in creditors	<u>22,044</u>	<u>(20,198)</u>
	<u><u>(33,923)</u></u>	<u><u>131,389</u></u>

The notes on pages 20 to 28 form part of these financial statements



## Notes to the accounts

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### 1. Accounting policies

St Stephen's 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.

The financial statements have been prepared on the going concern basis. The members of the PCC assesses whether the use of going concern is appropriate and have identified no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

St Stephen's Church meets the definition of a public benefit entity under FRS 102.

#### 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.

#### 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.

## Notes to the accounts

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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 the 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.

**2 TOTAL INCOME**

	<b>2021</b>			<b>2020</b>		
	<i>General Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>Total</i>	<i>General Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>Total</i>
	£	£	£	£	£	£
<i>Voluntary income from donors</i>						
Regular giving	585,562	-	585,562	580,655	-	580,655
Income tax recoverable on standing orders	125,507	-	125,507	123,743	-	123,743
<i>Single gifts</i>						
- direct & via charitable agencies	118,530	24,730	143,260	196,306	2,096	198,402
Income tax recoverable on single gifts	24,673	4,001	28,674	36,548	120	36,668
Collections at all services	1,436	673	2,109	9,271	4,487	13,758
	<u>855,708</u>	<u>29,404</u>	<u>885,112</u>	<u>946,524</u>	<u>6,702</u>	<u>953,226</u>
<i>Other voluntary incoming resources</i>						
Grant income - COVID-19	-	-	-	19,806	-	19,806
Legacies	50,000	-	50,000	2,178	-	2,178
	<u>50,000</u>	<u>-</u>	<u>50,000</u>	<u>21,984</u>	<u>-</u>	<u>21,984</u>
<b>Total Donations and legacies</b>	<u>905,708</u>	<u>29,404</u>	<u>935,113</u>	<u>968,508</u>	<u>6,702</u>	<u>975,210</u>
<i>Activities for generating funds</i>						
Crossway & Church lettings	26,431	-	26,431	19,435	-	19,435
Property rent	48,537	-	48,537	37,204	-	37,204
	<u>74,968</u>	<u>-</u>	<u>74,968</u>	<u>56,639</u>	<u>-</u>	<u>56,639</u>
<i>Incoming resources from charitable activities</i>						
Little Acorns/Refresh	1,386	-	1,386	1,899	-	1,899
Income from events (note 7)	10,291	-	10,291	3,790	-	3,790
Fees	4,358	-	4,358	3,190	-	3,190
	<u>16,035</u>	<u>-</u>	<u>16,035</u>	<u>8,879</u>	<u>-</u>	<u>8,879</u>
<b>Total resources from charitable charitable activities</b>	<u>91,003</u>	<u>-</u>	<u>91,003</u>	<u>65,517</u>	<u>-</u>	<u>65,517</u>
<i>Interest income</i>						
Vicar's discretionary fund	-	2	2	-	2	2
Unrestricted fund	67	-	67	597	-	597
<b>Total investment income</b>	<u>67</u>	<u>2</u>	<u>69</u>	<u>597</u>	<u>2</u>	<u>599</u>
<b>Total incoming resources</b>	<u>996,778</u>	<u>29,406</u>	<u>1,026,184</u>	<u>1,034,623</u>	<u>6,704</u>	<u>1,041,327</u>

**3 TOTAL EXPENDITURE**

	2021			2020		
	General Unrestricted Funds £	Restricted Funds £	Total £	General Unrestricted Funds £	Restricted Funds £	Total £
<i>Grants – see note 4</i>						
Global engagement	19,308	28,500	47,808	21,008	30,215	51,223
UK engagement	27,645	1,002	28,647	36,818	1,330	38,148
Common Fund – support to other parishes in London Diocese	85,000	-	85,000	85,000	-	85,000
	<u>131,953</u>	<u>29,502</u>	<u>161,455</u>	<u>142,826</u>	<u>31,545</u>	<u>174,371</u>
<i>Activities directly relating to the work of the church</i>						
Common Fund – Parish standard cost	85,000	-	85,000	85,000	-	85,000
Additional clergy and parish costs	51,404	-	51,404	71,014	2,372	73,386
Children's work	71,777	-	71,777	86,676	-	86,676
Youth work	78,371	-	78,371	57,691	-	57,691
Pastoral	43,590	-	43,590	53,531	-	53,531
Worship	32,534	-	32,534	30,193	-	30,193
Houses: rent, upkeep & depreciation	48,470	6,963	55,433	35,330	6,963	42,293
Church running costs & maintenance	81,247	-	81,247	75,839	-	75,839
Service fees	4,073	-	4,073	2,532	-	2,532
Fees (Cof E)	2,433	-	2,433	1,067	-	1,067
Events expenditure (note 7)	10,064	-	10,064	1,047	-	1,047
	<u>508,962</u>	<u>6,963</u>	<u>515,925</u>	<u>499,920</u>	<u>9,335</u>	<u>509,255</u>
<i>Support costs – see note 5</i>						
Administrative & support staff	137,597	-	137,597	90,190	-	90,190
Communication and publicity	131,317	-	131,317	62,623	-	62,623
Church office	42,294	-	42,294	58,246	-	58,246
Bank charges	515	-	515	500	-	500
Crossway	51,324	22,425	73,749	46,681	22,425	69,106
Governance costs - audit and other financial fees	11,000	-	11,000	13,995	-	13,995
	<u>374,047</u>	<u>22,425</u>	<u>396,472</u>	<u>272,234</u>	<u>22,425</u>	<u>294,659</u>
<b>Total cost of charitable activities</b>	<u>1,014,962</u>	<u>58,890</u>	<u>1,073,852</u>	<u>914,981</u>	<u>63,305</u>	<u>978,286</u>

**4 Grants - Missionary and charitable giving**

	2021			2020		
	Global Engagement £	UK engagement £	Total £	Global Engagement £	UK engagement £	Total £
<i><b>To institutions</b></i>						
Radstock Ministries (Paul Williams)	3,938	-	3,938	3,938	-	3,938
Operation Mobilisation UK (Johnsons)	-	-	-	1,800	-	1,800
CPAS	-	3,000	3,000	-	3,000	3,000
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	-	3,000	3,000	-	13,500	13,500
St Peters Church	-	4,500	4,500	-	-	-
St Marys and St Albans - Activate	-	3,000	3,000	-	-	-
Athooch Diocese Sudan	-	-	-	1,331	-	1,331
St Pauls Hounslow West Food Bank	-	-	-	-	6,667	6,667
1 (2020:3) grants less than £1,000	-	500	500	-	600	600
<i><b>Global partnership</b></i>						
Tearfund	8,000	-	8,000	8,294	-	8,294
SOMA	5,000	-	5,000	5,295	-	5,295
ASHA	15,500	-	15,500	15,295	-	15,295
<i><b>From Christmas collection</b></i>						
Resurgo SPEAR	-	-	-	-	240	240
<i><b>To individuals:</b></i>						
Bob & Becky Faber	7,350	-	7,350	7,350	-	7,350
Richard Gordon-Smith	7,660	-	7,660	7,560	-	7,560
7 (2020:5) grants less than £1,500	360	1,647	2,007	360	1,141	1,501
<b>Total</b>	<b>47,808</b>	<b>28,647</b>	<b>76,455</b>	<b>51,223</b>	<b>38,148</b>	<b>89,371</b>
<i><b>To the Diocese of London</b></i>						
Common Fund – support to other parishes	-	85,000	85,000	-	85,000	85,000
<b>Total</b>	<b>47,808</b>	<b>113,647</b>	<b>161,455</b>	<b>51,223</b>	<b>123,148</b>	<b>174,371</b>
<i><b>Being:</b></i>						
Unrestricted Fund	19,308	112,645	131,953	21,008	121,818	142,826
Restricted Funds	28,500	1,002	29,502	30,215	1,330	31,545
	<b>47,808</b>	<b>113,647</b>	<b>161,455</b>	<b>51,223</b>	<b>123,148</b>	<b>174,371</b>

## 5 Support Costs

	Children £	Youth £	Pastoral £	Worship £	Events £	Property £	Total £	Basis of allocation £
Administration and support	44,031	34,399	16,512	16,512	15,136	11,008	137,597	Usage
Communication and publicity	39,395	39,395	13,132	26,263	13,132	-	131,317	Usage
Church office	8,459	12,688	6,344	2,115	4,229	8,459	42,294	Usage
Bank charges	103	103	103	103	103	-	515	Usage
Crossway	14,750	-	7,375	14,750	36,875	-	73,749	Usage
Governance costs	3,520	2,750	1,320	1,320	1,209	880	11,000	Usage
	<u>110,258</u>	<u>89,336</u>	<u>44,785</u>	<u>61,063</u>	<u>70,683</u>	<u>20,347</u>	<u>396,472</u>	

## 6 Resources expended include

	2021 £	2020 £
Diocesan Common Fund		
- Parish standard cost	85,000	85,000
- Support to other parishes in London Diocese	85,000	85,000
	<u>170,000</u>	<u>170,000</u>
Auditors' remuneration	6,000	6,000
Other services payable to auditors	5,000	3,312
Total auditor expenses	<u>11,000</u>	<u>9,312</u>

## 7 Events income and expenditure

	2021			2020		
	Incoming resources £	Resources expended £	Net income /(spend) £	Incoming resources £	Resources expended £	Net income /(spend) £
Children's events	1,180	794	386	77	132	(55)
Youth events	7,028	5,638	1,390	380	20	360
Evangelism and pastoral events	2,083	3,632	(1,549)	3,332	785	2,547
Focus & other festivals	-	-	-	-	110	(110)
	<u>10,291</u>	<u>10,064</u>	<u>227</u>	<u>3,790</u>	<u>1,047</u>	<u>2,743</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:

	2021	2020
Clergy	1	1
Lay ministers	8	8
Administration	5	4
Total	<u>14</u>	<u>13</u>

No employee was paid more than £60,000 (2020: none). The aggregate payroll costs were as follows:

	£	£
Wages and salaries	421,877	358,048
Social security costs	28,073	25,083
Other pension costs	24,327	22,925
	<u>474,277</u>	<u>406,056</u>

<b>9 Tangible fixed assets</b>	<b>Freehold land &amp; buildings £</b>	<b>Plant and equipment £</b>	<b>Total £</b>
<b>Cost or valuation</b>			
At beginning of year	2,619,361	335,778	2,955,139
Additions	-	40,281	40,281
Disposals	-	-	-
At end of year	<u>2,619,361</u>	<u>376,059</u>	<u>2,995,420</u>
<b>Depreciation</b>			
At beginning of year	908,119	289,866	1,197,985
Disposals	-	-	-
Charged in year	41,423	18,163	59,586
At end of year	<u>949,542</u>	<u>308,029</u>	<u>1,257,571</u>
<b>Net book value</b>			
<b>At 31 December 2021</b>	<u>1,669,819</u>	<u>68,030</u>	<u>1,737,849</u>
At 31 December 2020	<u>1,711,242</u>	<u>45,912</u>	<u>1,757,154</u>

<b>Land and buildings</b>	<b>2021</b>	<b>2020</b>
<i>At Cost</i>	<b>£</b>	<b>£</b>
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.

<b>10 Debtors</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Income tax recoverable	99,538	39,209
Other debtors	9,573	10,208
Prepayments and accrued income	10,836	2,645
	<u>119,947</u>	<u>52,062</u>

<b>11 Creditors due within one year</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other creditors	9,043	15,900
Social security and other taxes	8,336	7,134
Accruals and deferred income	48,614	20,915
	<u>65,993</u>	<u>43,949</u>

## 12 Unrestricted and restricted - movement in funds

	At 31 Dec 2020	Incoming resources	Resources expended	Transfers	Balance at 31 Dec 2021
	£	£	£	£	£
<b>Unrestricted funds</b>					
Fixed asset reserve	594,890	-	-	10,083	604,973
Building maintenance fund	75,000	-	-	-	75,000
General fund	316,555	996,778	(1,014,962)	(12,184)	286,187
<b>Total unrestricted funds</b>	<b>986,445</b>	<b>996,778</b>	<b>(1,014,962)</b>	<b>(2,101)</b>	<b>966,160</b>
<b>Restricted funds</b>					
Crossway	1,162,264	-	(29,388)	-	1,132,876
Global Engagement fund	-	28,671	(28,500)	-	171
Christchurch Feltham	-	60	-	-	60
Hardship fund	5,785	673	(752)	101	5,807
Vicar's fund	1,994	2	(250)	2,000	3,746
<b>Total restricted funds</b>	<b>1,170,043</b>	<b>29,406</b>	<b>(58,890)</b>	<b>2,101</b>	<b>1,142,660</b>
<b>Total funds</b>	<b>2,156,488</b>	<b>1,026,184</b>	<b>(1,073,852)</b>	<b>-</b>	<b>2,108,820</b>

## 13 Unrestricted Fund

	2021	2020
	£	£
Reserves at the beginning of the year	986,445	901,795
Net (outgoing)/incoming reserves	(20,285)	84,650
Reserves at the end of the year	<b>966,160</b>	<b>986,445</b>
<i>represented by:</i>		
Cash reserves (net current assets)	361,187	391,555
Fixed asset reserve	604,973	594,890
	<b>966,160</b>	<b>986,445</b>

## 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 of £24,327, (2020: £22,925). Contributions amounting to £2,922 (2020: £2,967) 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 2019. The next valuation is due as at 31 December 2022.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m 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.



## 15 Commitments

There are no payments due under non-cancellable operating leases expiring within two to five years (2020: £Nil).

## 16 Analysis of fund assets

	Crossway £	Vicar's fund £	Christ- church Feltham	Global engagement fund £	Special collections	Unrestricted £	Total £
<b>As at 31 December 2021</b>							
Cash at bank and in hand	-	3,746	-	-	5,807	307,464	317,017
Debtors	-	-	60	1,994	-	117,893	119,947
	-	3,746	60	1,994	5,807	425,357	436,964
Current creditors	-	-	-	(1,823)	-	(64,170)	(65,993)
Net current assets	-	3,746	60	171	5,807	361,187	370,971
Fixed assets	1,132,876	-	-	-	-	604,973	1,737,849
	<b>1,132,876</b>	<b>3,746</b>	<b>60</b>	<b>171</b>	<b>5,807</b>	<b>966,160</b>	<b>2,108,820</b>
<b>As at 31 December 2020</b>							
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
	<b>1,162,264</b>	<b>1,994</b>	<b>-</b>	<b>-</b>	<b>5,785</b>	<b>986,445</b>	<b>2,156,488</b>

## 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 (2020: Nil) of the PCC during the year in respect of travel and subsistence (2020: £Nil).

Three close family members of Ben Pearman, who was a member of the PCC, received remuneration of less than £20,000 during the year. Last year, one family member of Jasmine Morse-Woolford received remuneration of less than £20,000.